By: Stevens, Capps, Barbour, Chism, Coleman (65th), Dedeaux, Formby, Montgomery (74th), Nicholson, Robinson (84th), Horne

To: Insurance

COMMITTEE SUBSTITUTE FOR HOUSE BILL NO. 620

Amend by striking all after the enacting clause and inserting in lieu thereof the following:

SECTION 1. Section 63-15-1, Mississippi Code of 1972, is amended as follows:[BD1]

63-15-1. This chapter <u>shall be known and</u> may be cited as the "Mississippi Motor Vehicle <u>Compulsory</u> Safety-Responsibility Law." SECTION 2. Section 63-3-411, Mississippi Code of 1972, is amended as follows:

63-3-411. (1) The driver of a vehicle involved in an accident resulting in injury to or death of any person or total property damage to an apparent extent of Five Hundred Dollars (\$500.00) or more shall immediately, by the quickest means of communication, give notice of the collision to the local police department if the collision occurs within an incorporated municipality, or if the collision occurs outside of an incorporated municipality to the nearest sheriff's office or highway patrol station.

- (2) <u>All</u> drivers of vehicles involved in an accident resulting in injury to or death of any person or total property damage to an apparent extent of <u>One Thousand Dollars (\$1,000.00)</u> or more shall forward within <u>fifteen (15) working</u> days after such accident, a written report of such accident to the department. <u>The investigating officer shall furnish all drivers an accident report form as provided in Section 63-15-9 and shall provide to such drivers instructions as to when such report must be completed and submitted to the department.</u>
- (3) The department may require any driver of a vehicle involved in an accident, of which report must be made as provided in this section, to file supplemental reports whenever the original report is insufficient in the opinion of the department. Additionally, the department may require witnesses of accidents to render reports to the department.
- (4) It shall be the duty of the highway patrol or the sheriff's office to investigate all accidents required to be reported by this section when the accident occurs outside the corporate limits of a municipality, and it shall be the duty of the police department of each municipality to investigate all accidents required to be reported by this section when the accidents occur within the corporate limits of the municipality.

Every law enforcement officer who investigates an accident as required by this subsection, whether the investigation is made at the scene of the accident or by subsequent investigation and interviews, shall forward within ten (10) working days after the date of the accident a written report of the accident to the department if the accident occurred outside the corporate limits of a municipality, or to the police department of the municipality if the accident occurred within the corporate limits of such municipality. Police departments shall forward such reports to the department within ten (10) working days of the date of the

- accident. <u>If the appropriate law enforcement agency fails to submit the reports as required by this subsection or to furnish the accident report forms to the drivers as required in subsection</u> (2) of this section, then the department may assess the agency with an administrative penalty of Two Hundred Dollars (\$200.00) Any agency so penalized may make a written request to the department for a hearing. Such hearing shall be held in accordance with rules and regulations that are adopted by the department and that are in compliance with due process of law. The funds from such penalties collected by the Department of <u>Public Safety shall be deposited in the State General Fund in the</u> State Treasury and shall be subject to the annual legislative appropriation process.
- (5) The Department of Public Safety shall develop procedures
 to ensure that the reports required by this section are made a
 part of the files of the department.
 - (6) Whenever an engineer of a railroad locomotive, or other person in charge of a train, is required to show proof of his identity under the provisions of this article, in connection with operation of such locomotive, to any law enforcement officer, such person shall not be required to display his operator's or chauffeur's license but shall display his railroad employee number.
 - (7) In addition to the information required on the "statewide uniform traffic accident report" forms provided by Section 63-3-415, the department shall require the parties involved in an accident and the witnesses of such accident to furnish their phone numbers in order to assist the investigation by law enforcement officers.
 - SECTION 3. Section 63-15-3, Mississippi Code of 1972, is amended as follows:[LR2]
 - 63-15-3. The following words and phrases, when used in this chapter, shall, for the purposes of this chapter, have the meanings respectively ascribed to them in this section, except in those instances where the context clearly indicates a different meaning:
 - (a) "Highway" means the entire width between property lines of any road, street, way, thoroughfare, or bridge in the State of Mississippi not privately owned or controlled, when any part thereof is open to the public for vehicular traffic and over which the state has legislative jurisdiction under its police power.
 - (b) "Judgment" means any judgment which shall have become final by expiration, without appeal, of the time within which an appeal might have been perfected, or by final affirmation on appeal, rendered by a court of competent jurisdiction of any state or of the United States, upon a cause of action arising out of the ownership, maintenance or use of any motor vehicle, for damages, including damages for care and loss of services, because of bodily injury to or death of any person, or for damages because of injury to or destruction of property, including the loss of use thereof, or upon a cause of action on an agreement of settlement for such damages.
 - (c) "Motor vehicle" means every self-propelled vehicle (other than traction engines, road rollers and graders, tractor cranes, power shovels, well drillers and implements of husbandry) which is designed for use upon a highway, including trailers and semi-trailers designed for use with such vehicles, and every

