

Automobile Financial Responsibility Limits By State

(As of October 2021)

Alabama			
Alabama Bl & PD liability 25/50/25 Alaska Bl & PD liability 50/100/25 Arizona Bl & PD liability 25/50/15 Arkansas Bl & PD liability, PIP 25/50/25 California Bl & PD liability, PIP 25/50/25 California Bl & PD liability 15/30/5 (2) Colorado Bl & PD liability, UM, UIM 25/50/25 Connecticut Bl & PD liability, UM, UIM 25/50/10 (3) D.C. Bl & PD liability, PIP 25/50/10 (3) D.C. Bl & PD liability 25/50/25 Hawaii Bl & PD liability 25/50/25 Hawaii Bl & PD liability, PIP 20/40/10 Idaho Bl & PD liability, PIP 20/40/10 Idaho Bl & PD liability 25/50/25 Illinois Bl & PD liability 25/50/25 Illinois Bl & PD liability 25/50/25 Illinois Bl & PD liability 25/50/25 Iowa Bl & PD liability 25/50/25 Iowa Bl & PD liability 25/50/25 Iowa Bl & PD liability, PIP 25/50/25 Kentucky Bl & PD liability, PIP 25/50/25 Kentucky Bl & PD liability, PIP 25/50/25 Maine Bl & PD liability, PIP 25/50/25 Maine Bl & PD liability, PIP 20/40/5 Michigan Bl & PD liability 25/50/25 Montana Bl & PD liability, UM, UIM 25/50/25 New Hampshire FR only 25/50/26 New Hampshire FR only 25/50/26 New Hampshire FR only 25/50/10 New Mexico Bl & PD liability, PIP, UM, UIM 25/50/10 New Morkor Bl & PD liability, PIP, UM, UIM 25/50/10 New York Bl & PD liability, UM, UIM 30/60/25	State	Insurance required	Minimum liability limits
Alaska BI & PD liability 50/100/25 Arizona BI & PD liability 25/50/15 Arkansas BI & PD liability, PIP 25/50/25 California BI & PD liability 15/30/5 (2) Colorado BI & PD liability 25/50/15 Connecticut BI & PD liability, PIP 25/50/15 Connecticut BI & PD liability, PIP 25/50/10 Delaware BI & PD liability, PIP 25/50/10 (3) D.C. BI & PD liability, PIP 10/20/10 (3) Georgia BI & PD liability, PIP 10/20/10 (3) Georgia BI & PD liability, PIP 20/40/10 Idaho BI & PD liability, PIP 20/40/10 Idaho BI & PD liability 25/50/25 Illinois BI & PD liability 25/50/25 Iowa BI & PD liability 25/50/25 Iowa BI & PD liability 25/50/25 Iowa BI & PD liability 25/50/25 Icousiana BI & PD liability, PIP 25/50/25 Kentucky BI & PD liability, PIP 25/50/25 Maine BI & PD liability, PIP 25/50/25 (3) Louisiana BI & PD liability, PIP 25/50/25 (3) Maryland BI & PD liability, PIP 20/40/15 Michigan BI & PD liability, PIP 20/40/5 Michigan BI & PD liability, PIP 20/40/5 Michigan BI & PD liability, PIP 20/40/10 Minnesota BI & PD liability, PIP 20/40/10 Mississippi BI & PD liability, PIP 25/50/25 Montana BI & PD liability UM 25/50/25 Montana BI & PD liability, UM 25/50/25 Mevada BI & PD liability, UM 25/50/25 Nevada BI & PD liability, PIP, UM, UIM 25/50/25 New Hampshire FR only New Hampshire FR only New Hampshire FR only New Hexico BI & PD liability, PIP, UM, UIM 25/50/10 New Hork BI & PD liability, PIP, UM, UIM 25/50/10 North Carolina BI & PD liability, UM, UIM 30/60/25	- State		(1)
