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

HOUSE BILL NO. 620

1 AN ACT TO STRENGTHEN THE ENFORCEMENT OF THE MISSISSIPPI MOTOR 2 VEHICLE SAFETY RESPONSIBILITY LAW; TO AMEND SECTION 63-15-1, 3 MISSISSIPPI CODE OF 1972, TO PROVIDE THAT THIS CHAPTER SHALL BE 4 KNOWN AS THE "MISSISSIPPI MOTOR VEHICLE COMPULSORY 5 SAFETY-RESPONSIBILITY LAW"; TO AMEND SECTION 63-3-411, MISSISSIPPI CODE OF 1972, TO REQUIRE THAT INVESTIGATING LAW ENFORCEMENT 6 7 OFFICERS SHALL FURNISH ALL DRIVERS INVOLVED IN CERTAIN ACCIDENTS 8 WITH ACCIDENT REPORT FORMS; TO REQUIRE THE INVESTIGATING OFFICERS 9 TO SUBMIT THEIR WRITTEN REPORTS TO THE DEPARTMENT OF PUBLIC SAFETY WITHIN TEN WORKING DAYS AFTER THE DATE OF THE ACCIDENT; TO PROVIDE 10 11 FOR AN ADMINISTRATIVE FINE ON THE APPROPRIATE LAW ENFORCEMENT AGENCY THAT DOES NOT COMPLY; TO AMEND SECTION 63-15-9, MISSISSIPPI 12 CODE OF 1972, TO REVISE THE MOTOR VEHICLE ACCIDENT REPORT FORM TO 13 NOTIFY CERTAIN DRIVERS THAT FAILURE TO FILE THE REPORT OR FAILURE 14 15 TO HAVE MOTOR VEHICLE LIABILITY INSURANCE OR OTHERWISE SHOW FINANCIAL RESPONSIBILITY UP TO THE LIABILITY LIMITS SET BY LAW MAY 16 SUBJECT THEM TO A FINE IN ADDITION TO LICENSE SUSPENSION; TO AMEND 17 18 SECTION 63-15-11, MISSISSIPPI CODE OF 1972, TO INCREASE THE AMOUNT OF DAMAGES BEFORE REQUIRING FINANCIAL RESPONSIBILITY; TO PROVIDE 19 20 FOR CERTAIN FINES FOR FAILURE TO SHOW FINANCIAL RESPONSIBILITY; TO 21 PROVIDE FOR A REDUCTION IN FINES UPON PROOF OF PURCHASE OF MOTOR 22 VEHICLE LIABILITY INSURANCE; TO AMEND SECTION 63-15-69, 23 MISSISSIPPI CODE OF 1972, TO PROVIDE FOR CERTAIN FINES ON PERSONS 24 FAILING TO FILE REPORTS OF ACCIDENTS; TO AMEND SECTIONS 45-1-5, 25 63-1-52 AND 83-11-101, MISSISSIPPI CODE OF 1972, IN CONFORMITY THERETO; AND FOR RELATED PURPOSES. 26

27 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MISSISSIPPI:

28 SECTION 1. Section 63-15-1, Mississippi Code of 1972, is

29 amended as follows:[BD1]

30 63-15-1. This chapter <u>shall be known and</u> may be cited as the
 31 "Mississippi Motor Vehicle <u>Compulsory</u> Safety-Responsibility Law."
 32 SECTION 2. Section 63-3-411, Mississippi Code of 1972, is

33 amended as follows:

63-3-411. (1) The driver of a vehicle involved in an 34 35 accident resulting in injury to or death of any person or total property damage to an apparent extent of Five Hundred Dollars 36 37 (\$500.00) or more shall immediately, by the quickest means of communication, give notice of the collision to the local police 38 39 department if the collision occurs within an incorporated municipality, or if the collision occurs outside of an 40 41 incorporated municipality to the nearest sheriff's office or 42 highway patrol station.

(2) <u>All</u> drivers of vehicles involved in an accident 43 resulting in injury to or death of any person or total property 44 damage to an apparent extent of <u>One Thousand Dollars (\$1,000.00)</u> 45 46 or more shall forward within fifteen (15) working days after such 47 accident, a written report of such accident to the department. 48 The investigating officer shall furnish all drivers an accident 49 report form as provided in Section 63-15-9 and shall provide to 50 such drivers instructions as to when such report must be completed and submitted to the department. 51

52 (3) The department may require any driver of a vehicle 53 involved in an accident, of which report must be made as provided 54 in this section, to file supplemental reports whenever the 55 original report is insufficient in the opinion of the department. 56 Additionally, the department may require witnesses of accidents to 57 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.

