

2022 Regular Session

HOUSE RESOLUTION NO. 197

BY REPRESENTATIVE ROBBY CARTER

INSURANCE/AUTOMOBILE: Urges and requests the Department of Insurance to study and make recommendations regarding the effect of dashboard camera installation incentives on automobile insurance rates

1   A RESOLUTION

2    To urge and request the Department of Insurance to study and make recommendations to the  
3            House of Representatives of the Legislature of Louisiana regarding the effect of  
4            dashboard camera installation incentives on automobile insurance rates and to report  
5            its findings and recommendations.

6            WHEREAS, Kelley Blue Book reported in January 2022 that Louisiana is the state  
7            with the fourth highest average monthly cost for car insurance in the United States; and

8            WHEREAS, costs associated with insurance fraud play a pivotal role in the  
9            calculation of automobile insurance rates; and

10            WHEREAS, costs associated with litigation play a pivotal role in the calculation of  
11            automobile insurance rates; and

12            WHEREAS, video recordings are an admissible form of evidence that can  
13            objectively verify or rebut witness testimony; and

14            WHEREAS, a verified timeline of events and a verified cause of damage may  
15            minimize the cost of litigating an insurance claim; and

16            WHEREAS, an increased likelihood of being recorded on video may deter bad actors  
17            from attempting to engage in fraudulent behavior; and

18            WHEREAS, advances in recording technology have increased the quality of video  
19            recordings while decreasing the costs of dashboard cameras; and

1           WHEREAS, an automobile insurance discount for vehicles equipped with dashboard  
2 cameras may increase the number of vehicles equipped with such cameras; and

3           WHEREAS, savings from decreased litigation expenses and fewer fraudulent  
4 insurance claims may be passed down to policyholders in the form of lower insurance rates;  
5 and

6           WHEREAS, it is the duty of the Department of Insurance to study and regulate the  
7 insurance industry for the state of Louisiana.

8           THEREFORE, BE IT RESOLVED that the House of Representatives of the  
9 Legislature of Louisiana does hereby urge and request the Department of Insurance to study  
10 and make recommendations to the Louisiana Legislature regarding the effect of dashboard  
11 camera installation incentives on automobile insurance rates.

12           BE IT FURTHER RESOLVED that the Department of Insurance shall report its  
13 findings and recommendations in writing to the elected members of the House of  
14 Representatives of the Legislature of Louisiana and the David R. Poynter Legislative  
15 Research Library on or before January 1, 2023.

16           BE IT FURTHER RESOLVED that a copy of this Resolution be transmitted to the  
17 commissioner of insurance.

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#### 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)]

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Urges and requests the Dept. of Insurance to study the effect of dashboard camera installation incentives on automobile insurance rates and to report its findings and recommendations to the House of Representatives and the David R. Poynter Legislative Research Library on or before Jan. 1, 2023.