



Automobile Financial Responsibility Limits And Enforcement By State

(As of July 2024)

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
D.C.	BI & PD Liability, UM	25/50/10
Florida	PD Liability, PIP	10/20/10
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, UM, UIM	25/50/25
Kentucky	BI & PD Liability, PIP	25/50/25 (3)
Louisiana	BI & PD Liability	15/30/25
Maine	BI & PD Liability, Med (4), UM, UIM	50/100/25 (3)
Maryland	BI & PD Liability, PIP, UM, UIM	30/60/15 (3)
Massachusetts	BI & PD Liability, PIP, UM	20/40/5
Michigan	BI & PD Liability, PIP	250/500/10 (5)
Minnesota	BI & PD Liab, 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 (6)	25/50/25
New Jersey	BI & PD Liability, PIP, UM, UIM	25/50/25* (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	30/60/25**
North Dakota	BI & PD Liab, PIP, UM, UIM	25/50/25



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Ohio	BI & PD Liability	25/50/25
Oklahoma	BI & PD Liability	25/50/25
Oregon	BI & PD Liability, PIP, UM	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	25/50/25
Texas	BI & PD Liability	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, UM, UIM	30/60/20 *** (9)
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) The first two numbers refer to bodily injury (BI) liability limits and the third number to property damage (PD) liability. For example, 50/100/25 means coverage up to \$50,000 for one individual with a maximum of \$100,000 for all persons injured in an accident, and \$25,000 coverage maximum 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) Maine: policyholders must carry minimum coverage of \$2,000 per person limits for medical payments.
- (5) Michigan: Default BI/PD limits are 250/500/10. Drivers have the option to purchase minimum limits of 50/100/10; written consent required.
- (6) New Hampshire: Law requires ability to demonstrate FR. If coverage is purchased medical payments (\$1,000) and underinsured motorist (equal to liability limits) coverage must be purchased.
- (7) New Jersey: 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.
- (8) New York: In addition, policyholders must have coverage limits of 50/100 for the death of a person involved in an accident.
- (9) Virginia: Required (or compulsory) to buy insurance or pay an uninsured motorists vehicle (UMV) fee to the state department of motor vehicles. The UMV fee option expires July 01, 2024.
- * New Jersey: On January 1, 2026 limits will be increased to 35/40/35.
- ** North Carolina: On January 1, 2025 limits will be increased to 50/100/50. <https://www.ncrb.org/>
- *** Virginia: On January 1, 2025 limits will be increased to 50/100/25. <https://www.dmv.virginia.gov/vehicles/insurance-requirements>
- 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.