

Automobile Financial Responsibility Laws by State

(As of January 2018)

State	Insurance required (1)	Minimum liability limits (2)
AL	BI & PD Liab	25/50/25
AK	BI & PD Liab	50/100/25
AZ	BI & PD Liab	15/30/10
AR	BI & PD Liab, PIP	25/50/25
CA	BI & PD Liab	15/30/5 (3)
CO	BI & PD Liab	25/50/15
CT	BI & PD Liab, UM, UIM	25/50/20*
DE	BI & PD Liab, PIP	25/50/10
DC	BI & PD Liab, UM	25/50/10
FL	PD Liab, PIP	10/20/10 (4)
GA	BI & PD Liab	25/50/25
HI	BI & PD Liab, PIP	20/40/10
ID	BI & PD Liab	25/50/15
IL	BI & PD Liab, UM, UIM	25/50/20
IN	BI & PD Liab	25/50/25*
IA	BI & PD Liab	20/40/15
KS	BI & PD Liab, PIP	25/50/25
KY	BI & PD Liab, PIP, UM, UIM	25/50/25 (4)*
LA	BI & PD Liab	15/30/25
ME	BI & PD Liab, UM, UIM, Medpay	50/100/25 (5)
MD	BI & PD Liab, PIP, UM, UIM	30/60/15
MA	BI & PD Liab, PIP	20/40/5
MI	BI & PD Liab, PIP	20/40/10
MN	BI & PD Liab, PIP, UM, UIM	30/60/10
MS	BI & PD Liab	25/50/25
MO	BI & PD Liab, UM	25/50/20
MT	BI & PD Liab	25/50/20
NE	BI & PD Liab, UM, UIM	25/50/25
NV	BI & PD Liab	25/50/20**
NH	FR only	25/50/25
NJ	BI & PD Liab, PIP, UM, UIM	15/30/5 (6)
NM	BI & PD Liab	25/50/10
NY	BI & PD Liab, PIP, UM, UIM	25/50/10 (7)

NC	BI & PD Liab, UM, UIM	30/60/25
ND	BI & PD Liab, PIP, UM, UIM	25/50/25
OH	BI & PD Liab	25/50/25
OK	BI & PD Liab	25/50/25
OR	BI & PD Liab, PIP, UM, UIM	25/50/20
PA	BI & PD Liab, PIP	15/30/5
RI	BI & PD Liab	25/50/25
SC	BI & PD Liab, UM, UIM	25/50/25
SD	BI & PD Liab, UM, UIM	25/50/25
TN	BI & PD Liab	25/50/15 (4)
TX	BI & PD Liab, PIP	30/60/25
UT	BI & PD Liab, PIP	25/65/15 (4)
VT	BI & PD Liab, UM, UIM	25/50/10
VA	BI & PD Liab (9), UM, UIM	25/50/20
WA	BI & PD Liab	25/50/10
WV	BI & PD Liab, UM, UIM	25/50/25
WI	BI & PD Liab, UM, Medpay	25/50/10
WY	BI & PD Liab	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) Low-cost policy limits for low-income drivers in the California Automobile Assigned Risk Plan are 10/20/3.

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

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

(6) 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.

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

(8) UIM Mandatory in policies with UM limits exceeding certain limits. Amounts vary by state.

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

*Effective January 1, 2019.

**Effective July 1, 2018.

Source: Property Casualty Insurers Association of America; state departments of insurance and motor vehicles.

Estimated Percentage of Uninsured Motorists by State, 2015 (1)

State	Uninsured	Rank (2)	State	Uninsured	Rank (2)
Alabama	18.4%	6	Montana	9.9%	33
Alaska	15.4	11	Nebraska	6.8	46
Arizona	12.0	24	Nevada	10.6	29
Arkansas	16.6	9	New Hampshire	9.9	35
California	15.2	12	New Jersey	14.9	14
Colorado	13.3	19	New Mexico	20.8	3
Connecticut	9.4	36	New York	6.1	50
Delaware	11.4	28	North Carolina	6.5	48
D.C.	15.6	10	North Dakota	6.8	45
Florida (3)	26.7	1	Ohio	12.4	22
Georgia	12.0	25	Oklahoma	10.5	31
Hawaii	10.6	30	Oregon	12.7	21
Idaho	8.2	40	Pennsylvania	7.6	43
Illinois	13.7	18	Rhode Island	15.2	13
Indiana	16.7	8	South Carolina	9.4	37
Iowa	8.7	38	South Dakota	7.7	42
Kansas	7.2	44	Tennessee	20.0	5
Kentucky	11.5	26	Texas	14.1	16
Louisiana	13.0	20	Utah	8.2	39
Maine	4.5	51	Vermont	6.8	47
Maryland	12.4	23	Virginia	9.9	34
Massachusetts	6.2	49	Washington	17.4	7
Michigan	20.3	4	West Virginia	10.1	32
Minnesota	11.5	27	Wisconsin	14.3	15
Mississippi	23.7	2	Wyoming	7.8	41
Missouri	14.0	17			

(1) Percentage of uninsured drivers, as measured by the ratio of uninsured motorists (UM) claims to bodily injury (BI) claim frequencies.

(2) Rank calculated from unrounded data.

(3) In Florida, compulsory auto laws apply to personal injury protection (PIP) and physical damage, but not to third-party bodily injury coverage.

Source: Insurance Research Council.