



## Automobile Financial Responsibility Limits And Enforcement By State

State	Insurance required	Minimum liability limits (1)
AL	BI & PD Liability	25/50/25
AK	BI & PD Liability	50/100/25
AZ	BI & PD Liability	25/50/15
AR	BI & PD Liability, PIP	25/50/25
CA	BI & PD Liability	15/30/5 (2)
CO	BI & PD Liability	25/50/15
CT	BI & PD Liability, UM, UIM	25/50/25
DE	BI & PD Liability, PIP	25/50/10 (3)
D.C.	BI & PD Liability, UM	25/50/10
FL	PD Liability, PIP	10/20/10 (3) 30,000 csl
GA	BI & PD Liability	25/50/25
HI	BI & PD Liab, PIP	20/40/10
ID	BI & PD Liability	25/50/15
IL	BI & PD Liability, UM, UIM	25/50/20
IN	BI & PD Liability	25/50/25
IA	BI & PD Liability	20/40/15
KS	BI & PD Liability, PIP	25/50/25
KY	BI & PD Liability, PIP, UM, UIM	25/50/25 (3) 60,000 csl
LA	BI & PD Liability	15/30/25
ME	BI & PD Liability, UM, Med	50/100/25 (3), (4)
MD	BI & PD Liability, PIP, UM, UIM	30/60/15 (3)
MA	BI & PD Liability, PIP	20/40/5
MI	BI & PD Liability, PIP	50/100/10
MN	BI & PD Liab, PIP, UM, UIM	30/60/10



State	Insurance required	Minimum liability limits (1)
MS	BI & PD Liability	25/50/25
MO	BI & PD Liability, UM	25/50/25
MT	BI & PD Liability	25/50/20
NE	BI & PD Liability, UM, UIM	25/50/25
NV	BI & PD Liability	25/50/20
NH	FR only	25/50/25
NJ	BI & PD Liability, PIP, UM, UIM	15/30/5 (5)
NM	BI & PD Liability	25/50/10
NY	BI & PD Liability, PIP, UM, UIM	25/50/10 (6)
NC	BI & PD Liability, UM, UIM	30/60/25
ND	BI & PD Liab, PIP, UM, UIM	25/50/25
OH	BI & PD Liability	25/50/25
OK	BI & PD Liability	25/50/25 (3)
OR	BI & PD Liability, PIP, UM, UIM	25/50/20
PA	BI & PD Liability, PIP	15/30/5
RI	BI & PD Liability	25/50/25
SC	BI & PD Liability, UM, UIM	25/50/25
SD	BI & PD Liability, UM, UIM	25/50/25
TN	BI & PD Liability	25/50/15 (3)
TX	BI & PD Liability	30/60/25
UT	BI & PD Liability, PIP	25/65/15 (3) 80,000 csl
VT	BI & PD Liability, UM, UIM	25/50/10
VA	BI & PD Liability (7), UM, UIM	30/60/20*
WA	BI & PD Liability	25/50/10
WV	BI & PD Liability, UM, UIM	25/50/25
WI	BI & PD Liability, UM	25/50/10
WY	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 the standard policy. Special Automobile Insurance Policy available for certain drivers which only covers emergency treatment and a \$10,000 death benefit.
  - (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, 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: Excerpted from Automobile Financial Responsibility Laws and Uninsured/Underinsured Motorist and Umbrella Coverage Requirements, property of American Property Casualty Insurers Association; state departments of insurance.