

2025 Regular Session

HOUSE BILL NO. 549

BY REPRESENTATIVE SCHAMERHORN

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

INSURANCE/AUTOMOBILE: Provides a premium discount for commercial motor vehicles with dashboard cameras and telematics systems

1 AN ACT

2 To enact R.S. 22:1482.2, relative to motor vehicle insurance rate reductions; to require
3 premium reductions for the liability portions of policies covering commercial motor
4 vehicles equipped with dashboard cameras and telematics systems; to provide for
5 definitions; to establish eligibility criteria; to require compliance reporting; to require
6 the commissioner of insurance's submission of certain annual reports; to provide for
7 rulemaking; to provide for applicability; to provide for an effective date; and to
8 provide for related matters.

9 Be it enacted by the Legislature of Louisiana:

10 Section 1. R.S. 22:1482.2 is hereby enacted to read as follows:

11 §1482.2. Premium discount for dashboard cameras with telematics; liability portion
12 of policies; commercial motor vehicles

13 A. The purpose of this Section is to enhance public safety, reduce insurance
14 fraud, and lower costs of claims by incentivizing the use of dashboard cameras
15 paired with telematics systems in commercial motor vehicles, thereby warranting a
16 reduction in liability insurance premiums.

17 B. For the purposes of this Section, the following terms have the following
18 meanings:

19 (1) "Commercial motor vehicle" means the same as the term is defined in
20 R.S. 32:401 and includes fleet operations.

1 (2) "Dashboard camera" means a dashboard-mounted video recording device
2 capable of continuous loop recording with a minimum resolution of 1080p, designed
3 to capture footage of the road ahead of the vehicle.

4 (3) "Liability premium" means the portion of an insurance premium
5 attributable to bodily injury liability and property damage liability coverage under
6 a commercial motor vehicle insurance policy.

7 (4) "Telematics system" means a device or software integrated with a vehicle
8 that collects and transmits real-time data on driving behavior, including but not
9 limited to speed, braking, and mileage, to an insurer, fleet owner, or third-party
10 vendor designated by an insurer or policyholder.

11 C.(1) Every insurer authorized to issue commercial motor vehicle insurance
12 policies in this state shall provide a discount on the liability premium for each
13 commercial motor vehicle equipped with a dashboard camera and telematics system
14 meeting the requirements of this Section. The insurer shall provide the discount in
15 an amount actuarially justified based on loss experience, claims data, or other
16 relevant factors.

17 (2) The discount required in this Subsection does not extend to collision,
18 comprehensive, or other coverage types unless otherwise determined by the insurer.

19 D.(1) To qualify for the discount, the policyholder shall ensure the dashboard
20 camera and telematics system both comply with all of the following:

21 (a) Be installed and operational at the time of policy issuance or renewal.

22 (b) Meet minimum technical standards as prescribed by the commissioner,
23 including compatibility between the dashboard camera and telematics system for
24 data verification.

25 (c) Remain in continuous use during the policy term, subject to verification
26 pursuant to Subsection E of this Section.

27 (2) The policyholder shall provide proof of installation and operation, such
28 as a certificate from a licensed vendor or telematics data report, upon request of the
29 insurer.

1 E.(1) Insurers shall annually verify compliance through the policyholder's
2 submission of a telematics summary report or a signed affidavit attesting to the
3 continuous operation of the dashboard camera and telematics system.

4 (2) A policyholder's failure to maintain an operational dashboard camera and
5 telematics system shall result in the forfeiture of the discount at the next policy
6 renewal, unless the discount is reinstated upon proof of compliance.

7 F.(1) Each insurer shall submit an annual report to the commissioner by
8 March first of each year, detailing all of the following:

9 (a) The number of commercial motor vehicles receiving the discount.

10 (b) The aggregate savings provided to policyholders pursuant to this Section.

11 (c) Any observed changes in claim frequency or severity attributable to
12 dashboard cameras and telematics usage.

13 (2) The commissioner shall compile and submit a summary of these reports
14 to the House Committee on Insurance and Senate Committee on Insurance by June
15 first of each year.

16 G. The commissioner shall promulgate and adopt rules and regulations in
17 accordance with the Administrative Procedure Act that are necessary to implement
18 this Section, including but not limited to technical standards for dashboard cameras
19 and telematics systems, verification procedures, and exemptions for insurers
20 demonstrating actuarial justification that the discount is not warranted based on
21 claims data specific to their portfolio.

22 H. Any insurer found to be in willful noncompliance with this Section is
23 subject to the penalties of R.S. 22:1969.

24 Section 2. The commissioner shall begin submitting reports pursuant to R.S.
25 22:1482.2(F)(2) as enacted by Section 1 of this Act on June 1, 2027.

26 Section 3. This Act shall become effective on January 1, 2026, and applies to all
27 commercial motor vehicle insurance policies issued or renewed on or after that date.

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 549 Original

2025 Regular Session

Schamerhorn

Abstract: Requires a premium discount for policyholders of commercial motor vehicles with installed dashboard cameras and telematics systems.

Proposed law provides a purpose of enhancing public safety, reducing insurance fraud, and lowering claims costs by incentivizing the use of dashboard cameras paired with telematics systems. Applies exclusively to commercial motor vehicles and provides that the effects of proposed law should warrant a reduction in liability insurance premiums.

Proposed law defines "commercial motor vehicle", "dashboard camera", "liability premium", and "telematics system". Requires insurers authorized to issue commercial motor vehicle insurance policies in the state of La. to provide a discount on the liability premium for vehicles equipped with a dashboard camera and telematics system. Requires insurers to provide the discount in an amount actuarially justified based on certain factors. Further provides that the discount does not extend to collision, comprehensive, or other coverage types unless otherwise determined by the insurer.

Proposed law provides qualifications for the discount. Requires policyholders to ensure the dashboard camera and telematics system are installed and operational at the time of policy issuance or renewal, meeting minimum technical standards prescribed by the commissioner of insurance (commissioner) while remaining in continuous use during the policy term. Further requires policyholders to provide proof of installation and operation such as a certificate from a licensed vendor or telematics data report, upon request of the insurer.

Proposed law requires insurers to annually verify compliance through the policyholder's submission of a telematics summary report or a signed affidavit attesting to the continuous operation of the dashboard camera and telematics system. Provides that a policyholder's failure to maintain an operational dashboard camera and telematics system results in the forfeiture of the discount at the next policy renewal, unless the insurer reinstates the discount upon proof of the policyholder's compliance.

Proposed law requires insurers to submit an annual report to the commissioner by March 1st of each year that provides the number of commercial motor vehicles receiving the discount; the aggregate savings provided to policyholders; and any observed changes in claim frequency or severity attributable to dashboard cameras and telematics usage. Requires the commissioner to submit a summary of these reports to the House and Senate committees on insurance by June 1st of each year, with the first submission beginning on June 1, 2027.

Proposed law requires the commissioner to promulgate and adopt rules and regulations in accordance with the APA to implement proposed law. Provides guidelines for regulations.

Proposed law provides that insurers found in willful noncompliance of proposed law are subject to the penalties of present law (R.S. 22:1969).

Proposed law applies to all commercial motor vehicle insurance policies issued or renewed on or after Jan. 1, 2026.

Effective Jan. 1, 2026.

(Adds R.S. 22:1482.2)