Arizona BI & PD liability 25/50/15 Arkansas BI & PD liability, PIP 25/50/25 California BI & PD liability 15/30/5 (2) Colorado BI & PD liability 25/50/15 Connecticut BI & PD liability, UM, UIM 25/50/25 Delaware BI & PD liability, PIP 25/50/10 (3) D.C. BI & PD liability, PIP 10/20/10 (3) Georgia BI & PD liability, PIP 25/50/10 Florida PD liability, PIP 10/20/10 (3) Georgia BI & PD liability, PIP 20/40/10 Idaho BI & PD liability 25/50/25 Hawaii BI & PD liability 25/50/25 Illinois BI & PD liability 25/50/25 Illinois BI & PD liability 25/50/25 Illinois BI & PD liability 25/50/25 Iowa BI & PD liability 25/50/25 Iowa BI & PD liability 25/50/25 Iowa BI & PD liability, PIP 25/50/25 Kentucky BI & PD liability, PIP 25/50/25 Kentucky BI & PD liability, PIP 25/50/25 (3) Louisiana BI & PD liability, PIP 25/50/25 (3) Louisiana BI & PD liability, PIP 20/40/15 Maryland BI & PD liability, PIP, UM, UIM 30/60/15 (3) Massachusetts BI & PD liability, PIP 20/40/5 Michigan BI & PD liability, PIP 20/40/5 Michigan BI & PD liability, PIP, UM, UIM 30/60/10 Mississippi BI & PD liability, PIP 20/40/5 Missouri BI & PD liability, UM 25/50/25 Missouri BI & PD liability, UM 25/50/25 Nebraska BI & PD liability, UM, UIM 25/50/25 Nevada BI & PD liability, PIP, UM, UIM 30/60/15 New Hampshire FR only New Jersey BI & PD liability, PIP, UM, UIM 15/30/5 (5) New Mexico BI & PD liability, PIP, UM, UIM 25/50/10 North Carolina BI & PD liability, UM, UIM 30/60/25 North Dakota BI & PD liability, PIP, UM, UIM 30/60/25	Alabama	BI & PD liability	25/50/25
Arkansas BI & PD liability, PIP 25/50/25 California BI & PD liability 15/30/5 (2) Colorado BI & PD liability 25/50/15 Connecticut BI & PD liability, PIP 25/50/25 Delaware BI & PD liability, PIP 25/50/10 (3) D.C. BI & PD liability, PIP 10/20/10 (3) Georgia BI & PD liability, PIP 10/20/10 (3) Georgia BI & PD liability, PIP 20/40/10 Idaho BI & PD liability, PIP 20/40/10 Idaho BI & PD liability UM, UIM 25/50/25 Hawaii BI & PD liability, PIP 20/40/10 Idaho BI & PD liability UM, UIM 25/50/25 Illinois BI & PD liability UM, UIM 25/50/25 Illinois BI & PD liability UM, UIM 25/50/25 Illinois BI & PD liability 25/50/25 Iowa BI & PD liability 25/50/25 Iowa BI & PD liability 25/50/25 Iowa BI & PD liability PIP 25/50/25 Kentucky BI & PD liability, PIP 25/50/25 Kentucky BI & PD liability, PIP 25/50/25 (3) Louisiana BI & PD liability, UM 50/100/25 (3), (4) Maryland BI & PD liability, PIP, UM, UIM 30/60/15 (3) Massachusetts BI & PD liability, PIP 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, PIP, UM, UIM 30/60/10 Mississippi BI & PD liability, UM 25/50/25 Montana BI & PD liability, UM 25/50/25 Nebraska BI & PD liability, UM, UIM 25/50/25 Nevada BI & PD liability, PIP, UM, UIM 30/50/5 (5) New Hampshire FR only New Jersey BI & PD liability, PIP, UM, UIM 25/50/25 New Mexico BI & PD liability, PIP, UM, UIM 25/50/10 New York BI & PD liability, PIP, UM, UIM 30/60/25 North Dakota BI & PD liability, PIP, UM, UIM 30/60/25	Alaska	BI & PD liability	50/100/25
California BI & PD liability 15/30/5 (2) Colorado BI & PD liability 25/50/15 Connecticut BI & PD liability, UM, UIM 25/50/25 Delaware BI & PD liability, PIP 25/50/10 (3) D.C. BI & PD liability, UM 25/50/10 Florida PD liability, PIP 10/20/10 (3) Georgia BI & PD liability, PIP 20/40/10 Idaho 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 25/50/20 Indiana BI & PD liability 25/50/25 Iowa BI & PD liability 25/50/25 Iowa BI & PD liability 25/50/25 Iowa BI & PD liability 25/50/25 Icowa BI & PD liability 25/50/25 Icowa BI & PD liability 25/50/25 Icowa BI & PD liability PIP 25/50/25 Kentucky BI & PD liability, PIP 25/50/25 Kentucky BI & PD