
DIGEST

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HB 808 Reengrossed

2020 Regular Session

Magee

Abstract: Provides for additional premium discounts when an insured consents to provide his personally identifiable data that has been collected by a motor vehicle insurer to third parties.

Proposed law requires an insurer to provide an insured with a discount when an insured gives consent to allow the insurer to share with or sell to a third party the named insured's personally identifiable data that has been collected through a safe driving program, application, or telematics device, when the data is not being shared or sold to the third party for use related either to the insurance transaction or public safety or to promote a public policy or purpose.

Proposed law provides that before providing a third party with the named insured's data an insurer is required to seek and obtain consent through a separate statement of consent with a box that must be selected or checked off by the insured to acknowledge the insured is opting to give such consent.

Proposed law redesignates present law.

(Amends R.S. 22:1457(D)-(G); Adds R.S. 22:1457(H))

Summary of Amendments Adopted by House

The House Floor Amendments to the engrossed bill:

1. Change a provision in proposed law from requiring insurers to provide a ten percent premium reduction when meeting the circumstances provided for in proposed law to requiring insurers to provide a discount when meeting the circumstances provided for in proposed law.
2. Add that the insured's data that is shared and sold be personally identifiable data.
3. Add a provision which makes proposed law applicable when the insured's data that is shared or sold is being used for purposes unrelated to either the insurance transaction or public safety or to promote a public policy or purpose.
4. Add a provision requiring an insurer to obtain consent from an insured through a separate statement of consent accompanied by a box which must be selected or checked off by the insured acknowledging that the insured is opting to give such consent prior to providing

a named insured's personally identifiable data to third parties.