65 Every law enforcement officer who investigates an accident as required by this subsection, whether the investigation is made at 66 67 the scene of the accident or by subsequent investigation and 68 interviews, shall forward within ten (10) working days after the 69 date of the accident a written report of the accident to the 70 department if the accident occurred outside the corporate limits 71 of a municipality, or to the police department of the municipality if the accident occurred within the corporate limits of such 72 73 municipality. Police departments shall forward such reports to 74 the department within ten (10) working days of the date of the 75 accident. If the appropriate law enforcement agency fails to 76 submit the reports as required by this subsection or to furnish 77 the accident report forms to the drivers as required in subsection 78 (2) of this section, then the department shall assess the agency 79 with an administrative fine of not less than Two Hundred Dollars 80 (\$200.00) nor more than Five Hundred Dollars (\$500.00). Any agency so fined may make a written request to the department for a 81 82 hearing. Such hearing shall be held in accordance with rules and regulations that are adopted by the department and that are in 83 compliance with due process of law. The funds from such fines 84 85 collected by the Department of Public Safety shall be deposited in the State General Fund in the State Treasury and shall be subject 86 87 to the annual legislative appropriation process. 88 The Department of Public Safety shall develop procedures (5)

89 to ensure that the reports required by this section are made a

90 part of the files of the department.

91 (6) Whenever an engineer of a railroad locomotive, or other 92 person in charge of a train, is required to show proof of his

93 identity under the provisions of this article, in connection with 94 operation of such locomotive, to any law enforcement officer, such 95 person shall not be required to display his operator's or 96 chauffeur's license but shall display his railroad employee 97 number.

98 (7) In addition to the information required on the 99 "statewide uniform traffic accident report" forms provided by 100 Section 63-3-415, the department shall require the parties 101 involved in an accident and the witnesses of such accident to 102 furnish their phone numbers in order to assist the investigation 103 by law enforcement officers.

104 SECTION 3. Section 63-15-9, Mississippi Code of 1972, is 105 amended as follows:

106 63-15-9. The operator of every motor vehicle which is in any 107 manner involved in an accident within this state, in which any person is killed or injured or in which damage to the property of 108 any one (1) person, other than himself, in excess of One Thousand 109 110 Dollars (\$1,000.00) is sustained, shall within fifteen (15) 111 working days after such accident report the matter in writing to the department, in accordance with the laws of this state. Such 112 113 report, the form of which shall be prescribed by the department, 114 shall contain information to enable the department to determine 115 whether the requirements for the deposit of security under Section 116 63-15-11 are inapplicable by reason of the existence of insurance 117 or other exceptions specified in this chapter. The reports 118 required herein shall be furnished to each of the drivers involved in an accident as provided in Section 63-3-411. Such report shall 119 120 contain, but not be limited to, the following notification and

121 request for information:

122	"It is compulsory that you complete and mail the SR-1 (short
123	form) motor vehicle accident report to the Department of Public
124	Safety, Safety Responsibility Branch, within fifteen (15) working
125	days of the date of this accident.
126	Failure to file the report within fifteen (15) working days
127	of receipt of this form shall subject you to a fine of not less
128	than Two Hundred Dollars (\$200.00) nor more than Five Hundred
129	Dollars (\$500.00) and the immediate suspension of your driving
130	privilege or registration, or both. Upon payment of the fine and
131	completion of the report, your driving privilege or registration,
132	or both, may be reinstated, unless otherwise provided by law.
133	If you did not have motor vehicle liability insurance or
134	cannot otherwise show financial responsibility on the date of this
135	accident up to the liability limits set by law, you may be subject
136	to the suspension of your driving privilege or registration, or
137	both, and a One Thousand Dollar (\$1,000.00) fine. Such fine may
138	be reduced to One Hundred Dollars (\$100.00) and driving privilege
139	or registration, or both, reinstated if, within thirty (30)
140	working days, you show certified proof of purchase of motor
141	vehicle liability insurance in accordance with the requirements of
142	the department.
143	On the day of the accident was the vehicle involved covered
144	by motor vehicle liability insurance? Yes No
145	Name of insurance company:
146	Insurance policy number:
147	Name of insurance agency:
148	<u>Was anyone seriously injured? Yes</u> <u>No</u>

