

## Senate Amendments to House Bill No. 1238

TO THE CLERK OF THE HOUSE:

THIS IS TO INFORM YOU THAT THE SENATE HAS ADOPTED THE AMENDMENTS SET OUT BELOW:

### AMENDMENT NO. 1

Amend by striking all after the enacting clause and inserting in lieu thereof the following:

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

22           63-15-4. (1) The following vehicles are exempted from the  
23 requirements of this section:

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

25                   (b) Vehicles for which a bond or a certificate of  
26 deposit of money or securities in at least the minimum amounts  
27 required for proof of financial responsibility is on file with the  
28 department;

29                   (c) Vehicles that are self-insured under Section  
30 63-15-53; and

31                   (d) Implements of husbandry.

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

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

41           (3) Upon stopping a motor vehicle at a roadblock where all  
42 passing motorists are checked as a method to enforce traffic laws  
43 or upon stopping a motor vehicle for any other statutory  
44 violation, a law enforcement officer, who is authorized to issue  
45 traffic citations, shall verify that the insurance card required

46 by this section is in the motor vehicle. However, no driver shall  
47 be stopped or detained solely for the purpose of verifying that an  
48 insurance card is in the motor vehicle unless the stop is part of  
49 such roadblock.

50 (4) Failure of the owner or the operator of a motor vehicle  
51 to have the insurance card in the motor vehicle is a misdemeanor  
52 and, upon conviction, is punishable by a fine of One Thousand  
53 Dollars (\$1,000.00) and suspension of driving privilege for a  
54 period of one (1) year or until the owner of the motor vehicle  
55 shows proof of liability insurance that is in compliance with the  
56 liability limits required by Section 63-15-3(j). Fraudulent use  
57 of an insurance card shall be punishable in accordance with  
58 Section 97-7-10. The funds from such fines shall be deposited in  
59 the State General Fund in the State Treasury. However, if such  
60 fines are levied in a municipal court, twenty-five percent (25%)  
61 of the funds from such fines shall be deposited in the general  
62 fund of the municipality. If such fines are levied in any of the  
63 courts of the county, twenty-five percent (25%) of the funds from  
64 such fines shall be deposited in the general fund of the county.

65 (5) If, at the hearing date or the date of payment of the  
66 fine, the motor vehicle owner shows proof of motor vehicle  
67 liability insurance in the amounts required by Section 63-15-3(j),  
68 the fine shall be reduced to Five Hundred Dollars (\$500.00). If  
69 the owner shows proof that such insurance was in effect at the  
70 time of citation, both the fine of Five Hundred Dollars (\$500.00)  
71 and court costs shall be waived.

72 **SECTION 2.** Section 63-13-9, Mississippi Code of 1972, is  
73 amended as follows:

74 63-13-9. (1) Such inspections shall be made of every such  
75 vehicle, and such certificates shall be obtained with respect to  
76 the mechanism, lights, tires, brakes and equipment as shall be  
77 designated by the motor vehicle inspection department by rules and  
78 regulations.

79 (2) No vehicle equipped with a liquefied petroleum or  
80 natural gas carburetion system may be issued a certificate under

81 this chapter unless the vehicle shall have first been inspected  
82 and approved by an inspector or qualified installer authorized by  
83 the State Liquefied Compressed Gas Board to inspect and approve  
84 the installation of such systems, and unless such approval is  
85 exhibited to the person making the actual inspection under this  
86 chapter.

87 (3) No certificate may be issued on a vehicle under this  
88 chapter unless the vehicle owner/driver furnishes proof of motor  
89 vehicle liability insurance as required by Section 63-15-1 et seq.  
90 Proof of motor vehicle liability insurance as required by Section  
91 63-15-1 et seq. shall be made by presenting the insurance card  
92 issued by the insurer for the motor vehicle. The provisions of  
93 this subsection shall not apply to any owner/driver of a motor  
94 vehicle exempted from maintaining an insurance card pursuant to  
95 Section 63-15-4(1). No person making an inspection under this  
96 chapter shall be liable for any claim arising out of any act or  
97 omission in the execution or performance of, or in the failure to  
98 execute or perform, the verifying of proof of insurance.