vehicle which is propelled by electric power obtained from overhead wires but not operated upon rails. 110

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For purposes of this definition, "implements of husbandry" shall not include trucks, pick-up trucks, trailers and semi-trailers designed for use with such trucks and pick-up trucks.

- "License" means any driver's, operator's, commercial operator's, or chauffeur's license, temporary instruction permit or temporary license, or restricted license, issued under the laws of the State of Mississippi pertaining to the licensing of persons to operate motor vehicles.
- "Nonresident" means every person who is not a (e) resident of the State of Mississippi.
- "Nonresident's operating privilege" means the (f) privilege conferred upon a nonresident by the laws of Mississippi pertaining to the operation by him of a motor vehicle, or the use of a motor vehicle owned by him, in the State of Mississippi.
- (g) "Operator" means every person who is in actual physical control of a motor vehicle.
- (h) "Owner" means a person who holds the legal title of a motor vehicle; in the event a motor vehicle is the subject of an agreement for the conditional sale or lease thereof with the right of purchase upon performance of the conditions stated in the agreement and with an immediate right of possession vested in the conditional vendee or lessee or in the event a mortgagor of a vehicle is entitled to possession, then such conditional vendee or lessee or mortgagor shall be deemed the owner for the purpose of this chapter.
- (i) "Person" means every natural person, firm, copartnership, association or corporation.
- (j) "Proof of financial responsibility" means proof of ability to respond in damages for liability, on account of accidents occurring subsequent to the effective date of said proof, arising out of the ownership, maintenance or use of a motor vehicle, in the amount of $\underline{\text{Twenty-five Thousand Dollars}}$ (\$25,000.00) because of bodily injury to or death of one (1) person in any one (1) accident, and subject to said limit for one (1) person, in the amount of Fifty Thousand Dollars (\$50,000.00) because of bodily injury to or death of two (2) or more persons in any one (1) accident, and in the amount of $\underline{\text{Twenty-five Thousand}}$ Dollars (\$25,000.00) because of injury to or destruction of property of others in any one (1) accident.
- (k) "Registration" means a certificate or certificates and registration plates issued under the laws of this state pertaining to the registration of motor vehicles.
- (1)"Department" means the Department of Public Safety of the State of Mississippi, acting directly or through its authorized officers and agents, except in such sections of this chapter in which some other state department is specifically named.
- (m) "State" means any state, territory or possession of the United States, the District of Columbia, or any province of the Dominion of Canada.

