

By: Representatives Gunn, Ellington

To: Insurance

HOUSE BILL NO. 1577

1 AN ACT TO AMEND SECTION 63-15-4, MISSISSIPPI CODE OF 1972, TO
2 REQUIRE MUNICIPAL LAW ENFORCEMENT OFFICERS TO ISSUE CITATIONS FOR
3 VIOLATIONS OF THE REQUIREMENT TO MAINTAIN MOTOR VEHICLE LIABILITY
4 INSURANCE; TO PROVIDE THAT A PORTION OF THE FINES LEVIED IN
5 MUNICIPAL COURT ON PERSONS WHO DO NOT HAVE MOTOR VEHICLE LIABILITY
6 INSURANCE SHALL BE DEPOSITED IN THE GENERAL FUND OF THE
7 MUNICIPALITY; AND FOR RELATED PURPOSES.

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

9 SECTION 1. Section 63-15-4, Mississippi Code of 1972, is
10 amended as follows:

11 63-15-4. (1) The following vehicles are exempted from the
12 requirements of this section:

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

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

18 (c) Vehicles that are self-insured under Section
19 63-15-53; and

20 (d) Implements of husbandry.

21 (2) (a) Every motor vehicle operated in this state shall
22 have an insurance card maintained in the vehicle as proof of
23 liability insurance that is in compliance with the liability
24 limits required by Section 63-15-3(j). The insured parties shall
25 be responsible for maintaining the insurance card in each vehicle.

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

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

36 (4) Failure of the owner or the operator of a motor vehicle
37 to have the insurance card in the motor vehicle is a misdemeanor
38 and, upon conviction, is punishable by a fine of One Thousand
39 Dollars (\$1,000.00) and suspension of driving privilege for a
40 period of one (1) year or until the owner of the motor vehicle
41 shows proof of liability insurance that is in compliance with the
42 liability limits required by Section 63-15-3(j). Fraudulent use
43 of an insurance card shall be punishable in accordance with
44 Section 97-7-10. Except as otherwise provided herein, the funds
45 from such fines shall be deposited in the State General Fund in
46 the State Treasury. Municipal law enforcement officers shall
47 issue citations for violations of this section. Of those fines
48 that are levied in a municipal court, twenty-five percent (25%) of
49 the funds from such fines shall be deposited in the general fund
50 of the municipality.

51 (5) If, at the hearing date or the date of payment of the
52 fine, the motor vehicle owner shows proof of motor vehicle
53 liability insurance in the amounts required by Section 63-15-3(j),
54 the fine shall be reduced to One Hundred Dollars (\$100.00). If
55 the owner shows proof that such insurance was in effect at the
56 time of citation, the fine of One Hundred Dollars (\$100.00) and
57 court costs shall be waived.

58 **SECTION 2.** This act shall take effect and be in force from
59 and after July 1, 2004.