

By: Representative Watson

To: Insurance

HOUSE BILL NO. 1107

1 AN ACT TO AMEND SECTION 63-15-43, MISSISSIPPI CODE OF 1972,  
2 TO REQUIRE MOTOR VEHICLE LIABILITY INSURANCE POLICIES TO INCLUDE  
3 MEDICAL PAYMENT COVERAGE; AND FOR RELATED PURPOSES.

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

5 **SECTION 1.** Section 63-15-43, Mississippi Code of 1972, is  
6 amended as follows:

7 63-15-43. (1) A "motor vehicle liability policy" as said  
8 term is used in this chapter shall mean an owner's or an  
9 operator's motor vehicle liability policy, that has been certified  
10 as provided in Section 63-15-39 or Section 63-15-41, as proof of  
11 financial responsibility, and issued, except as otherwise provided  
12 in Section 63-15-41, by an insurance company duly authorized to  
13 write motor vehicle liability insurance in this state, to or for  
14 the benefit of the person named therein as insured.

15 (2) Such owner's motor vehicle liability policy:

16 (a) May be any motor vehicle liability policy form that  
17 has been filed with and approved by the Commissioner of Insurance  
18 and may contain exclusions and limitations on coverage as long as



the exclusions and limitations language has been filed with and approved by the Commissioner of Insurance.

(b) Shall have limits of liability no less than:  
Twenty-five Thousand Dollars (\$25,000.00) because of bodily injury to or death of one (1) person in any one (1) accident and, subject to said limit for one (1) person, Fifty Thousand Dollars (\$50,000.00) because of bodily injury to or death of two (2) or more persons in any one (1) accident, and Twenty-five Thousand Dollars (\$25,000.00) because of injury to or destruction of property of others in any one (1) accident.

(3) Every motor vehicle liability policy certified under the provisions of this chapter shall be subject to the following provisions which need not be contained therein:

(a) The liability of the insurance company with respect to the insurance required by this chapter shall become absolute whenever injury or damage covered by said motor vehicle liability policy occurs; said policy may not be cancelled or annulled as to such liability by any agreement between the insurance company and the insured after the occurrence of the injury or damage; no statement made by the insured or on his behalf and no violation of said policy shall defeat or void said policy;

(b) The satisfaction by the insured of a judgment for such injury or damage shall not be a condition precedent to the right or duty of the insurance company to make payment on account of such injury or damage;



44           (c) The insurance company shall have the right to  
45 settle any claim covered by the policy, and if such settlement is  
46 made in good faith, the amount thereof shall be deductible from  
47 the limits of liability specified in paragraph (b) of subsection  
48 (2) of this section; or

49           (d) The policy, the written application therefor, if  
50 any, and any rider or endorsement which does not conflict with the  
51 provisions of the chapter shall constitute the entire contract  
52 between the parties.

53           (4) Any policy which grants the coverage required for a  
54 motor vehicle liability policy may also grant any lawful coverage  
55 in excess of or in addition to the coverage specified for a motor  
56 vehicle liability policy, and such excess or additional coverage  
57 shall not be subject to the provisions of this chapter. With  
58 respect to a policy which grants such excess or additional  
59 coverage, the term "motor vehicle liability policy" shall apply  
60 only to that part of the coverage which is required by this  
61 section.

62           (5) Any motor vehicle liability policy may provide that the  
63 insured shall reimburse the insurance company for any payment the  
64 insurance company would not have been obligated to make under the  
65 terms of the policy except for the provisions of this chapter.

66           (6) Any motor vehicle liability policy may provide for the  
67 prorating of the insurance thereunder with other valid and  
68 collectible insurance.



69           (7) The requirements for a motor vehicle liability policy  
70 may be fulfilled by the policies of one or more insurance  
71 companies which policies together meet such requirements.

72           (8) Any binder issued pending the issuance of a motor  
73 vehicle liability policy shall be deemed to fulfill the  
74 requirements for such a policy.

75           (9) Every motor vehicle liability policy shall include a  
76 provision for medical payment coverage in the amount of at least  
77 Ten Thousand Dollars (\$10,000.00).

78           **SECTION 2.** This act shall take effect and be in force from  
79 and after July 1, 2025.

