



**STATE OF MISSISSIPPI**  
Mississippi Insurance Department

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Commissioner of Insurance  
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**Bulletin No: 2000-3**

**INSURANCE CARD INFORMATION**

The 2000 Regular Session of the Mississippi Legislature enacted House Bill 621, a full copy of which can be viewed by selecting "industry info" through the Mississippi Department of Insurance (MDOI) Website at: <http://www.doi.state.ms.us>. The bill requires that every motor vehicle operated in the State of Mississippi shall have an insurance card maintained in the vehicle as proof of liability insurance. This Act will be effective on and after January 1, 2001, and there are few exceptions to the requirement (i.e., certain agricultural equipment and government owned vehicles). The law requires an insurance card for each insured motor vehicle, and the MDOI is requesting companies to issue two (2) cards per vehicle. The MDOI issues this Bulletin to assist insurers with their obligation to issue a card so that Mississippi residents can be in compliance prior to January 1, 2001.

All insurance cards must be approved as a form filing by the Rating Division of the MDOI on a prior approval basis prior to the same being issued to policyholders. **The prior approval also includes insurers who are presently issuing coverage cards to their insureds as a matter of company practice.** At a minimum, the insurance card issued to your insureds should contain the following information along with the statement described below:

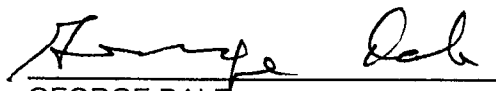
- \* Name of the Insured/Name of the Insurance Company
- \* A Customer Service Telephone Number for the Insurance Company or the Name of the Local Servicing Agent Along with His/Her Telephone Number
- \* Policy Number/Effective Coverage Period
- \* Year, Make, and Model and Vehicle Identification Number

The following statement must also be included on the card:

- \* "Mississippi law requires this card to be kept in the insured motor vehicle for presentation upon demand."

It is emphasized that the above listed items consist of the minimum requirements that the card **must** contain. The company may include additional items of information on the card. House Bill 621 requires the issuance of an "insurance card". For convenience of Mississippi insureds for compliance purposes, this should consist of a perforated, tear-out card that is small enough so that it can be easily stored, without being folded, in a pocketbook, wallet, or glove compartment. Any licensed company that might have difficulty complying with this particular format for the card can request a waiver of the same in its form filing.

April 10, 2000

  
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GEORGE DALE  
Commissioner of Insurance  
State of Mississippi

By: Stevens, Barbour, Chism, Dedeaux,  
 Formby, Montgomery (74th), Nicholson,  
 Robinson (84th), Horne, Baker, Barnett  
 (116th), Barnett (92nd), Cameron, Capps,  
 Clarke, Compretta, Creel, Davis, Denny, Eads,  
 Eakes, Eaton, Ellington, Ellzey, Fillingane,  
 Franks, Grist, Guice, Hamilton, Howell, Hudson, Ishee, Ketchings, Lott,  
 Maples, Martinson, Masterson, Mayo, McBride, Mitchell, Montgomery (15th),  
 Moody, Moore (60th), Peranich, Pierce, Read, Reeves, Reynolds, Roberson,  
 Robertson, Rogers, Rotenberry, Rushing, Ryals, Scott (17th), Shows, Simpson,  
 Smith (39th), Smith (59th), Snowden, Straughter, Stringer, Taylor, Thomas,  
 Wallace, Warren, Weathersby, Wells-Smith, Whittington, Zuber

To: Insurance

HOUSE BILL NO. 621  
 (As Sent to Governor)

1 AN ACT TO CREATE A NEW SECTION TO BE CODIFIED AS SECTION  
 2 63-15-4, MISSISSIPPI CODE OF 1972, TO PROVIDE FOR COMPULSORY MOTOR  
 3 VEHICLE LIABILITY INSURANCE; TO PROVIDE THAT CERTAIN VEHICLES  
 4 SHALL BE EXEMPT FROM THE REQUIREMENT OF MAINTAINING MOTOR VEHICLE  
 5 LIABILITY INSURANCE; TO PROVIDE THAT THE PERSONS INSURED UNDER  
 6 LIABILITY INSURANCE SHALL BE RESPONSIBLE FOR MAINTAINING AN  
 7 INSURANCE CARD IN EACH INSURED MOTOR VEHICLE AS PROOF OF COVERAGE;  
 8 TO PROVIDE FOR THE FURNISHING OF SUCH CARD BY THE INSURANCE  
 9 COMPANY; TO PRESCRIBE PENALTIES FOR VIOLATIONS OF THE PROVISIONS  
 10 OF THIS ACT; AND FOR RELATED PURPOSES.

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

12 SECTION 1. The following shall be codified as Section  
 13 63-15-4, Mississippi Code of 1972:

14 63-15-4. (1) The following vehicles are exempted from the  
 15 requirements of this section:

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

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

21 (c) Vehicles that are self-insured under Section  
 22 63-15-53; and

23 (d) Implements of husbandry.

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

29 (b) An insurance company issuing a policy of motor

31 furnish to the insured an insurance card for each vehicle at the  
32 time the insurance policy becomes effective.

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

39 (4) Failure of the owner or the operator of a motor vehicle  
40 to have the insurance card in the motor vehicle is a misdemeanor  
41 and, upon conviction, is punishable by a fine of One Thousand  
42 Dollars (\$1,000.00) and suspension of driving privilege for a  
43 period of one (1) year or until the owner of the motor vehicle  
44 shows proof of liability insurance that is in compliance with the  
45 liability limits required by Section 63-15-3(j). Fraudulent use  
46 of an insurance card shall be punishable in accordance with  
47 Section 97-7-10. The funds from such fines shall be deposited in  
48 the State General Fund in the State Treasury.

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

56 SECTION 2. This act shall take effect and be in force from  
57 and after January 1, 2001.