149 Approximate cost to repair your vehicle: _____ 150 Name of driver: 151 Driver's license number: 152 *Address of driver: 153 Name of person completing report: 154 Date: 155 156 Signature of investigating officer 157 certifying that all drivers received 158 the SR-1 motor vehicle accident 159 report 160 *All drivers shall report a change of address to the Department of Public Safety within five (5) working days of such 161 162 <u>change."</u> 163 Any written report of an accident in accordance with Article 164 9 of Chapter 3 of this title shall be sufficient, provided it also contains the information required herein. The department may rely 165 166 upon the accuracy of the information unless and until it has 167 reason to believe that the information is erroneous. If such

operator be physically incapable of making such report, an 169 occupant in the motor vehicle at the time of the accident or the 170 owner of the motor vehicle shall make such report. The operator, 171 occupant or the owner shall furnish such additional relevant 172 information as the department shall require.

SECTION 4. Section 63-15-11, Mississippi Code of 1972, is 173 174 amended as follows:

63-15-11. (1) If twenty (20) working days after the receipt 175 176 of a report of a motor vehicle accident in this state which has

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177 resulted in bodily injury or death, or damage to the property of any one (1) person in excess of One Thousand Dollars (\$1,000.00), 178 179 the department does not have on file evidence satisfactory to it 180 that the person who would otherwise be required to file security 181 under subsection (2) of this section has been finally adjudicated 182 not to be liable, or has executed a duly acknowledged written 183 agreement providing for the payment of an agreed amount in 184 installments with respect to all claims for injuries or damages resulting from the accident, the department shall determine the 185 amount of security which shall be sufficient in its judgment to 186 187 satisfy any judgment or judgments for damages resulting from such 188 accident as may be recovered against each operator or owner. 189 (2) The department, <u>after all provisions of Sections</u> 63-3-411 and 63-15-9 have been complied with by the proper 190 191 authorities, shall levy a fine of One Thousand Dollars (\$1,000.00) upon each owner and suspend the license of each operator and all 192 193 registrations of each owner of a motor vehicle in any manner 194 involved in such accident, and if such operator is a nonresident 195 the privilege of operating a motor vehicle within this state, and 196 if such owner is a nonresident the privilege of the use within 197 this state of any motor vehicle owned by him, unless such operator 198 or owner or both shall deposit security in the sum so determined 199 by the department and shall also furnish proof of financial 200 responsibility. Notice of such suspension and fine shall be sent 201 by the department to such operator and owner not less than ten 202 (10) working days before the effective date of such suspension and 203 fine and shall state the amount required as security. If such

204 <u>operator</u>, within thirty (30) working days of such notification,

205 shows certified proof of purchase of motor vehicle liability 206 insurance in the manner and the amounts required by law, his 207 driving privilege may be reinstated. If such owner, within thirty 208 (30) working days of such notification, shows certified proof of 209 purchase of motor vehicle liability insurance in the manner and 210 the amounts required by law, his fine shall be reduced to One 211 Hundred Dollars (\$100.00) and his registration may be reinstated. 212 Where erroneous information is given the department with respect 213 to the matters set forth in subdivisions (1), (2) and (3) of 214 subsection (4) of this section, it shall take appropriate action 215 as hereinbefore provided after receipt by it of correct 216 information with respect to <u>such</u> matters.

(3) Any person so notified of suspension and fine, in 217 218 accordance with notification requirements in Section 63-1-52, may, within ten (10) working days after receipt of such notification, 219 220 make a written request to the department for a hearing, and such 221 request shall operate as a stay of any suspension and fine pending 222 the outcome of such hearing. For the purposes of this section, 223 the scope of such hearing shall cover the issues of whether there 224 is a reasonable probability of a judgment being rendered against 225 such person in a lawsuit arising out of the accident and whether 226 such person is exempt from the requirement of depositing security 227 under subsection (4) of this section. At such hearing the department may also consider the amount of security required to be 228 229 deposited, if any. The hearing shall be in accordance with rules 230 and regulations which shall be adopted by the department and 231 furnished to the operator or owner with the notice of suspension 232 and fine. 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 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 <u>and fine</u> 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.

