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To: Insurance

HOUSE BILL NO. 621
(As Sent to Governor)

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 that is in compliance with the liability
27 limits required by Section 63-15-3(j). The insured parties shall
28 be responsible for 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 that is in compliance with the
45 liability limits required by Section 63-15-3(j). Fraudulent use
46 of an insurance card shall be punishable in accordance with
47 Section 97-7-10. The funds from such fines shall be deposited in
48 the State General Fund 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 Section 63-15-3(j),
52 the fine shall be reduced to One Hundred Dollars (\$100.00). If
53 the owner shows proof that such insurance was in effect at the
54 time of citation, the fine of One Hundred Dollars (\$100.00) and
55 court costs shall be waived.

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