



Automobile Financial Responsibility Limits By State

(As of October 2021)

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	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, 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, 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	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, 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
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.