SECTION 4. Section 63-15-9, Mississippi Code of 1972, is amended as follows:

63-15-9. The operator of every motor vehicle which is in any manner involved in an accident within this state, in which any person is killed or injured or in which damage to the property of any one (1) person, other than himself, in excess of One Thousand <u>Dollars (\$1,000.00)</u> is sustained, shall within <u>fifteen (15)</u> working days after such accident report the matter in writing to the department, in accordance with the laws of this state. Such

171 report, the form of which shall be prescribed by the department, 172 shall contain information to enable the department to determine 173 whether the requirements for the deposit of security under Section 63-15-11 are inapplicable by reason of the existence of insurance 174 175 or other exceptions specified in this chapter. The reports required herein shall be furnished to each of the drivers involved in an accident as provided in Section 63-3-411. Such report shall 176 177 178 contain, but not be limited to, the following notification and 179 request for information: 180 It is compulsory that you complete and mail the SR-1 (short 181 form) motor vehicle accident report to the Department of Public 182 Safety, Safety Responsibility Branch, within fifteen (15) working 183 days of the date of this accident. Failure to file the report within fifteen (15) working days 184 of receipt of this form shall subject you to an administrative penalty of Two Hundred Dollars (\$200.00) and the immediate 185 186 187 suspension of your driving privilege or registration, or both. 188 Upon payment of the administrative penalty and completion of the 189 <u>report, your driving privilege or registration, or both, may be</u> 190 reinstated, unless otherwise provided by law. If you did not have motor vehicle liability insurance or 191 192 cannot otherwise show financial responsibility on the date of this 193 accident up to the liability limits set by law, you may be subject to the suspension of your driving privilege or registration, or 194 both, and a Two Hundred Dollar (\$200.00) administrative penalty. Such penalty may be waived and driving privilege or registration, 195 196 197 or both, reinstated if, within thirty (30) working days, you show 198 <u>certified proof of purchase of motor vehicle liability insurance</u> 199 in accordance with the requirements of the department. 200 On the day of the accident was the vehicle involved covered by motor vehicle liability insurance? Yes ______ No 201 202 Name of insurance company: _ 203 <u> Insurance policy number:</u> _ 204 Name of insurance agency: Was anyone seriously injured? Yes 205 <u>No</u> ____ 206 Approximate cost to repair your vehicle: 207 <u>Name of driver:</u> _____ 208 <u>Driver's license number:</u> 209 *Address of driver: _ 210 Name of person completing report: 211 Date: _ 212 213 Signature of investigating officer 214 <u>certifying that all drivers received</u> 215 the SR-1 motor vehicle accident 216 report 217 *All drivers shall report a change of address to the 218 Department of Public Safety within five (5) working days of such 219 change." Any written report of <u>an</u> accident in accordance with Article 220 221 9 of Chapter 3 of this title shall be sufficient, provided it also 222 contains the information required herein. The department may rely upon the accuracy of the information unless and until it has reason to believe that the information is erroneous. If such 223 2.2.4 225 operator be physically incapable of making such report, an

occupant in the motor vehicle at the time of the accident or the owner of the motor vehicle shall make such report. The operator,

SECTION 5. Section 63-15-11, Mississippi Code of 1972, is

63-15-11. (1) If twenty (20) working days after the receipt

occupant or the owner shall furnish such additional relevant

information as the department shall require.

amended as follows:

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of a report of a motor vehicle accident in this state which has resulted in bodily injury or death, or damage to the property of any one (1) person in excess of <u>One Thousand Dollars (\$1,000.00)</u>, the department does not have on file evidence satisfactory to it that the person who would otherwise be required to file security under subsection (2) of this section has been finally adjudicated not to be liable, or has executed a duly acknowledged written agreement providing for the payment of an agreed amount in installments with respect to all claims for injuries or damages resulting from the accident, the department shall determine the amount of security which shall be sufficient in its judgment to satisfy any judgment or judgments for damages resulting from such accident as may be recovered against each operator or owner.

