

By: Senator(s) Harkins

To: Insurance

SENATE BILL NO. 2406

1 AN ACT TO AMEND SECTION 63-15-3, MISSISSIPPI CODE OF 1972, TO
 2 AMEND THE DEFINITION OF "PROOF OF FINANCIAL RESPONSIBILITY," FOR
 3 PURPOSES OF THE MISSISSIPPI MOTOR VEHICLE SAFETY-RESPONSIBILITY
 4 LAW, TO INCREASE THE MINIMUM COVERAGE REQUIRED FROM \$25,000.00 TO
 5 \$50,000.00 BECAUSE OF BODILY INJURY TO OR DEATH OF ONE PERSON IN
 6 ANY ONE ACCIDENT, FROM \$50,000.00 TO \$100,000.00 BECAUSE OF BODILY
 7 INJURY TO OR DEATH OF TWO OR MORE PERSONS IN ANY ONE ACCIDENT, AND
 8 FROM \$25,000.00 TO \$50,000.00 BECAUSE OF INJURY TO OR DESTRUCTION
 9 OF PROPERTY OF OTHERS IN ANY ONE ACCIDENT; AND FOR RELATED
 10 PURPOSES.

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

12 **SECTION 1.** Section 63-15-3, Mississippi Code of 1972, is
 13 amended as follows:

14 63-15-3. The following words and phrases, when used in this
 15 chapter, shall, for the purposes of this chapter, have the
 16 meanings respectively ascribed to them in this section, except in
 17 those instances where the context clearly indicates a different
 18 meaning:

19 (a) "Highway" means the entire width between property
 20 lines of any road, street, way, thoroughfare or bridge in the
 21 State of Mississippi not privately owned or controlled, when any
 22 part thereof is open to the public for vehicular traffic and over



23 which the state has legislative jurisdiction under its police
24 power.

25 (b) "Judgment" means any judgment which shall have
26 become final by expiration, without appeal, of the time within
27 which an appeal might have been perfected, or by final affirmation
28 on appeal, rendered by a court of competent jurisdiction of any
29 state or of the United States, upon a cause of action arising out
30 of the ownership, maintenance or use of any motor vehicle, for
31 damages, including damages for care and loss of services, because
32 of bodily injury to or death of any person, or for damages because
33 of injury to or destruction of property, including the loss of use
34 thereof, or upon a cause of action on an agreement of settlement
35 for such damages.

36 (c) "Motor vehicle" means every self-propelled vehicle
37 (other than traction engines, road rollers and graders, tractor
38 cranes, power shovels, well drillers, implements of husbandry,
39 electric bicycles, personal delivery devices and electric personal
40 assistive mobility devices as defined in Section 63-3-103) which
41 is designed for use upon a highway, including trailers and
42 semitrailers designed for use with such vehicles, and every
43 vehicle which is propelled by electric power obtained from
44 overhead wires but not operated upon rails.

45 For purposes of this definition, "implements of husbandry"
46 shall not include trucks, pickup trucks, trailers and semitrailers
47 designed for use with such trucks and pickup trucks.



48 (d) "License" means any driver's, operator's,
49 commercial operator's, or chauffeur's license, temporary
50 instruction permit or temporary license, or restricted license,
51 issued under the laws of the State of Mississippi pertaining to
52 the licensing of persons to operate motor vehicles.

53 (e) "Nonresident" means every person who is not a
54 resident of the State of Mississippi.

55 (f) "Nonresident's operating privilege" means the
56 privilege conferred upon a nonresident by the laws of Mississippi
57 pertaining to the operation by him of a motor vehicle, or the use
58 of a motor vehicle owned by him, in the State of Mississippi.

59 (g) "Operator" means every person who is in actual
60 physical control of a motor vehicle.

61 (h) "Owner" means a person who holds the legal title of
62 a motor vehicle; in the event a motor vehicle is the subject of an
63 agreement for the conditional sale or lease thereof with the right
64 of purchase upon performance of the conditions stated in the
65 agreement and with an immediate right of possession vested in the
66 conditional vendee or lessee or in the event a mortgagor of a
67 vehicle is entitled to possession, then such conditional vendee or
68 lessee or mortgagor shall be deemed the owner for the purpose of
69 this chapter.

70 (i) "Person" means every natural person, firm,
71 copartnership, association or corporation.



72 (j) "Proof of financial responsibility" means proof of
73 ability to respond in damages for liability, on account of
74 accidents occurring subsequent to the effective date of said
75 proof, arising out of the ownership, maintenance or use of a motor
76 vehicle, in the amount of * * * Fifty Thousand Dollars
77 (\$50,000.00) because of bodily injury to or death of one (1)
78 person in any one (1) accident, and subject to said limit for one
79 (1) person, in the amount of * * * One Hundred Thousand Dollars
80 (\$100,000.00) because of bodily injury to or death of two (2) or
81 more persons in any one (1) accident, and in the amount of * * *
82 Fifty Thousand Dollars (\$50,000.00) because of injury to or
83 destruction of property of others in any one (1) accident.
84 Liability insurance required under this paragraph (j) may contain
85 exclusions and limitations on coverage as long as the exclusions
86 and limitations language or form has been filed with and approved
87 by the Commissioner of Insurance.

88 (k) "Registration" means a certificate or certificates
89 and registration plates issued under the laws of this state
90 pertaining to the registration of motor vehicles.

91 (l) "Department" means the Department of Public Safety
92 of the State of Mississippi, acting directly or through its
93 authorized officers and agents, except in such sections of this
94 chapter in which some other state department is specifically
95 named.



96 (m) "State" means any state, territory or possession of
97 the United States, the District of Columbia, or any province of
98 the Dominion of Canada.

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