liability, PIP 25/50/25 Maine BI & PD liability, PIP 25/50/25 Maine BI & PD liability, PIP, UM, UIM 30/60/15 (3) Massachusetts BI & PD liability, PIP, UM, UIM 30/60/15 (3) Massachusetts BI & PD liability, PIP 20/40/5 Michigan BI & PD liability, PIP 20/40/5 Michigan BI & PD liability, PIP, UM, UIM 30/60/10 Mississippi BI & PD liability, PIP, UM, UIM 35/50/25 Missouri BI & PD liability, UM 25/50/25 Montana BI & PD liability, UM 25/50/25 Montana BI & PD liability, UM, UIM 25/50/25 New Alampshire FR only 25/50/25 New Hampshire FR only 25/50/25 New Hampshire FR only 25/50/25 New Mexico BI & PD liability, PIP, UM, UIM 25/50/10 New York BI & PD liability, PIP, UM, UIM 25/50/10 New York BI & PD liability, UM, UIM 25/50/10 (6) North Dakota BI & PD liability, PIP, UM, UIM 25/50/25	Arizona	BI & PD liability	25/50/15
Colorado BI & PD liability 25/50/15 Connecticut BI & PD liability, UM, UIM 25/50/25 Delaware BI & PD liability, PIP 25/50/10 (3) D.C. BI & PD liability, UM 25/50/10 Florida PD liability, PIP 10/20/10 (3) 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 25/50/25 Illinois BI & PD liability 25/50/25 Indiana BI & PD liability 25/50/25 Indiana BI & PD liability 25/50/25 Iowa BI & PD liability 25/50/25 Iowa BI & PD liability 25/50/25 Iowa BI & PD liability PIP 25/50/25 Kentucky BI & PD liability, PIP 25/50/25 Kentucky BI & PD liability, PIP 25/50/25 Maine BI & PD liability, PIP, UM, UIM 30/60/15 (3) Maryland BI & PD Liability, PIP, UM, UIM 30/60/15 (3) Massachusetts BI & PD liability, PIP 20/40/10 Minnesota BI & PD liability, PIP 20/40/10 Minnesota BI & PD liability, PIP 20/40/10 Minnesota BI & PD liability, PIP, UM, UIM 30/60/10 Mississippi BI & PD liability, PIP, UM, UIM 30/60/10 Mississippi BI & PD liability, UM, UIM 25/50/25 Montana BI & PD liability, UM, UIM 25/50/25 Nebraska BI & PD liability, UM, UIM 25/50/25 Nevada BI & PD liability, PIP, UM, UIM 25/50/25 New Hampshire FR only 25/50/25 New Hampshire FR only 25/50/25 New Mexico BI & PD liability, PIP, UM, UIM 25/50/25 New Mexico BI & PD liability, PIP, UM, UIM 25/50/10 (6) North Carolina BI & PD liability, UM, UIM 25/50/25	Arkansas	BI & PD liability, PIP	25/50/25
Connecticut BI & PD liability, UM, UIM 25/50/25 Delaware BI & PD liability, PIP 25/50/10 (3) D.C. BI & PD liability, UM 25/50/10 Florida PD liability, PIP 10/20/10 (3) Georgia BI & PD liability 25/50/25 Hawaii BI & PD liability 25/50/25 Hawaii BI & PD liability 25/50/15 Illinois BI & PD liability 25/50/25 Illinois BI & PD liability 25/50/25 Indiana BI & PD liability 25/50/25 Iowa BI & PD liability 20/40/15 Kansas BI & PD liability, PIP 25/50/25 (3) Louisiana BI & PD liability, PIP 25/50/25 (3) Louisiana BI & PD liability, VIM 50/100/25 (3), (4) Maryland BI & PD liability, VIP, UM, UIM 30/60/15 (3) Maryland BI & PD liability, PIP, UM, UIM 30/60/15 (3) Michigan BI & PD liability, PIP, UM, UIM 30/60/10 Minesota BI & PD liability, UIM, UIM 25/50/25 Montana<	California	BI & PD liability	15/30/5 (2)