99 (4) The Commissioner of Public Safety may suspend the  
100 registration of any vehicle which he determines is in such unsafe  
101 condition as to constitute a menace to safety and which, after  
102 notice and demand, is not equipped as required in this chapter and  
103 for which a required certificate has not been obtained.

104 **SECTION 3.** The following shall be codified as Section  
105 63-15-8, Mississippi Code of 1972:

106 63-15-8. (1) Every owner of a motor vehicle in this state  
107 shall furnish proof of motor vehicle liability insurance as  
108 required by this chapter before the owner may receive a license  
109 tag for a motor vehicle or renew a license tag. However, the  
110 provisions of this section shall not apply to any owner of a motor  
111 vehicle exempted from maintaining an insurance card pursuant to  
112 Section 63-15-4(1), nor to any owner of a motor vehicle who  
113 purchases or renews his license tag by mail or the Internet.  
114 Proof of motor vehicle liability insurance as required by this

115 chapter shall be made by presenting to the tax collector the  
116 insurance card issued by the insurer for the motor vehicle.

117 (2) Any person who presents or causes to be presented to the  
118 tax collector or to any court of this state false evidence of  
119 motor vehicle liability insurance as required by this chapter,  
120 upon conviction, shall be guilty of perjury and shall be fined  
121 Five Hundred Dollars (\$500.00) and shall be subject to  
122 imprisonment for a period not exceeding one (1) year or both such  
123 fine and imprisonment. This fine and imprisonment shall be waived  
124 if the offender chooses to purchase, and provides proof of such  
125 purchase by the court date, motor vehicle liability insurance for  
126 a minimum of six (6) months' coverage in at least the minimum  
127 amounts required under paragraph (j) of Section 63-15-3. Any  
128 person convicted of filing false proof of motor vehicle liability  
129 insurance as required by this chapter shall surrender to the  
130 department his driver's license, license plates and registration  
131 of the motor vehicle for which false proof was presented and the  
132 procedure for the suspension of licenses provided in Section  
133 63-15-11 relating to accidents shall be followed. Such driver's  
134 license, license plates and registration shall be reinstated upon  
135 payment of any fines and reinstatement fees, serving of a sentence  
136 if applicable, and upon presentation of proof of purchase of  
137 minimum motor vehicle liability insurance in accordance with the  
138 provisions of this subsection. The district attorney of the  
139 jurisdiction where any false evidence is presented shall prosecute  
140 any violation of this section. Any person convicted under this  
141 section shall be assessed with all costs of prosecution and all  
142 court costs.

143 (3) No tax collector nor any of his employees shall be  
144 liable for any claim arising out of any act or omission in the  
145 execution or performance of, or in the failure to execute or  
146 perform, the provisions of this section.

147 **SECTION 4.** Section 63-15-3, Mississippi Code of 1972, is  
148 amended as follows:

149           63-15-3. The following words and phrases, when used in this  
150 chapter, shall, for the purposes of this chapter, have the  
151 meanings respectively ascribed to them in this section, except in  
152 those instances where the context clearly indicates a different  
153 meaning:

154           (a) "Highway" means the entire width between property  
155 lines of any road, street, way, thoroughfare or bridge in the  
156 State of Mississippi not privately owned or controlled, when any  
157 part thereof is open to the public for vehicular traffic and over  
158 which the state has legislative jurisdiction under its police  
159 power.

160           (b) "Judgment" means any judgment which shall have  
161 become final by expiration, without appeal, of the time within  
162 which an appeal might have been perfected, or by final affirmation  
163 on appeal, rendered by a court of competent jurisdiction of any  
164 state or of the United States, upon a cause of action arising out  
165 of the ownership, maintenance or use of any motor vehicle, for  
166 damages, including damages for care and loss of services, because  
167 of bodily injury to or death of any person, or for damages because  
168 of injury to or destruction of property, including the loss of use  
169 thereof, or upon a cause of action on an agreement of settlement  
170 for such damages.

