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 McBride, Mitchell, Montgomery (15th), Moody, Moore (60th), Peranich, Pierce,  
 Read, Reeves, Reynolds, Roberson, Robertson, Rogers, Rotenberry, Rushing,  
 Ryals, Scott (17th), Shows, Simpson, Smith (39th), Smith (59th), Snowden,  
 Straughter, Stringer, Taylor, Thomas, Wallace, Warren, Weathersby,  
 Wells-Smith, Whittington, Zuber

To: Insurance

HOUSE BILL NO. 621

1 AN ACT TO CREATE A NEW SECTION TO BE CODIFIED AS SECTION  
 2 63-15-4, MISSISSIPPI CODE OF 1972, TO PROVIDE FOR COMPULSORY MOTOR  
 3 VEHICLE LIABILITY INSURANCE; TO PROVIDE THAT CERTAIN VEHICLES  
 4 SHALL BE EXEMPT FROM THE REQUIREMENT OF MAINTAINING MOTOR VEHICLE  
 5 LIABILITY INSURANCE; TO PROVIDE THAT THE PERSONS INSURED UNDER  
 6 LIABILITY INSURANCE SHALL BE RESPONSIBLE FOR MAINTAINING AN  
 7 INSURANCE CARD IN EACH INSURED MOTOR VEHICLE AS PROOF OF COVERAGE;  
 8 TO PROVIDE FOR THE FURNISHING OF SUCH CARD BY THE INSURANCE  
 9 COMPANY; TO PRESCRIBE PENALTIES FOR VIOLATIONS OF THE PROVISIONS  
 10 OF THIS ACT; AND FOR RELATED PURPOSES.

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

12 SECTION 1. The following shall be codified as Section  
 13 63-15-4, Mississippi Code of 1972:

14 63-15-4. (1) The following vehicles are exempted from the  
 15 requirements of this section:

16 (a) Vehicles exempted by Section 63-15-5;

17 (b) Vehicles for which a bond or a certificate of  
 18 deposit of money or securities in at least the minimum amounts  
 19 required for proof of financial responsibility is on file with the  
 20 department;

21 (c) Vehicles that are self-insured under Section  
 22 63-15-53; and

23 (d) Implements of husbandry.

24 (2) (a) Every motor vehicle operated in this state shall  
 25 have an insurance card maintained in the vehicle as proof of

26 liability insurance up to the liability limits required by Section  
27 63-15-3(j). The insured parties shall be responsible for  
28 maintaining the insurance card in each vehicle.

29 (b) An insurance company issuing a policy of motor  
30 vehicle liability insurance as required by this section shall  
31 furnish to the insured an insurance card for each vehicle at the  
32 time the insurance policy becomes effective.

33 (3) Upon stopping a motor vehicle for any other statutory  
34 violation, a law enforcement officer, who is authorized to issue  
35 traffic citations, shall verify that the insurance card required  
36 by this section is in the motor vehicle. However, no driver shall  
37 be stopped or detained solely for the purpose of verifying that an  
38 insurance card is in the motor vehicle.

39 (4) Failure of the owner or the operator of a motor vehicle  
40 to have the insurance card in the motor vehicle is a misdemeanor  
41 and, upon conviction, is punishable by a fine of One Thousand  
42 Dollars (\$1,000.00) and suspension of driving privilege for a  
43 period of one (1) year or until the owner of the motor vehicle  
44 shows proof of liability insurance up to the liability limits  
45 required by Section 63-15-3(j). Fraudulent use of an insurance  
46 card shall be punishable in accordance with Section 97-7-10. The  
47 funds from such fines shall be deposited in the State General Fund  
48 in the State Treasury.

49 (5) If, at the hearing date or the date of payment of the  
50 fine, the motor vehicle owner shows proof of motor vehicle  
51 liability insurance in the amounts required by law, the fine shall  
52 be reduced to One Hundred Dollars (\$100.00).

53 SECTION 2. This act shall take effect and be in force from  
54 and after January 1, 2001.