Delaware BI & PD liability, PIP 25/50/10 (3) D.C. BI & PD liability, UM 25/50/10 Florida PD liability, PIP 10/20/10 (3) Georgia BI & PD liability 25/50/25 Hawaii BI & PD liability 25/50/15 Illinois BI & PD liability 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 25/50/25 (3) Louisiana BI & PD liability, PIP 25/50/25 (3) Louisiana BI & PD liability, UM 50/100/25 (3), (4) Maryland BI & PD Liability, PIP, UM, UIM 30/60/15 (3) Massachusetts BI & PD liability, PIP 20/40/5 Michigan BI & PD liability, PIP, UM, UIM 30/60/10 Mississispipi BI & PD liability, UM 25/50/25 Montana BI & PD liability, UM, UIM 25/50/25 Nevada BI & PD liability, UM, UIM 25/50/25 New Hamps	Colorado	BI & PD liability	25/50/15
D.C. BI & PD liability, UM 25/50/10 Florida PD liability, PIP 10/20/10 (3) Georgia BI & PD liability 25/50/25 Hawaii BI & PD liability 20/40/10 Idaho BI & PD liability 25/50/15 Illinois BI & PD liability 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 25/50/25 (3) Louisiana BI & PD liability, PIP 25/50/25 (3) Maine BI & PD liability, UM 50/100/25 (3), (4) Maryland BI & PD liability, PIP, UM, UIM 30/60/15 (3) Massachusetts BI & PD liability, PIP 20/40/5 Michigan BI & PD liability, PIP 20/40/5 Michigan BI & PD liability, PIP, UM, UIM 30/60/10 Mississispi BI & PD liability 25/50/25 Montana BI & PD liability, UM, UIM 25/50/25 Nevada BI & PD li	Connecticut	BI & PD liability, UM, UIM	25/50/25
Florida PD liability, PIP 10/20/10 (3) 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 25/50/25 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 25/50/25 (3) Louisiana BI & PD liability 15/30/25 Maine BI & PD liability, PIP 25/50/25 (3) Maryland BI & PD liability, UM 50/100/25 (3), (4) Maryland BI & PD liability, PIP, UM, UIM 30/60/15 (3) Mischigan BI & PD liability, PIP 20/40/5 Michigan BI & PD liability, PIP, UM, UIM 30/60/10 Mississisppi BI & PD liability, UM 25/50/25 Missouri BI & PD liability, UM, UIM 25/50/25 Nevada BI & PD liability, UM, UIM 25/50/25 New Hampshire </td <td>Delaware</td> <td>BI & PD liability, PIP</td> <td>25/50/10 (3)</td>	Delaware	BI & PD liability, PIP	25/50/10 (3)
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 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 25/50/25 Kentucky BI & PD liability, PIP 25/50/25 Maine BI & PD liability, UM 50/100/25 (3), (4) Maryland BI & PD Liability, PIP, UM, UIM 30/60/15 (3) Massachusetts BI & PD liability, PIP, UM, UIM 30/60/15 (3) Michigan BI & PD liability, PIP, UM, UIM 30/60/10 Minnesota BI & PD liability, PIP, UM, UIM 30/60/10 Mississippi BI & PD liability, PIP, UM, UIM 30/60/10 Missouri BI & PD liability, UM 25/50/25 Montana BI & PD liability, UM 25/50/25 Nebraska BI & PD liability, UM, UIM 25/50/25 Nevada BI & PD liability, UM, UIM 25/50/25 New Hampshire FR only 25/50/25 New Hampshire FR only 25/50/25 New Mexico BI & PD liability, PIP, UM, UIM 30/60/10 North Carolina BI & PD liability, UM, UIM 35/50/10 New York BI & PD liability, UM, UIM 35/50/25 North Dakota BI & PD liability, PIP, UM, UIM 30/60/25 North Dakota BI & PD liability, PIP, UM, UIM 30/60/25	D.C.	BI & PD liability, UM	25/50/10
