

2023 Regular Session

HOUSE BILL NO. 245

BY REPRESENTATIVE ROBBY CARTER

Prefiled pursuant to Article III, Section 2(A)(4)(b)(i) of the Constitution of Louisiana.

INSURANCE/AUTOMOBILE: Provides for a five percent insurance rate reduction for motor vehicles with a dashboard camera

1 AN ACT

2 To amend and reenact R.S. 22:1457(E) through (H) and to enact R.S. 22:1457(I), relative  
3 to motor vehicle insurance rate reductions; to provide a reduction in motor vehicle  
4 insurance premiums to policyholders with a dashboard camera installed in their  
5 motor vehicle; to provide a penalty for policyholders who falsely certify that there  
6 is an operating dashboard camera in their motor vehicle; and to provide for related  
7 matters.

8 Be it enacted by the Legislature of Louisiana:

9 Section 1. R.S. 22:1457 (E) through (H) are hereby amended and reenacted and R.S.  
10 22:1457(I) is hereby enacted to read as follows:

11 §1457. Discounts; rate reductions

12 \* \* \*

13 E.(1) An insurer who delivers or issues for delivery in this state a policy for  
14 motor vehicle insurance coverage shall provide a five percent reduction in premiums  
15 charged for bodily injury liability, property damage liability, personal injury  
16 protection, medical payments, and collision coverage with respect to a motor vehicle  
17 equipped with an operating dashboard camera.

18 (2) An insurer who delivers or issues for delivery in this state a policy for  
19 motor vehicle insurance coverage shall establish a system for the submission of

1 proof and certification that a dashboard camera has been installed in an insured's  
2 motor vehicle and that the camera is in operating condition.

3 (3) If an insured receives the premium reduction provided for in this  
4 Subsection and the dashboard camera is no longer in operating condition or the  
5 insured has falsely certified that the motor vehicle is equipped with an operating  
6 dashboard camera, the insurer may impose a penalty upon the insured, in an amount  
7 not to exceed the premium reduction granted for one year or the period such  
8 reduction was wrongfully granted, whichever is shorter. An insurer may thereafter  
9 deny the premium reduction provided for in this Subsection, regardless of whether  
10 an operating dashboard camera is installed in the motor vehicle in the future.

11 (4) The commissioner shall promulgate rules to establish standards for the  
12 size, installation location, and product specifications of dashboard cameras that,  
13 when installed in an motor vehicle, will qualify the insured for the premium  
14 reduction provided for in this Subsection. The commissioner may maintain a list of  
15 approved dashboard cameras that conform to the specifications established by the  
16 commissioner.

17 (5) The commissioner shall promulgate a form for an insured to certify that  
18 he has installed a dashboard camera that conforms to the size, installation location,  
19 and product specifications requisite to receive the premium reduction provided in  
20 this Subsection. The certification form shall include a statement that informs the  
21 insured of his duty to maintain an operating dashboard camera at all times and that  
22 the insurer may impose a penalty pursuant to Paragraph (3) of this Subsection, if the  
23 insured makes a false certification or it is discovered that his dashboard camera is no  
24 longer operating.

25 F. A rate reduction shall be authorized by the commissioner, if actuarially  
26 justified, upon application of a rate filing by the carrier on motor vehicle liability and  
27 physical damage insurance for coverage of any motor vehicle when the insured  
28 vehicle is equipped with daytime running headlights or headlights equipped to  
29 activate in inclement weather.

1           F: G. A rate reduction shall be authorized by the commissioner, if actuarially  
 2           justified, upon application of a rate filing by the carrier on motor vehicle liability and  
 3           physical damage insurance for coverage of any motor vehicle when the insured  
 4           vehicle is equipped with a global positioning system (GPS) or a vehicle tracking  
 5           system which aids in the recovery of stolen vehicles as such system shall be further  
 6           defined by rules and regulations promulgated by the Department of Insurance.

7           G: H. For fire insurance rates, all insurers shall assign the fire protection  
 8           grade of the fire servicing area where the property of the insured is located, provided  
 9           that the property is located within seven road miles of the nearest responding fire  
 10          department.

11          H: I. Any insurer who makes application to the commissioner for a rate filing  
 12          shall provide in its application details as to what discount or reduced rate will be  
 13          given to insureds who comply with the State Uniform Construction Code.

DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

HB 245 Original

2023 Regular Session

Robby Carter

**Abstract:** Provides for a 5% insurance rate reduction for motor vehicles with a dashboard camera.

Present law provides certain insurance rate discounts and reductions.

Proposed law retains present law and provides a 5% reduction in premiums charged for bodily injury, property damage liability, personal injury protection, medical payments, and collision coverage with respect to a motor vehicle equipped with an operating dashboard camera.

Proposed law provides that every insurer issuing motor vehicle insurance shall establish a system for the submission of proof and certification that a dashboard camera has been installed in an insured's motor vehicle and that the camera is in operating condition.

Proposed law provides that if an insured receives the premium reduction provided in proposed law and the insured has falsely certified that the motor vehicle is equipped with an operating dashboard camera or the dashboard camera is no longer in operating condition, the insurer may impose a penalty in an amount not to exceed the premium reduction granted for one year or the period such reduction was wrongfully granted, whichever is shorter.

Proposed law provides that an insurer may deny the premium reduction provided in proposed law if the insured has previously falsely certified that he had an operating dashboard camera.

Proposed law provides that the commissioner shall promulgate rules establishing standards for the size, installation location, and product specifications of dashboard cameras that, when installed, will qualify the insured for the premium reduction in proposed law.

Proposed law provides that the commissioner shall promulgate a form for an insured to certify that he has installed a dashboard camera that conforms to the size, installation location, and product specifications required to receive the premium reduction provided in proposed law.

Proposed law provides that the certification form promulgated by the commissioner shall include a statement that informs the insured of his duty to maintain an operating dashboard camera and that the insurer may impose a penalty if the insured makes a false certification or it is discovered that his dashboard camera is no longer operating.

(Amends R.S. 22:1457(E)-(H); Adds R.S. 22:1457(I))