171           (c) "Motor vehicle" means every self-propelled vehicle  
172 (other than traction engines, road rollers and graders, tractor  
173 cranes, power shovels, well drillers, implements of husbandry and  
174 electric personal assistive mobility device as defined in Section  
175 63-3-103) which is designed for use upon a highway, including  
176 trailers and semitrailers designed for use with such vehicles, and  
177 every vehicle which is propelled by electric power obtained from  
178 overhead wires but not operated upon rails.

179           For purposes of this definition, "implements of husbandry"  
180 shall not include trucks, pickup trucks, trailers and semitrailers  
181 designed for use with such trucks and pickup trucks.

182           (d) "License" means any driver's, operator's,  
183 commercial operator's, or chauffeur's license, temporary

184 instruction permit or temporary license, or restricted license,  
185 issued under the laws of the State of Mississippi pertaining to  
186 the licensing of persons to operate motor vehicles.

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

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

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

195 (h) "Owner" means a person who holds the legal title of  
196 a motor vehicle; in the event a motor vehicle is the subject of an  
197 agreement for the conditional sale or lease thereof with the right  
198 of purchase upon performance of the conditions stated in the  
199 agreement and with an immediate right of possession vested in the  
200 conditional vendee or lessee or in the event a mortgagor of a  
201 vehicle is entitled to possession, then such conditional vendee or  
202 lessee or mortgagor shall be deemed the owner for the purpose of  
203 this chapter.

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

206 (j) "Proof of financial responsibility" means proof of  
207 ability to respond in damages for liability, on account of  
208 accidents occurring subsequent to the effective date of said  
209 proof, arising out of the ownership, maintenance or use of a motor  
210 vehicle, in the amount of Twenty-five Thousand Dollars  
211 (\$25,000.00) because of bodily injury to or death of one (1)  
212 person in any one (1) accident, and subject to said limit for one  
213 (1) person, in the amount of Fifty Thousand Dollars (\$50,000.00)  
214 because of bodily injury to or death of two (2) or more persons in  
215 any one (1) accident, and in the amount of Twenty-five Thousand  
216 Dollars (\$25,000.00) because of injury to or destruction of  
217 property of others in any one (1) accident.

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

221 (l) "Department" means the Department of Public Safety  
222 of the State of Mississippi, acting directly or through its  
223 authorized officers and agents, except in such sections of this  
224 chapter in which some other state department is specifically  
225 named.

226 (m) "State" means any state, territory or possession of  
227 the United States, the District of Columbia, or any province of  
228 the Dominion of Canada.

229 **SECTION 5.** Section 63-15-11, Mississippi Code of 1972, is  
230 amended as follows:

231 63-15-11. (1) If twenty (20) days after the receipt of a  
232 report of a motor vehicle accident in this state which has  
233 resulted in bodily injury or death, or damage to the property of  
234 any one (1) person in excess of Two Hundred Fifty Dollars  
235 (\$250.00), the department does not have on file evidence  
236 satisfactory to it that the person who would otherwise be required  
237 to file security under subsection (2) of this section has been  
238 finally adjudicated not to be liable, or has executed a duly  
239 acknowledged written agreement providing for the payment of an  
240 agreed amount in installments with respect to all claims for  
241 injuries or damages resulting from the accident, the department  
242 shall determine the amount of security which shall be sufficient  
243 in its judgment to satisfy any judgment or judgments for damages  
244 resulting from such accident as may be recovered against each  
245 operator or owner.

246 (2) The department shall, within sixty (60) days after the  
247 receipt of such report of a motor vehicle accident, suspend the  
248 license of each operator and all registrations of each owner of a  
249 motor vehicle in any manner involved in such accident, and if such  
250 operator is a nonresident the privilege of operating a motor  
251 vehicle within this state, and if such owner is a nonresident the  
252 privilege of the use within this state of any motor vehicle owned

253 by him, unless such operator or owner or both shall deposit  
254 security in the sum so determined by the department and shall also  
255 furnish proof of financial responsibility. Notice of such  
256 suspension shall be sent by the department to such operator and  
257 owner not less than ten (10) days prior to the effective date of  
258 such suspension and shall state the amount required as security.  
259 Where erroneous information is given the department with respect  
260 to the matters set forth in paragraphs (a), (b) and (c) of  
261 subsection (4) of this section, it shall take appropriate action  
262 as hereinbefore provided, within sixty (60) days after receipt by  
263 it of correct information with respect to said matters.