- (2) The department, <u>after all provisions of Sections</u> 63-3-411 and 63-15-9 have been complied with by the proper authorities, shall levy an administrative penalty of Two Hundred Dollars (\$200.00) upon each owner and suspend the license of each operator and all registrations of each owner of a motor vehicle in any manner involved in such accident, and if such operator is a nonresident the privilege of operating a motor vehicle within this state, and if such owner is a nonresident the privilege of the use within this state of any motor vehicle owned by him, unless such operator or owner or both shall deposit security in the sum so determined by the department and shall also furnish proof of financial responsibility. Notice of such suspension <u>and</u> <u>administrative penalty</u> shall be sent by the department to such operator and owner not less than ten (10) <u>working</u> days <u>before</u> the effective date of such suspension and administrative penalty and shall state the amount required as security. <u>If such operations</u> within thirty (30) working days of such notification, shows If such operator, certified proof of purchase of motor vehicle liability insurance in the manner and the amounts required by law, his driving privilege may be reinstated. If such owner, within thirty (30) working days of such notification, shows certified proof of <u>purchase of motor vehicle liability insurance in the manner</u> the amounts required by law, the administrative penalty may be <u>waived and his registration may be reinstated.</u> Where erroneous information is given the department with respect to the matters set forth in subdivisions (1), (2) and (3) of subsection (4) of this section, it shall take appropriate action as hereinbefore provided, within sixty (60) days after receipt by it of correct information with respect to such matters.
- (3) Any person so notified of suspension <u>and administrative</u> penalty, in accordance with notification requirements in Section 63-1-52, may, within ten (10) working days after receipt of such notification, make a written request to the department for a hearing, and such request shall operate as a stay of any suspension <u>and administrative penalty</u> pending the outcome of such hearing. For the purposes of this section, the scope of such hearing shall cover the issues of whether there is a reasonable probability of a judgment being rendered against such person in a lawsuit arising out of the accident and whether such person is exempt from the requirement of depositing security under subsection (4) of this section. At such hearing the department may also consider the amount of security required to be deposited, The hearing shall be in accordance with rules and regulations which shall be adopted by the department and furnished to the operator or owner with the notice of suspension <u>and</u> <u>administrative penalty</u>. For the purposes of this section, a "hearing" may consist of a determination of such issues by the department based solely on written reports submitted by the operator or owner and by investigatory officers, provided that the

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owner or operator, in his request to the department for a hearing, has expressly consented to such type hearing and that the department has consented thereto.

Any person whose suspension and administrative penalty has been sustained shall have the right to appeal as provided in Section 63-15-7. However, such suspension shall not be stayed by the department or any court while such appeal is pending.

(4) Subsections (1) and (2) of this section shall not apply: (1) to such operator or owner if such owner had in effect at the time of such accident a liability policy with respect to the motor vehicle involved in such accident; (2) to such operator, if not the owner of such motor vehicle, if there was in effect at the time of such accident a liability policy with respect to his operation of motor vehicles not owned by him; (3) to such operator or owner if the liability of such operator or owner for damages resulting from such accident is, in the judgment of the department, covered by any other form of liability insurance policy or bond of a surety company authorized to do business in this state; (4) to any person qualifying as a self-insurer under Section 63-15-53, or to any person operating a motor vehicle for such self-insurer; (5) to the operator or the owner of a motor vehicle legally parked at the time of the accident; (6) to the owner of a motor vehicle if at the time of the accident the vehicle was stolen; or (7) to any person for whom the department has found in the hearing provided for in subsection (3) of this section, that there is not a reasonable probability of a judgment being rendered against such person in a lawsuit arising out of the accident.

No such policy shall be effective under this section unless issued by an insurance company or surety company authorized to write motor vehicle liability insurance in this state, except that if such motor vehicle was not registered in this state, or was a motor vehicle which was registered elsewhere than in this state at the effective date of the policy or the most recent renewal thereof, such policy shall not be effective under this section unless the insurance company or surety company if not authorized to do business in this state shall execute a power of attorney authorizing the department to accept service on its behalf of notice or process in any action upon such policy arising out of such accident. However, every such policy shall be subject, if the accident has resulted in bodily injury or death, to a limit, exclusive of interest and cost, of not less than <u>Twenty-five</u> $\frac{\text{Thousand Dollars ($25,000.00)}}{\text{of one (1) person in any one (1)}} \text{ because of bodily injury to or death}$ limit for one (1) person, to a limit of not less than Fifty Thousand Dollars (\$50,000.00) because of bodily injury to or death of two (2) or more persons in any one (1) accident, and if the accident has resulted in injury to or destruction of property, to a limit of not less than Twenty-five Thousand Dollars (\$25,000.00) because of injury to or destruction of property of others in any one (1) accident.

