

ACT No. 19

2025 Regular Session

HOUSE BILL NO. 549

BY REPRESENTATIVES SCHAMERHORN, ADAMS, AMEDEE, BILLINGS, BOYER,
BUTLER, CARRIER, ROBBY CARTER, CARVER, DEVILLIER, DICKERSON,
EDMONSTON, EGAN, EMERSON, FIRMENT, GADBERRY, GLORIOSO,
HEBERT, MIKE JOHNSON, JACOB LANDRY, OWEN, AND SCHLEGEL

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.

1 B. For the purposes of this Section, the following terms have the following
2 meanings:

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

SPEAKER OF THE HOUSE OF REPRESENTATIVES

PRESIDENT OF THE SENATE

GOVERNOR OF THE STATE OF LOUISIANA

APPROVED: _____