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 25/50/25 Kentucky BI & PD liability 15/30/25 Maine BI & PD liability UM 50/100/25 (3), (4) Maryland BI & PD Liability, PIP, UM, UIM 30/60/15 (3) Massachusetts BI & PD liability, PIP 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, PIP, UM, UIM 30/60/10 Mississippi BI & PD liability, UM 25/50/25 Montana BI & PD liability, UM 25/50/25 Montana BI & PD liability, UM, UIM 25/50/25 Nevada BI & PD liability, UM, UIM 25/50/25 New Hampshire FR only 25/50/25 New Hampshire FR only 25/50/25 New Mexico BI & PD liability, PIP, UM, UIM 30/60/10 New York BI & PD liability, PIP, UM, UIM 25/50/10 New York BI & PD liability, PIP, UM, UIM 30/60/25 North Dakota BI & PD liability, PIP, UM, UIM 30/60/25 North Dakota BI & PD liability, PIP, UM, UIM 30/60/25	Florida	PD liability, PIP	10/20/10 (3)
Ildaho 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 25/50/25 (3) Louisiana BI & PD liability, PIP 25/50/25 (3) Louisiana BI & PD liability 15/30/25 Maine BI & PD liability, UM 50/100/25 (3), (4) Maryland BI & PD Liability, PIP, UM, UIM 30/60/15 (3) Massachusetts BI & PD liability, PIP 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, PIP, UM, UIM 30/60/10 Mississippi BI & PD liability 25/50/25 Montana BI & PD liability 25/50/25 Montana BI & PD liability 25/50/25 Nevada BI & PD liability 25/50/25 New Hampshire FR only 25/50/25 New Hampshire FR only 15/30/5 (5) New Mexico BI & PD liability, PIP, UM, UIM 25/50/10 New York BI & PD liability, PIP, UM, UIM 25/50/10 New York BI & PD liability, UM, UIM 30/60/25 North Dakota BI & PD liability, UM, UIM 30/60/25	Georgia	BI & PD liability	25/50/25
Illinois BI & PD liability, UM, UIM 25/50/25 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 25/50/25 Kentucky BI & PD liability, PIP 25/50/25 Kentucky BI & PD liability I5/30/25 Maine BI & PD liability, UM Maryland BI & PD Liability, PIP, UM, UIM 30/60/15 (3) Massachusetts BI & PD liability, PIP 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 Montana BI & PD liability Nebraska BI & PD liability Nebraska BI & PD liability New Hampshire FR only New Hampshire FR only New Hersey BI & PD liability, PIP, UM, UIM 15/30/5 (5) New Mexico BI & PD liability, PIP, UM, UIM 25/50/10 New York BI & PD liability, PIP, UM, UIM 30/60/25 North Dakota BI & PD liability, PIP, UM, UIM 30/60/25	Hawaii	BI & PD liability, PIP	20/40/10
Indiana BI & PD liability Disability Disabil	Idaho	BI & PD liability	25/50/15
lowa BI & PD liability Kansas BI & PD liability, PIP S5/50/25 Kentucky BI & PD liability, PIP Louisiana BI & PD liability, PIP Louisiana BI & PD liability BI & PD liability BI & PD liability, PIP Louisiana BI & PD liability, UM S0/100/25 (3), (4) Maryland BI & PD liability, PIP, UM, UIM Maryland BI & PD liability, PIP 20/40/5 Michigan BI & PD liability, PIP Minnesota BI & PD liability, PIP Minnesota BI & PD liability, PIP, UM, UIM Mississippi BI & PD liability B	Illinois	BI & PD liability, UM, UIM	25/50/20
Kansas BI & PD liability, PIP 25/50/25 Kentucky BI & PD liability, PIP 25/50/25 (3) Louisiana BI & PD liability 15/30/25 Maine BI & PD liability, UM 50/100/25 (3), (4) Maryland BI & PD Liability, PIP, UM, UIM 30/60/15 (3) Massachusetts BI & PD liability, PIP 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 25/50/25 Montana BI & PD liability 25/50/20 Nebraska BI & PD liability 25/50/20 New Hampshire FR only 25/50/25 New Jersey BI & PD liability, PIP, UM, UIM 15/30/5 (5) New Mexico BI & PD liability 25/50/10 New York BI & PD liability, PIP, UM, UIM 25/50/10 North Carolina BI & PD liability, UM, UIM 30/60/25 North Dakota BI & PD liability, PIP, UM, UIM 25/50/25	Indiana	BI & PD liability	25/50/25