SECTION 6. Section 63-15-69, Mississippi Code of 1972, is amended as follows:

63-15-69. (1) Where any person fails to report an accident as required in Section 63-15-9, in addition to any other penalties prescribed by law, the department shall <u>administer an</u> <u>administrative penalty of Two Hundred Dollars (\$200.00) upon and</u> suspend the license of the person failing to make such report, or the nonresident's operating privilege of such person, until such report has been filed and <u>the administrative penalty and any reinstatement fees paid.</u> The funds from any administrative penalties collected by the Department of Public Safety under this

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subsection shall be deposited in the State General Fund in the State Treasury.

- (2) Any person who gives information required in a report or otherwise as provided for in Section 63-15-9, knowing or having reason to believe that such information is false, or who shall forge, or without authority, sign any evidence of proof of financial responsibility, or who files or offers for filing any such evidence of proof, knowing or having reason to believe that it is forged or signed without authority, shall be fined not more than One Thousand Dollars (\$1,000.00) or imprisoned for not more than one (1) year, or both, except where the statement may be made under oath, in which case the person making the false statement under oath shall, upon conviction, be subject to the penalties for perjury.
- Any person whose license or nonresident's operating (3) privilege has been suspended or revoked under this chapter, and who, during such suspension or revocation drives any motor vehicle upon any highway or knowingly permits any motor vehicle owned by such person to be operated by another upon any highway, except as permitted under this chapter, shall be fined not more than Five Hundred Dollars (\$500.00) or imprisoned not exceeding six (6) months, or both.
- Any person wilfully failing to return his license as (4)required in Section 63-15-67, shall be fined not more than Five Hundred Dollars (\$500.00) or imprisoned not to exceed thirty (30) days, or both.
- Any person who shall violate any provision of this (5) chapter for which no penalty is otherwise provided shall be fined not more than Five Hundred Dollars (\$500.00) or imprisoned not more than six (6) months, or both.

SECTION 7. Section 45-1-5, Mississippi Code of 1972, is amended as follows:

45-1-5. The Commissioner of Public Safety is authorized and empowered to employ such administrative, professional, technical, stenographic, clerical and other employees as may be necessary to perform the duties of the Mississippi Highway Safety Patrol to comply with the provisions of the Mississippi Motor Vehicle Compulsory Safety-Responsibility Law, being Chapter 15 of Title 63 of the Mississippi Code of 1972, and to perform the duties under all other laws required to be administered under the supervision of the commissioner. The commissioner shall fix the salaries of all such employees where such salaries are not otherwise fixed by

SECTION 8. Section 63-1-52, Mississippi Code of 1972, is amended as follows:

- 63-1-52. (1) Whenever the Commissioner of Public Safety suspends, cancels or revokes the driver's license or driving privileges of any person, notice of the suspension, cancellation or revocation shall be given to such person by the commissioner, or his duly authorized agent, in the manner provided in subsection (2) of this section and at the time provided in subsection (3) of this section or in the manner and at the time provided in subsection (4) of this section.
 (2) Notice shall be given in the following manner:
- (a) In writing, (i) by United States Certificate of Mail; or (ii) by personal service at the person's address as it appears on the driving record maintained by the Department of Public Safety or at the person's last known address; or (iii) by personal notice being given by any law enforcement officer of this state or any duly authorized agent of the Commissioner of Public Safety on forms prescribed and furnished by the Commissioner of Public Safety; whenever a person's driver's license or driving

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privileges are suspended, revoked or cancelled in accordance with the Mississippi Driver License Compact Law, the Mississippi Implied Consent Law, the Mississippi Motor Vehicle <u>Compulsory</u> Safety Responsibility Law or paragraphs (2)(c), (2)(d), (2)(e) or (2)(f) of Section 63-1-53.

