

Provided By The CIMA Companies, Inc

Minimum Automobile Insurance Requirements by State

Most states require car owners to buy a minimum amount of bodily injury and property damage Liability insurance before they can legally drive their cars. All states have financial responsibility laws. This means that people involved in an automobile accident will be required to furnish proof of financial responsibility up to certain minimum dollar limits. To comply with financial responsibility laws, most drivers purchase automobile Liability insurance.

The chart below shows mandatory requirements for bodily injury (BI), physical damage (PD) liability, no-fault personal injury protection (PIP), and uninsured (UM) and underinsured (UIM) motorists coverage. It also indicates which states have only financial responsibility (FR) laws.

State	Insurance Required	Minimum Liability Limits (1)
Alabama	BI & PD Liability	25/50/25
Alaska	BI & PD Liability	50/100/25
Arizona	BI & PD Liability	15/30/10
Arkansas	BI & PD Liability, PIP	25/50/25
California	BI & PD Liability	15/30/5 (4)
Colorado	BI & PD Liability	25/50/15
Connecticut	BI & PD Liability, UM, UIM	20/40/10
Delaware	BI & PD Liability, PIP	15/30/10
D.C.	BI & PD Liability, PIP, UM	25/50/10
Florida	PD Liability, PIP	10/20/10 (5)
Georgia	BI & PD Liability	25/50/25
Hawaii	BI & PD Liability, PIP	20/40/10
Idaho	BI & PD Liability	25/50/15
Illinois	BI & PD Liability, UM, UIM	25/50/20
Indiana	BI & PD Liability	25/50/25*
Iowa	BI & PD Liability	20/40/15
Kansas	BI & PD Liability, PIP	25/50/25
Kentucky	BI & PD Liability, PIP	25/50/10 (5)
Louisiana	BI & PD Liability	15/30/25
Maine	BI & PD Liability, UM	50/100/25 (6)

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Maryland	BI & PD Liability, PIP, UM, UIM	30/60/15
Massachusetts	BI & PD Liability, PIP, UM	20/40/5
Michigan	BI & PD Liability, PIP	20/40/10
Minnesota	BI & PD Liability, PIP, UM, UIM	30/60/10
Mississippi	BI & PD Liability	25/50/25
Missouri	BI & PD Liability, UM	25/50/10
Montana	BI & PD Liability	25/50/20
Nebraska	BI & PD Liability, UM, UIM	25/50/25
Nevada	BI & PD Liability	15/30/10
New Hampshire	FR only, UM	25/50/25 (6)
New Jersey	BI & PD Liability, PIP, UM, UIM	15/30/5 (7)
New Mexico	BI & PD Liability	25/50/10
New York	BI & PD Liability, PIP, UM	25/50/10 (8)
North Carolina	BI & PD Liability, UM, UIM (9)	30/60/25
North Dakota	BI & PD Liability, PIP, UM, UIM	25/50/25
Ohio	BI & PD Liability	25/50/25
Oklahoma	BI & PD Liability	25/50/25
Oregon	BI & PD Liability, PIP, UM, UIM	25/50/20
Pennsylvania	BI & PD Liability, PIP	15/30/5
Rhode Island	BI & PD Liability	25/50/25 (5)
South Carolina	BI & PD Liability, UM	25/50/25
South Dakota	BI & PD Liability, UM, UIM	25/50/25
Tennessee	BI & PD Liability	25/50/15 (5)
Texas	BI & PD Liability	30/60/25
Utah	BI & PD Liability, PIP	25/65/15 (5)

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Vermont	BI & PD Liability, UM, UIM	25/50/10
Virginia	BI & PD Liability (10), UM, UIM	25/50/20
Washington	BI & PD Liability	25/50/10
West Virginia	BI & PD Liability, UM	25/50/25
Wisconsin	BI & PD Liability, UM	25/50/10
Wyoming	BI & PD Liability	25/50/20

(1) *Compulsory Coverages:*

BI Liab=Bodily injury liability

PD Liab=Property damage liability

UM=Uninsured motorist

PD=Physical damage

Med=First party (policyholder) medical expenses

UIM=Underinsured motorist

PIP=Personal Injury Protection. Mandatory in no-fault states. Includes medical, rehabilitation, loss of earnings and funeral expenses. In some states PIP includes essential services such as child care.

FR=Financial responsibility only. Insurance not compulsory.

(2) *The first two numbers refer to bodily injury liability limits and the third number to property damage liability. For example, 20/40/10 means coverage up to \$40,000 for all persons injured in an accident, subject to a limit of \$20,000 for one individual, and \$10,000 coverage for property damage.*

- (3) *a. Insurer must notify Department of Motor Vehicles or other state agency of cancellation or nonrenewal.
b. Insurer must verify financial responsibility or insurance after an accident or arrest.
c. Insurer must verify randomly selected insurance policies upon request.
d. Includes states where law allows an online web-based verification system where administrators can verify insurance compliance in real times.*

(4) *Low-cost policy limits for low-income drivers in the California Automobile Assigned Risk Plan are 10/20/3.*

(5) *Instead of policy limits, policyholders can satisfy the requirement with a combined single limit policy. Amounts vary by state.*

(6) *In addition, policyholders must also have coverage for medical payments. Amounts vary by state.*

(7) *Basic policy (optional) limits are 10/10/5. Uninsured and underinsured motorist coverage not available under the basic policy but uninsured motorist coverage is required under the standard policy. Special Automobile Insurance Policy available for certain drivers which only covers emergency treatment and a \$10,000 death benefit.*

(8) *In addition, policyholders must have 50/100 for wrongful death coverage.*

(9) *UIM Mandatory in policies with UM limits exceeding certain limits. Amount vary by state.*

(10) *Compulsory to buy insurance or pay an Uninsured Motorists Vehicle (UMV) fee to the state Department of Motor Vehicles.*

** Effective July 1, 2017.*

Source: Property Casualty Insurers Association of America; state departments of insurance and motor vehicles. © Insurance Information Institute, Inc. Reprinted with permission.