243 (4) Subsections (1) and (2) of this section shall not apply: 244 (1) to such operator or owner if such owner had in effect at the 245 time of such accident a liability policy with respect to the motor vehicle involved in such accident; (2) to such operator, if not 246 247 the owner of such motor vehicle, if there was in effect at the time of such accident a liability policy with respect to his 248 249 operation of motor vehicles not owned by him; (3) to such operator 250 or owner if the liability of such operator or owner for damages resulting from such accident is, in the judgment of the 251 252 department, covered by any other form of liability insurance 253 policy or bond of a surety company authorized to do business in 254 this state; (4) to any person qualifying as a self-insurer under 255 Section 63-15-53, or to any person operating a motor vehicle for 256 such self-insurer; (5) to the operator or the owner of a motor 257 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 258 259 vehicle was stolen; or (7) to any person for whom the department 260 has found in the hearing provided for in subsection (3) of this

261 section, that there is not a reasonable probability of a judgment 262 being rendered against such person in a lawsuit arising out of the 263 accident.

264 No such policy shall be effective under this section unless 265 issued by an insurance company or surety company authorized to 266 write motor vehicle liability insurance in this state, except that 267 if such motor vehicle was not registered in this state, or was a 268 motor vehicle which was registered elsewhere than in this state at 269 the effective date of the policy or the most recent renewal 270 thereof, such policy shall not be effective under this section 271 unless the insurance company or surety company if not authorized 272 to do business in this state shall execute a power of attorney 273 authorizing the department to accept service on its behalf of 274 notice or process in any action upon such policy arising out of 275 such accident. However, every such policy shall be subject to the 276 limits provided in Section 63-15-3.

277 SECTION 5. Section 63-15-69, Mississippi Code of 1972, is 278 amended as follows:

279 63-15-69. (1) Where any person fails to report an accident 280 as required in Section 63-15-9, in addition to any other penalties 281 prescribed by law, the department shall administer a fine of not 282 less than Two Hundred Dollars (\$200.00) nor more than Five Hundred 283 Dollars (\$500.00) upon and suspend the license of the person 284 failing to make such report, or the nonresident's operating 285 privilege of such person, until such report has been filed and the 286 fine and any reinstatement fees paid. The funds from any fines 287 collected by the Department of Public Safety under this subsection 288 shall be deposited in the State General Fund in the State

289 <u>Treasury</u>.

290 (2) Any person who gives information required in a report or 291 otherwise as provided for in Section 63-15-9, knowing or having 292 reason to believe that such information is false, or who shall forge, or without authority, sign any evidence of proof of 293 294 financial responsibility, or who files or offers for filing any 295 such evidence of proof, knowing or having reason to believe that 296 it is forged or signed without authority, shall be fined not more 297 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 298 299 under oath, in which case the person making the false statement 300 under oath shall, upon conviction, be subject to the penalties for 301 perjury.

302 (3) Any person whose license or nonresident's operating 303 privilege has been suspended or revoked under this chapter, and 304 who, during such suspension or revocation drives any motor vehicle 305 upon any highway or knowingly permits any motor vehicle owned by 306 such person to be operated by another upon any highway, except as permitted under this chapter, shall be fined not more than Five 307 308 Hundred Dollars (\$500.00) or imprisoned not exceeding six (6) 309 months, or both.

(4) Any person wilfully failing to return his license as
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.

(5) Any person who shall violate any provision of this
chapter for which no penalty is otherwise provided shall be fined
not more than Five Hundred Dollars (\$500.00) or imprisoned not

317 more than six (6) months, or both.

318 SECTION 6. Section 45-1-5, Mississippi Code of 1972, is 319 amended as follows:

320 45-1-5. The Commissioner of Public Safety is authorized and 321 empowered to employ such administrative, professional, technical, 322 stenographic, clerical and other employees as may be necessary to 323 perform the duties of the Mississippi Highway Safety Patrol to 324 comply with the provisions of the Mississippi Motor Vehicle 325 Compulsory Safety-Responsibility Law, being Chapter 15 of Title 63 326 of the Mississippi Code of 1972, and to perform the duties under 327 all other laws required to be administered under the supervision 328 of the commissioner. The commissioner shall fix the salaries of 329 all such employees where such salaries are not otherwise fixed by 330 law.

331 SECTION 7. Section 63-1-52, Mississippi Code of 1972, is
332 amended as follows:

333 63-1-52. (1) Whenever the Commissioner of Public Safety 334 suspends, cancels or revokes the driver's license or driving 335 privileges of any person, notice of the suspension, cancellation 336 or revocation shall be given to such person by the commissioner, 337 or his duly authorized agent, in the manner provided in subsection 338 (2) of this section and at the time provided in subsection (3) of 339 this section or in the manner and at the time provided in 340 subsection (4) of this section.

