

2022 Regular Session

HOUSE RESOLUTION NO. 197

BY REPRESENTATIVE ROBBY CARTER

A RESOLUTION

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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SPEAKER OF THE HOUSE OF REPRESENTATIVES