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## DIGEST

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HB 549 Reengrossed

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 does not apply to surplus lines insurers.

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 1<sup>st</sup> 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 1<sup>st</sup> 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)

#### Summary of Amendments Adopted by House

##### The House Floor Amendments to the engrossed bill:

1. Expressly exempt surplus lines insurers from proposed law.