341 (2) Notice shall be given in the following manner:
342 (a) In writing, (i) by United States Certificate of
343 Mail; or (ii) by personal service at the person's address as it
344 appears on the driving record maintained by the Department of

345 Public Safety or at the person's last known address; or (iii) by 346 personal notice being given by any law enforcement officer of this 347 state or any duly authorized agent of the Commissioner of Public 348 Safety on forms prescribed and furnished by the Commissioner of 349 Public Safety; whenever a person's driver's license or driving 350 privileges are suspended, revoked or cancelled in accordance with 351 the Mississippi Driver License Compact Law, the Mississippi 352 Implied Consent Law, the Mississippi Motor Vehicle Compulsory 353 Safety Responsibility Law or paragraphs (2)(c), (2)(d), (2)(e) or 354 (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.

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(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
<u>Compulsory</u> 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

373 Driver's License Law, the Mississippi Implied Consent Law, the 374 Youth Court Law, Chapter 23 of Title 43, Mississippi Code of 1972, 375 Section 63-1-45, Section 63-1-51, paragraph (2)(g), (2)(h) or 376 (2)(i) of Section 63-1-53 or Section 63-9-25.

377 (4) Whenever the Commissioner of Public Safety suspends, 378 revokes or cancels the driver's license or driving privileges of 379 any person in accordance with some provision of law other than a provision of law referred to in subsections (2) and (3) of this 380 section, and the manner and time for giving notice is not provided 381 382 for in such law, then notice of such suspension, revocation or 383 cancellation shall be given in the manner and at the time provided 384 for under paragraphs (2)(b) and (3)(b) of this section.

385 SECTION 8. Section 83-11-101, Mississippi Code of 1972, is 386 amended as follows:[BD2]

387 83-11-101. (1) No automobile liability insurance policy or contract shall be issued or delivered after January 1, 1967, 388 389 unless it contains an endorsement or provisions undertaking to pay 390 the insured all sums which he shall be legally entitled to recover as damages for bodily injury or death from the owner or operator 391 392 of an uninsured motor vehicle, within limits which shall be no 393 less than those set forth in the Mississippi Motor Vehicle 394 Compulsory Safety Responsibility Law, as amended, under provisions 395 approved by the Commissioner of Insurance; however, at the option 396 of the insured, the uninsured motorist limits may be increased to 397 limits not to exceed those provided in the policy of bodily injury 398 liability insurance of the insured or such lesser limits as the 399 insured elects to carry over the minimum requirement set forth by 400 this section. The coverage herein required shall not be

401 applicable where any insured named in the policy shall reject the 402 coverage in writing and provided further, that unless the named 403 insured requests such coverage in writing, such coverage need not 404 be provided in any renewal policy where the named insured had 405 rejected the coverage in connection with a policy previously 406 issued to him by the same insurer.

407 (2) No automobile liability insurance policy or contract 408 shall be issued or delivered after January 1, 1980, unless it 409 contains an endorsement or provisions undertaking to pay the 410 insured all sums which he shall be legally entitled to recover as 411 damages for property damage from the owner or operator of an 412 uninsured motor vehicle, within limits which shall be no less than 413 those set forth in the Mississippi Motor Vehicle Compulsory Safety 414 Responsibility Law, as amended, under provisions approved by the 415 Commissioner of Insurance; however, at the option of the insured, the uninsured motorist limits may be increased to limits not to 416 417 exceed those provided in the policy of property damage liability 418 insurance of the insured or such lesser limits as the insured 419 elects to carry over the minimum requirement set forth by this 420 section. The coverage herein required shall not be applicable 421 where any insured named in the policy shall reject the coverage in 422 writing and provided further, that unless the named insured 423 requests such coverage in writing, such coverage need not be 424 provided in any renewal policy where the named insured had 425 rejected the coverage in connection with a policy previously 426 issued to him by the same insurer.

427 The property damage provision may provide an exclusion for 428 the first Two Hundred Dollars (\$200.00) of such property damage;

429 however, the uninsured motorist provision need not insure any 430 liability for property damage, for which loss the policyholder has 431 been compensated by insurance or otherwise.

432 (3) The insured may reject the property damage liability 433 insurance coverage required by subsection (2) and retain the 434 bodily injury liability insurance coverage required by subsection 435 (1), but if the insured rejects the bodily injury liability 436 coverage he may not retain the property damage liability coverage. 437 No insured may have property damage liability insurance coverage 438 under this section unless he also has bodily injury liability 439 insurance coverage under this section.

440 SECTION 9. This act shall take effect and be in force from 441 and after January 1, 2001.