Kentucky BI & PD liability, PIP 25/50/25 (3) Louisiana BI & PD liability 15/30/25 Maine BI & PD liability, UM 50/100/25 (3), (4) Maryland BI & PD Liability, PIP, UM, UIM 30/60/15 (3) Massachusetts BI & PD liability, PIP 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 25/50/25 Montana BI & PD liability 25/50/25 Nebraska BI & PD liability 25/50/20 Nebraska BI & PD liability 25/50/25 New Hampshire FR only 25/50/25 New Jersey BI & PD liability, PIP, UM, UIM 15/30/5 (5) New Mexico BI & PD liability 25/50/10 New York BI & PD liability, PIP, UM, UIM 30/60/25 North Carolina BI & PD liability, UM, UIM 30/60/25 North Dakota BI & PD liability, PIP, UM, UIM 30/60/25	Iowa	BI & PD liability	20/40/15
Louisiana BI & PD liability Maine BI & PD liability, UM So/100/25 (3), (4) Maryland BI & PD Liability, PIP, UM, UIM Massachusetts BI & PD liability, PIP 20/40/5 Michigan BI & PD liability, PIP 20/40/10 Minnesota BI & PD liability, PIP, UM, UIM Mississippi BI & PD liability 25/50/25 Missouri BI & PD liability UM 25/50/25 Montana BI & PD liability 25/50/20 Nebraska BI & PD liability, UM, UIM Nebraska BI & PD liability DI liability So/25 Nevada BI & PD liability So/50/25 New Hampshire FR only New Jersey BI & PD liability, PIP, UM, UIM So/50/25 New Mexico BI & PD liability So/50/10 New York BI & PD liability, PIP, UM, UIM So/60/25 North Carolina BI & PD liability, PIP, UM, UIM So/60/25 North Dakota BI & PD liability, PIP, UM, UIM So/60/25	Kansas	BI & PD liability, PIP	25/50/25
Maine BI & PD liability, UM 50/100/25 (3), (4) Maryland BI & PD Liability, PIP, UM, UIM 30/60/15 (3) Massachusetts BI & PD liability, PIP 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 25/50/25 Montana BI & PD liability 25/50/20 Nebraska BI & PD liability, UM, UIM 25/50/25 Nevada BI & PD liability 25/50/20 New Hampshire FR only 25/50/25 New Jersey BI & PD liability, PIP, UM, UIM 15/30/5 (5) New Mexico BI & PD liability, PIP, UM, UIM 25/50/10 New York BI & PD liability, PIP, UM, UIM 30/60/25 North Carolina BI & PD liability, PIP, UM, UIM 25/50/25	Kentucky	BI & PD liability, PIP	25/50/25 (3)
Maryland BI & PD Liability, PIP, UM, UIM 30/60/15 (3) Massachusetts BI & PD liability, PIP 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 25/50/25 Montana BI & PD liability 25/50/20 Nebraska BI & PD liability, UM, UIM 25/50/25 Nevada BI & PD liability 25/50/25 New Hampshire FR only 25/50/25 New Jersey BI & PD liability, PIP, UM, UIM 15/30/5 (5) New Mexico BI & PD liability, PIP, UM, UIM 25/50/10 New York BI & PD liability, PIP, UM, UIM 30/60/25 North Carolina BI & PD liability, PIP, UM, UIM 30/60/25	Louisiana	BI & PD liability	15/30/25
MassachusettsBI & PD liability, PIP20/40/5MichiganBI & PD liability, PIP20/40/10MinnesotaBI & PD liability, PIP, UM, UIM30/60/10MississippiBI & PD liability25/50/25MissouriBI & PD liability, UM25/50/25MontanaBI & PD liability25/50/20NebraskaBI & PD liability, UM, UIM25/50/25NevadaBI & PD liability25/50/20New HampshireFR only25/50/25New JerseyBI & PD liability, PIP, UM, UIM15/30/5 (5)New MexicoBI & PD liability25/50/10New YorkBI & PD liability, PIP, UM, UIM25/50/10 (6)North CarolinaBI & PD liability, UM, UIM30/60/25North DakotaBI & PD liability, PIP, UM, UIM25/50/25	Maine	BI & PD liability, UM	50/100/25 (3), (4)
