

SENATE BILL 604

By Hensley

AN ACT to amend Tennessee Code Annotated, Title 55,  
Chapter 12 and Title 55, Chapter 4, relative to  
vehicle registration.

BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF TENNESSEE:

SECTION 1. Tennessee Code Annotated, Title 55, Chapter 4, Part 1, is amended by  
adding the following as a new section:

**55-4-143.**

(a) The general assembly finds that the Financial Responsibility Law of 1977,  
compiled in chapter 12, part 1 of this title, is of utmost importance to the safety of the  
citizens of this state.

(b) The commissioner or a county clerk shall not register or renew the  
registration of a motor vehicle, unless the vehicle and its owner have met the  
requirements of this section and the Financial Responsibility Law of 1977 for the  
registration or renewal period. Every registration or renewal of registration must be  
accompanied by the following notice:

THE OWNER AND/OR OPERATOR OF THIS VEHICLE ARE REQUIRED TO  
MEET THE REQUIREMENTS OF THE TENNESSEE FINANCIAL  
RESPONSIBILITY LAW PURSUANT TO TENNESSEE CODE ANNOTATED §  
55-4-143.

(c) For applications for registration or renewal submitted in person, submission  
of the following items constitutes satisfactory proof that a vehicle and its owner have met  
the requirements of the Financial Responsibility Law of 1977, as required by subsection  
(b):

(1) Documentation, such as the declaration page of an insurance policy, an insurance binder, or an insurance card from an insurance company authorized to do business in this state, whether in paper or electronic format, stating that a policy of insurance meeting the requirements of the Financial Responsibility Law of 1977 has been issued and will be in force throughout the period of registration or renewal of the motor vehicle; or

(2) A certificate, valid for one (1) year, issued by the commissioner of safety, stating that:

(A) A cash deposit or bond in the amount required by the Financial Responsibility Law of 1977 has been paid or filed with the commissioner of revenue; or

(B) The driver has qualified as a self-insurer under § 55-12-111.

(d) For purposes of this section, acceptable electronic formats include display of electronic images on a cell phone or any other type of portable electronic device.

(e) If an application for registration or renewal is submitted through a website administered by the department or a county clerk, or, if an applicant fails to submit to the commissioner or a county clerk proof that the vehicle and its owner have met the requirements of the Financial Responsibility Law of 1977 pursuant to subsection (c), then the commissioner or the county clerk, as applicable, shall utilize the vehicle insurance verification program as defined in § 55-12-203 and may rely on the information provided by the vehicle insurance verification program, for the purpose of verifying proof that the vehicle and its owner have met the requirements of the Financial Responsibility Law of 1977.

SECTION 2. Tennessee Code Annotated, Section 55-12-139(b)(2)(A), is amended by deleting the language "has been issued;" and substituting instead the following:

has been issued and will be in force throughout the period of registration or renewal of the motor vehicle;

SECTION 3. Tennessee Code Annotated, Section 55-12-139, is amended by adding the following as new subsections:

(i) A person who operates a motor vehicle in noncompliance with the financial responsibility requirements of § 55-4-143 commits a Class C misdemeanor punishable by a fine of two hundred fifty dollars (\$250) for the first offense and by a fine of five hundred dollars (\$500) for each subsequent offense.

(j) A person commits a Class C felony who, with fraudulent intent:

(1) Alters, forges, or counterfeits an insurance card to make it appear valid; or

(2) Makes, sells, or otherwise makes available an invalid or counterfeit insurance card, or other evidence of insurance.

SECTION 4. This act takes effect July 1, 2023, the public welfare requiring it, and applies to acts committed on or after such date.