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## DIGEST

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HB 492 Original

2020 Regular Session

McFarland

**Abstract:** Provides for mandatory rate reduction for commercial automobile insurance carriers who complete defensive driving courses and install cameras and other equipment. Provides for a \$500,000 damage limitation.

Proposed law provides a 35% rate reduction for commercial automobile insurance carriers where the insured and principal operator complete a defensive driving course, install dashboard or windshield cameras, and install global positioning and navigation systems.

Proposed law provides a \$500,000 damage limitation for insurers and insureds who comply with these provisions.

(Adds R.S. 22:1457.1)