

By: Representatives Formby, Fillingane,  
Beckett, Turner, Aldridge, Snowden, Chism,  
Nicholson, Parker, Davis, Ellington, Akins,  
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To: Insurance;  
Municipalities

HOUSE BILL NO. 555

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

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

7 **SECTION 1.** Section 63-15-4, Mississippi Code of 1972, is  
8 amended as follows:

9 63-15-4. (1) The following vehicles are exempted from the  
10 requirements of this section:

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

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

16 (c) Vehicles that are self-insured under Section  
17 63-15-53; and

18 (d) Implements of husbandry.

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

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

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

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

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

54           **SECTION 2.** This act shall take effect and be in force from  
55 and after July 1, 2005.