264 (3) Any person so notified of suspension may, within ten  
265 (10) days after receipt of such notification, make a written  
266 request to the department for a hearing, and such request shall  
267 operate as a stay of any suspension pending the outcome of such  
268 hearing. For the purposes of this section, the scope of such  
269 hearing shall cover the issues of whether there is a reasonable  
270 probability of a judgment being rendered against such person in a  
271 lawsuit arising out of the accident and whether such person is  
272 exempt from the requirement of depositing security under  
273 subsection (4) of this section. At such hearing the department  
274 may also consider the amount of security required to be deposited,  
275 if any. The hearing shall be in accordance with rules and  
276 regulations which shall be adopted by the department and furnished  
277 to the operator or owner with the notice of suspension. For the  
278 purposes of this section, a "hearing" may consist of a  
279 determination of such issues by the department based solely on  
280 written reports submitted by the operator or owner and by  
281 investigatory officers, provided that the owner or operator, in  
282 his request to the department for a hearing, has expressly  
283 consented to such type hearing and that the department has  
284 consented thereto.

285 Any person whose suspension has been sustained shall have the  
286 right to appeal as provided in Section 63-15-7. However, such



287 suspension shall not be stayed by the department or any court  
288 while such appeal is pending.

289 (4) Subsections (1) and (2) of this section shall not apply:  
290 (a) to such operator or owner if such owner had in effect at the  
291 time of such accident a liability policy with respect to the motor  
292 vehicle involved in such accident; (b) to such operator, if not  
293 the owner of such motor vehicle, if there was in effect at the  
294 time of such accident a liability policy with respect to his  
295 operation of motor vehicles not owned by him; (c) to such operator  
296 or owner if the liability of such operator or owner for damages  
297 resulting from such accident is, in the judgment of the  
298 department, covered by any other form of liability insurance  
299 policy or bond of a surety company authorized to do business in  
300 this state; (d) to any person qualifying as a self-insurer under  
301 Section 63-15-53, or to any person operating a motor vehicle for  
302 such self-insurer; (e) to the operator or the owner of a motor  
303 vehicle legally parked at the time of the accident; (f) to the  
304 owner of a motor vehicle if at the time of the accident the  
305 vehicle was stolen; or (g) to any person for whom the department  
306 has found in the hearing provided for in subsection (3) of this  
307 section, that there is not a reasonable probability of a judgment  
308 being rendered against such person in a lawsuit arising out of the  
309 accident.

310 No such policy shall be effective under this section unless  
311 issued by an insurance company or surety company authorized to  
312 write motor vehicle liability insurance in this state, except that  
313 if such motor vehicle was not registered in this state, or was a  
314 motor vehicle which was registered elsewhere than in this state at  
315 the effective date of the policy or the most recent renewal  
316 thereof, such policy shall not be effective under this section  
317 unless the insurance company or surety company if not authorized  
318 to do business in this state shall execute a power of attorney  
319 authorizing the department to accept service on its behalf of  
320 notice or process in any action upon such policy arising out of  
321 such accident. However, every such policy shall be subject, if

322 the accident has resulted in bodily injury or death, to a limit,  
323 exclusive of interest and cost, of not less than Twenty-five  
324 Thousand Dollars (\$25,000.00) because of bodily injury to or death  
325 of one (1) person in any one (1) accident and, subject to said  
326 limit for one (1) person, to a limit of not less than Fifty  
327 Thousand Dollars (\$50,000.00) because of bodily injury to or death  
328 of two (2) or more persons in any one (1) accident, and if the  
329 accident has resulted in injury to or destruction of property, to  
330 a limit of not less than Twenty-five Thousand Dollars (\$25,000.00)  
331 because of injury to or destruction of property of others in any  
332 one (1) accident.