- (b) In writing, by United States first class mail, whenever a person's driver's license or driving privileges are suspended, revoked or cancelled in accordance with the Mississippi Commercial Driver's License Law, the Youth Court Law, Chapter 23 of Title 43, Mississippi Code of 1972, Section 63-1-45, Section 63-1-51, paragraph (2)(g), (2)(h) or (2)(i) of Section 63-1-53 or Section 63-9-25.
 - (3) Notice shall be given at the following time:
- (a) Before suspension, revocation or cancellation, whenever a person's driver's license or driving privileges are suspended, revoked or cancelled in accordance with the Mississippi Driver License Compact Law, the Mississippi Motor Vehicle Compulsory Safety Responsibility Law or paragraph (2)(c), (2)(d), (2)(e) or (2)(f) of Section 63-1-53.
- (b) Unless otherwise specifically provided for by law, at the time of suspension, revocation or cancellation, whenever a person's driver's license or driving privileges are suspended, revoked or cancelled in accordance with the Mississippi Commercial Driver's License Law, the Mississippi Implied Consent Law, the Youth Court Law, Chapter 23 of Title 43, Mississippi Code of 1972, Section 63-1-45, Section 63-1-51, paragraph (2)(g), (2)(h) or (2)(i) of Section 63-1-53 or Section 63-9-25.
- (4) Whenever the Commissioner of Public Safety suspends, revokes or cancels the driver's license or driving privileges of any person in accordance with some provision of law other than a provision of law referred to in subsections (2) and (3) of this section, and the manner and time for giving notice is not provided for in such law, then notice of such suspension, revocation or cancellation shall be given in the manner and at the time provided for under paragraphs (2)(b) and (3)(b) of this section.

SECTION 9. Section 83-11-101, Mississippi Code of 1972, is amended as follows:[BD3]

- 83-11-101. (1) No automobile liability insurance policy or contract shall be issued or delivered after January 1, 1967, unless it contains an endorsement or provisions undertaking to pay the insured all sums which he shall be legally entitled to recover as damages for bodily injury or death from the owner or operator of an uninsured motor vehicle, within limits which shall be no less than those set forth in the Mississippi Motor Vehicle <u>Compulsory</u> Safety Responsibility Law, as amended, under provisions approved by the Commissioner of Insurance; however, at the option of the insured, the uninsured motorist limits may be increased to limits not to exceed those provided in the policy of bodily injury liability insurance of the insured or such lesser limits as the insured elects to carry over the minimum requirement set forth by this section. The coverage herein required shall not be applicable where any insured named in the policy shall reject the coverage in writing and provided further, that unless the named insured requests such coverage in writing, such coverage need not be provided in any renewal policy where the named insured had rejected the coverage in connection with a policy previously issued to him by the same insurer.
- (2) No automobile liability insurance policy or contract shall be issued or delivered after January 1, 1980, unless it contains an endorsement or provisions undertaking to pay the insured all sums which he shall be legally entitled to recover as damages for property damage from the owner or operator of an

uninsured motor vehicle, within limits which shall be no less than those set forth in the Mississippi Motor Vehicle Compulsory Safety Responsibility Law, as amended, under provisions approved by the Commissioner of Insurance; however, at the option of the insured, the uninsured motorist limits may be increased to limits not to exceed those provided in the policy of property damage liability insurance of the insured or such lesser limits as the insured elects to carry over the minimum requirement set forth by this section. The coverage herein required shall not be applicable where any insured named in the policy shall reject the coverage in writing and provided further, that unless the named insured requests such coverage in writing, such coverage need not be provided in any renewal policy where the named insured had rejected the coverage in connection with a policy previously issued to him by the same insurer.

The property damage provision may provide an exclusion for the first Two Hundred Dollars (\$200.00) of such property damage; however, the uninsured motorist provision need not insure any liability for property damage, for which loss the policyholder has been compensated by insurance or otherwise.