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 25/50/25 Montana BI & PD liability 25/50/20 Nebraska BI & PD liability, UM, UIM 25/50/25 Nevada BI & PD liability 25/50/25 New Hampshire FR only 25/50/25 New Jersey BI & PD liability, PIP, UM, UIM 15/30/5 (5) New Mexico BI & PD liability, PIP, UM, UIM 25/50/10 New York BI & PD liability, PIP, UM, UIM 25/50/10 (6) North Carolina BI & PD liability, UM, UIM 30/60/25 North Dakota BI & PD liability, PIP, UM, UIM 25/50/25	Maryland	BI & PD Liability, PIP, UM, UIM	30/60/15 (3)
Minnesota BI & PD liability, PIP, UM, UIM 30/60/10 Mississippi BI & PD liability 25/50/25 Missouri BI & PD liability, UM 25/50/25 Montana BI & PD liability 25/50/20 Nebraska BI & PD liability, UM, UIM 25/50/25 Nevada BI & PD liability 25/50/20 New Hampshire FR only 25/50/25 New Jersey BI & PD liability, PIP, UM, UIM 15/30/5 (5) New Mexico BI & PD liability PIP, UM, UIM 25/50/10 New York BI & PD liability, PIP, UM, UIM 30/60/25 North Dakota BI & PD liability, PIP, UM, UIM 25/50/25	Massachusetts	BI & PD liability, PIP	20/40/5
Mississippi BI & PD liability 25/50/25 Missouri BI & PD liability, UM 25/50/25 Montana BI & PD liability 25/50/20 Nebraska BI & PD liability, UM, UIM 25/50/25 Nevada BI & PD liability 25/50/20 New Hampshire FR only 25/50/25 New Jersey BI & PD liability, PIP, UM, UIM 15/30/5 (5) New Mexico BI & PD liability 25/50/10 New York BI & PD liability, PIP, UM, UIM 25/50/10 (6) North Carolina BI & PD liability, UM, UIM 30/60/25 North Dakota BI & PD liability, PIP, UM, UIM 25/50/25	Michigan	BI & PD liability, PIP	20/40/10
Missouri BI & PD liability, UM 25/50/25 Montana BI & PD liability 25/50/20 Nebraska BI & PD liability, UM, UIM 25/50/25 Nevada BI & PD liability 25/50/20 New Hampshire FR only 25/50/25 New Jersey BI & PD liability, PIP, UM, UIM 15/30/5 (5) New Mexico BI & PD liability PIP, UM, UIM 25/50/10 New York BI & PD liability, PIP, UM, UIM 30/60/25 North Dakota BI & PD liability, PIP, UM, UIM 25/50/25	Minnesota	BI & PD liability, PIP, UM, UIM	30/60/10
Montana BI & PD liability 25/50/20 Nebraska BI & PD liability, UM, UIM 25/50/25 Nevada BI & PD liability 25/50/20 New Hampshire FR only 25/50/25 New Jersey BI & PD liability, PIP, UM, UIM 15/30/5 (5) New Mexico BI & PD liability 25/50/10 New York BI & PD liability, PIP, UM, UIM 25/50/10 (6) North Carolina BI & PD liability, UM, UIM 30/60/25 North Dakota BI & PD liability, PIP, UM, UIM 25/50/25	Mississippi	BI & PD liability	25/50/25
NebraskaBI & PD liability, UM, UIM25/50/25NevadaBI & PD liability25/50/20New HampshireFR only25/50/25New JerseyBI & PD liability, PIP, UM, UIM15/30/5 (5)New MexicoBI & PD liability25/50/10New YorkBI & PD liability, PIP, UM, UIM25/50/10 (6)North CarolinaBI & PD liability, UM, UIM30/60/25North DakotaBI & PD liability, PIP, UM, UIM25/50/25	Missouri	BI & PD liability, UM	25/50/25
Nevada BI & PD liability 25/50/20 New Hampshire FR only 25/50/25 New Jersey BI & PD liability, PIP, UM, UIM 15/30/5 (5) New Mexico BI & PD liability 25/50/10 New York BI & PD liability, PIP, UM, UIM 25/50/10 (6) North Carolina BI & PD liability, UM, UIM 30/60/25 North Dakota BI & PD liability, PIP, UM, UIM 25/50/25	Montana	BI & PD liability	25/50/20