333       **SECTION 6.** Section 63-15-31, Mississippi Code of 1972, is  
334 amended as follows:

335       63-15-31. Judgments referred to in this chapter shall, for  
336 the purpose of this chapter only, be deemed satisfied:

337           (a) When Twenty-five Thousand Dollars (\$25,000.00) has  
338 been credited upon any judgment or judgments rendered in excess of  
339 that amount because of bodily injury to or death of one (1) person  
340 as the result of any one (1) accident; or

341           (b) When, subject to such limit of Twenty-five Thousand  
342 Dollars (\$25,000.00) because of bodily injury to or death of one  
343 (1) person, the sum of Fifty Thousand Dollars (\$50,000.00) has  
344 been credited upon any judgment or judgments rendered in excess of  
345 that amount because of bodily injury to or death of two (2) or  
346 more persons as the result of any one (1) accident; or

347           (c) When Twenty-five Thousand Dollars (\$25,000.00) has  
348 been credited upon any judgment or judgments rendered in excess of  
349 that amount because of injury to or destruction of property of  
350 others as a result of any one (1) accident.

351       However, payments made in settlement of any claims because of  
352 bodily injury, death or property damage arising from a motor  
353 vehicle accident shall be credited in reduction of the amounts  
354 provided for in this section.

355       **SECTION 7.** Section 63-15-43, Mississippi Code of 1972, is  
356 amended as follows:

357           63-15-43. (1) A "motor vehicle liability policy" as said  
358 term is used in this chapter shall mean an owner's or an  
359 operator's policy of liability insurance, certified as provided in  
360 Section 63-15-39 or Section 63-15-41, as proof of financial  
361 responsibility, and issued, except as otherwise provided in  
362 Section 63-15-41, by an insurance company duly authorized to write  
363 motor vehicle liability insurance in this state, to or for the  
364 benefit of the person named therein as insured.

365           (2) Such owner's policy of liability insurance:

366                 (a) Shall designate by explicit description or by  
367 appropriate reference all motor vehicles with respect to which  
368 coverage is thereby to be granted.

369                 (b) Shall pay on behalf of the insured named therein  
370 and any other person, as insured, using any such motor vehicle or  
371 motor vehicles with the express or implied permission of such  
372 named insured, all sums which the insured shall become legally  
373 obligated to pay as damages arising out of the ownership,  
374 maintenance or use of such motor vehicle or motor vehicles within  
375 the United States of America or the Dominion of Canada, subject to  
376 limits exclusive of interest and costs, with respect to each such  
377 motor vehicle, as follows: Twenty-five Thousand Dollars  
378 (\$25,000.00) because of bodily injury to or death of one (1)  
379 person in any one (1) accident and, subject to said limit for one  
380 (1) person, Fifty Thousand Dollars (\$50,000.00) because of bodily  
381 injury to or death of two (2) or more persons in any one (1)  
382 accident, and Twenty-five Thousand Dollars (\$25,000.00) because of  
383 injury to or destruction of property of others in any one (1)  
384 accident.

385           (3) Such operator's policy of liability insurance shall pay  
386 on behalf of the insured named therein all sums which the insured  
387 shall become legally obligated to pay as damages arising out of  
388 the use by him of any motor vehicle not owned by him, within the  
389 same territorial limits and subject to the same limits of  
390 liability as are set forth above with respect to an owner's policy  
391 of liability insurance.

392           (4) Such motor vehicle liability policy shall state the name  
393 and address of the named insured, the coverage afforded by the  
394 policy, the premium charged therefor, the policy period and the  
395 limits of liability, and shall contain an agreement or be endorsed  
396 that insurance is provided thereunder in accordance with the  
397 coverage defined in this chapter as respects bodily injury and  
398 death or property damage, or both, and is subject to all the  
399 provisions of this chapter.

400           (5) Such motor vehicle liability policy shall not insure:

401                 (a) Any obligation for which the insured or any company  
402 as his insurer may be held liable under any workmen's compensation  
403 law;

404                 (b) Any liability on account of bodily injury to or  
405 death of any employee of the insured while engaged in the  
406 employment, other than domestic, of the insured, or in domestic  
407 employment if benefits therefor are either payable or required to  
408 be provided under any workmen's compensation law; or

409                 (c) Any liability because of injury to or destruction  
410 of property owned by, rented to, in charge of or transported by  
411 the insured.

