

State Minimum Insurance Requirements

State	Required coverage types	Minimum liability limits	No fault?
Alabama	bodily injury and property damage liability	20/40/10	no
Alaska	bodily injury and property damage liability	50/100/25	no
Arizona	bodily injury and property damage liability	15/30/10	no
Arkansas	bodily injury and property damage liability	25/50/25	no
California	bodily injury and property damage liability	15/30/5	no
Colorado	bodily injury and property damage liability	25/50/15	no
Connecticut	bodily injury and property damage liability, uninsured motorist	20/40/10	no
Delaware	bodily injury and property damage liability, personal injury protection	15/30/10	no
DC	bodily injury and property damage liability, uninsured motorist	25/50/10	yes
Florida	property damage liability, personal injury protection	10/20/2010	yes
Georgia	bodily injury and property damage liability	25/50/25	no
Hawaii	bodily injury and property damage liability, personal injury protection	20/40/10	yes
Idaho	bodily injury and property damage liability	25/50/15	no
Illinois	bodily injury and property damage liability, uninsured motorist	20/40/15	no
Indiana	bodily injury and property damage liability	25/50/10	no
Iowa	bodily injury and property damage liability	20/40/15	no
Kansas	bodily injury and property damage liability, personal injury protection	25/50/10	yes
Kentucky	bodily injury and property damage liability, personal injury protection	25/50/10	yes
Louisiana	bodily injury and property damage liability	10/20/2010	no
Maine	bodily injury and property damage liability, uninsured motorist	50/100/25	no
Maryland	bodily injury and property damage liability, uninsured and underinsured motorist	20/40/15	no
Massachusetts	bodily injury and property damage liability, personal injury protection, uninsured motorist	20/40/5	yes
Michigan	bodily injury and property damage liability, personal injury protection	20/40/10	yes
Minnesota	bodily injury and property damage liability, personal injury protection, uninsured and underinsured motorist	30/60/10	yes
Mississippi	bodily injury and property damage liability	10/20/2005	no
Missouri	bodily injury and property damage liability, uninsured motorist	25/50/10	no
Montana	bodily injury and property damage liability	25/50/10	no
Nebraska	bodily injury and property damage liability, uninsured and underinsured motorist	25/50/25	no
Nevada	bodily injury and property damage liability	15/30/10	no
New Hampshire	proof of financial responsibility, medical payments, uninsured motorist	25/50/25	no
New Jersey	bodily injury and property damage liability, personal injury protection, uninsured motorist	15/30/5	yes
New Mexico	bodily injury and property damage liability	25/50/10	no
New York	bodily injury and property damage liability, uninsured motorist, personal injury protection	25/50/10	yes
North Carolina	bodily injury and property damage liability	30/60/25	no
North Dakota	bodily injury and property damage liability, personal injury protection, uninsured and underinsured motorist	25/50/25	yes
Ohio	bodily injury and property damage liability	12.5/25/7.5	no
Oklahoma	bodily injury and property damage liability	10/20/2010	no
Oregon	bodily injury and property damage liability, personal injury protection, uninsured and underinsured motorist	25/50/10	no
Pennsylvania	bodily injury and property damage liability, medical payments	15/30/5	yes
Rhode Island	bodily injury and property damage liability	25/50/25	no
South Carolina	bodily injury and property damage liability, uninsured motorist	15/30/10	no
South Dakota	bodily injury and property damage liability, uninsured motorist	25/50/25	no
Tennessee	proof of financial responsibility	25/50/10	no
Texas	bodily injury and property damage liability	20/40/15	no
Utah	bodily injury and property damage liability, personal injury protection, uninsured and underinsured motorist	25/50/15	yes
Vermont	bodily injury and property damage liability, uninsured motorist	25/50/10	no
Virginia	bodily injury and property damage liability, uninsured and underinsured motorist	25/50/20	no
Washington	bodily injury and property damage liability	25/50/10	no
West Virginia	bodily injury and property damage liability, uninsured motorist	20/40/10	no
Wisconsin	proof of financial responsibility, uninsured motorist	25/50/10	no
Wyoming	bodily injury and property damage liability	25/50/20	no