New Hampshire FR only 25/50/25 New Jersey BI & PD liability, PIP, UM, UIM 15/30/5 (5) New Mexico BI & PD liability 25/50/10 New York BI & PD liability, PIP, UM, UIM 25/50/10 (6) North Carolina BI & PD liability, UM, UIM 30/60/25 North Dakota BI & PD liability, PIP, UM, UIM 25/50/25	Nebraska	BI & PD liability, UM, UIM	25/50/25
New Jersey BI & PD liability, PIP, UM, UIM 15/30/5 (5) New Mexico BI & PD liability 25/50/10 New York BI & PD liability, PIP, UM, UIM 25/50/10 (6) North Carolina BI & PD liability, UM, UIM 30/60/25 North Dakota BI & PD liability, PIP, UM, UIM 25/50/25	Nevada	BI & PD liability	25/50/20
New MexicoBI & PD liability25/50/10New YorkBI & PD liability, PIP, UM, UIM25/50/10 (6)North CarolinaBI & PD liability, UM, UIM30/60/25North DakotaBI & PD liability, PIP, UM, UIM25/50/25	New Hampshire	FR only	25/50/25
New YorkBI & PD liability, PIP, UM, UIM25/50/10 (6)North CarolinaBI & PD liability, UM, UIM30/60/25North DakotaBI & PD liability, PIP, UM, UIM25/50/25	New Jersey	BI & PD liability, PIP, UM, UIM	15/30/5 (5)
North Carolina BI & PD liability, UM, UIM 30/60/25 North Dakota BI & PD liability, PIP, UM, UIM 25/50/25	New Mexico	BI & PD liability	25/50/10
North Dakota BI & PD liability, PIP, UM, UIM 25/50/25	New York	BI & PD liability, PIP, UM, UIM	25/50/10 (6)
	North Carolina	BI & PD liability, UM, UIM	30/60/25
Ohio BI & PD liability 25/50/25	North Dakota	BI & PD liability, PIP, UM, UIM	25/50/25
	Ohio	BI & PD liability	25/50/25



State	Insurance required	Minimum liability limits (1)
Oklahoma	BI & PD liability	25/50/25 (3)
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
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 (3)
Texas	BI & PD liability, PIP	30/60/25
Utah	BI & PD liability, PIP	25/65/15 (3)
Vermont	BI & PD liability, UM, UIM	25/50/10
Virginia	BI & PD liability (7), 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, Medpay	25/50/10
Wyoming	BI & PD liability	25/50/20

- (1) The first two numbers refer to bodily injury (BI) liability limits and the third number to property damage (PD) 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.
- (2) Low-cost policy limits for low-income drivers in the California Automobile Assigned Risk Plan are 10/20/3.
- (3) Instead of policy limits, policyholders can satisfy the requirement with a combined single limit policy. Amounts vary by state.
- (4) In addition, policyholders must carry coverage for medical payments.
- (5) Basic policy (optional) limits are 10/10/5. Uninsured and underinsured motorist coverage not available under the basic policy but uninsured and underinsured motorist coverage is required under
- (6) In addition, policyholders must have 50/100 for wrongful death coverage.
- (7) Compulsory to buy insurance or pay an uninsured motorists vehicle (UMV) fee to the state department of motor vehicles.
- * On January 1, 2022 limits will be increased to 30/60/20; on January 1, 2025 limits will be increased to 50/100/25.
- Note: State laws regarding mandatory requirements for uninsured and underinsured motorists vary. State departments of insurance should be consulted to determine whether these coverages are compulsory.

Source: American Property Casualty Insurers Association; state departments of insurance.