
DIGEST

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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))