412           (6) Every motor vehicle liability policy shall be subject to  
413 the following provisions which need not be contained therein:

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

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

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

431 (d) The policy, the written application therefor, if  
432 any, and any rider or endorsement which does not conflict with the  
433 provisions of the chapter shall constitute the entire contract  
434 between the parties.

435 (7) Any policy which grants the coverage required for a  
436 motor vehicle liability policy may also grant any lawful coverage  
437 in excess of or in addition to the coverage specified for a motor  
438 vehicle liability policy, and such excess or additional coverage  
439 shall not be subject to the provisions of this chapter. With  
440 respect to a policy which grants such excess or additional  
441 coverage, the term "motor vehicle liability policy" shall apply  
442 only to that part of the coverage which is required by this  
443 section.

444 (8) Any motor vehicle liability policy may provide that the  
445 insured shall reimburse the insurance company for any payment the  
446 insurance company would not have been obligated to make under the  
447 terms of the policy except for the provisions of this chapter.

448 (9) Any motor vehicle liability policy may provide for the  
449 prorating of the insurance thereunder with other valid and  
450 collectible insurance.

451 (10) The requirements for a motor vehicle liability policy  
452 may be fulfilled by the policies of one or more insurance  
453 companies which policies together meet such requirements.

454 (11) Any binder issued pending the issuance of a motor  
455 vehicle liability policy shall be deemed to fulfill the  
456 requirements for such a policy.

457 **SECTION 8.** Sections 1 through 3 of this act shall take  
458 effect and be in force from and after July 1, 2005. Sections 4  
459 through 7 shall take effect and be in force from and after January

460 1, 2006, and shall apply to policies issued or renewed with an  
461 effective date on or after January 1, 2006.

**Further, amend by striking the title in its entirety and  
inserting in lieu thereof the following:**

1 AN ACT TO AMEND SECTION 63-15-4, MISSISSIPPI CODE OF 1972, TO  
2 REQUIRE LAW ENFORCEMENT OFFICERS TO VERIFY PROOF OF AUTO LIABILITY  
3 INSURANCE AT ROADBLOCKS, AND TO PROVIDE THAT A PORTION OF THE  
4 FINES LEVIED IN MUNICIPAL COURTS OR COURTS OF THE COUNTY ON  
5 PERSONS WHO DO NOT HAVE AUTO LIABILITY INSURANCE SHALL BE  
6 DEPOSITED IN THE GENERAL FUND OF THE MUNICIPALITY OR COUNTY; TO  
7 AMEND SECTION 63-13-9, MISSISSIPPI CODE OF 1972, TO REQUIRE PROOF  
8 OF AUTO LIABILITY INSURANCE BEFORE RECEIVING AN INSPECTION  
9 STICKER; TO CREATE A NEW CODE SECTION TO BE CODIFIED AS SECTION  
10 63-15-8, MISSISSIPPI CODE OF 1972, TO REQUIRE PROOF OF AUTO  
11 LIABILITY INSURANCE BEFORE RECEIVING A LICENSE TAG; TO AMEND  
12 SECTIONS 63-15-3, 63-15-11, 63-15-31 AND 63-15-43, MISSISSIPPI  
13 CODE OF 1972, TO INCREASE THE STATUTORY MINIMUM FOR MOTOR VEHICLE  
14 LIABILITY INSURANCE COVERAGE IN ANY ONE ACCIDENT FROM \$10,000.00  
15 TO \$25,000.00 FOR BODILY INJURY TO OR DEATH OF ONE PERSON, FROM  
16 \$20,000.00 TO \$50,000.00 FOR BODILY INJURY TO OR DEATH OF TWO OR  
17 MORE PERSONS AND FROM \$5,000.00 TO \$25,000.00 FOR INJURY TO OR  
18 DESTRUCTION OF PROPERTY OF OTHERS; AND FOR RELATED PURPOSES.

SS26\HB1238PS.J

John O. Gilbert  
Secretary of the Senate