(3) The insured may reject the property damage liability

(3) The insured may reject the property damage liability insurance coverage required by subsection (2) and retain the bodily injury liability insurance coverage required by subsection (1), but if the insured rejects the bodily injury liability coverage he may not retain the property damage liability coverage. No insured may have property damage liability insurance coverage under this section unless he also has bodily injury liability insurance coverage under this section.

SECTION 10. This act shall take effect and be in force from and after January 1, 2001.

Further, amend by striking the title in its entirety and inserting in lieu thereof the following:

AN ACT TO STRENGTHEN THE ENFORCEMENT OF THE MISSISSIPPI MOTOR 516 VEHICLE SAFETY RESPONSIBILITY LAW; TO AMEND SECTION 63-15-1, 517 MISSISSIPPI CODE OF 1972, TO PROVIDE THAT THIS CHAPTER SHALL BE 518 KNOWN AS THE "MISSISSIPPI MOTOR VEHICLE COMPULSORY 519 SAFETY-RESPONSIBILITY LAW"; TO AMEND SECTION 63-3-411, MISSISSIPPI 520 CODE OF 1972, TO REQUIRE THAT INVESTIGATING LAW ENFORCEMENT 521 OFFICERS SHALL FURNISH ALL DRIVERS INVOLVED IN CERTAIN ACCIDENTS 522 WITH ACCIDENT FORMS; TO REQUIRE THE INVESTIGATING OFFICERS 523 TO SUBMIT THEIR WRITTEN REPORTS TO THE DEPARTMENT OF PUBLIC SAFETY 524 WITHIN TEN WORKING DAYS AFTER THE DATE OF THE ACCIDENT; TO PROVIDE 525 FOR AN ADMINISTRATIVE PENALTY ON THE APPROPRIATE LAW ENFORCEMENT 526 AGENCY THAT DOES NOT COMPLY; TO AMEND SECTION 63-15-3, MISSISSIPPI 527 CODE OF 1972, TO INCREASE MINIMUM AMOUNTS OF COVERAGE REQUIRED FOR 528 PROOF OF FINANCIAL RESPONSIBILITY; TO AMEND SECTION 63-15-9,

529MISSISSIPPI CODE OF 1972, TO REVISE THE MOTOR VEHICLE ACCIDENT 530 REPORT FORM TO NOTIFY CERTAIN DRIVERS THAT FAILURE TO FILE THE 531 REPORT OR FAILURE TO HAVE MOTOR VEHICLE LIABILITY INSURANCE OR 532OTHERWISE SHOW FINANCIAL RESPONSIBILITY UP TO THE LIABILITY LIMITS 533 SET BY LAW MAY SUBJECT THEM TO AN ADMINISTRATIVE PENALTY IN 534 ADDITION TO LICENSE SUSPENSION; TO AMEND SECTION 63-15-11, 535MISSISSIPPI CODE OF 1972, TO INCREASE THE AMOUNT OF DAMAGES BEFORE 536 REQUIRING FINANCIAL RESPONSIBILITY AND TO INCREASE THE MINIMUM 537 AMOUNTS OF COVERAGE REQUIRED FOR PROOF OF FINANCIAL 538RESPONSIBILITY; TO PROVIDE FOR CERTAIN ADMINISTRATIVE PENALTIES 539 FOR FAILURE TO SHOW FINANCIAL RESPONSIBILITY; TO PROVIDE FOR A 540 WAIVER OF PENALTIES UPON PROOF OF PURCHASE OF MOTOR VEHICLE 541LIABILITY INSURANCE; TO AMEND SECTION 63-15-69, MISSISSIPPI CODE 542OF 1972, TO PROVIDE FOR CERTAIN ADMINISTRATIVE PENALTIES ON 543 PERSONS FAILING TO FILE REPORTS OF ACCIDENTS; TO AMEND SECTIONS 54445-1-5, 63-1-52 AND 83-11-101, MISSISSIPPI CODE OF 1972, IN 545 CONFORMITY THERETO; AND FOR RELATED PURPOSES.