

# State Minimum Auto Insurance Requirements

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## Issue

This report identifies the states that require drivers to purchase auto liability insurance, uninsured motorist coverage, or underinsured motorist coverage. For the states that require auto liability insurance, it also lists the minimum amount of required bodily injury and property damage coverage. (This report updates and replaces OLR Report [2017-R-0050](#).)

## Summary

According to the [Insurance Information Institute](#), 49 states and the District of Columbia require drivers to have auto liability insurance. New Hampshire is the only state that does not require it. Instead, New Hampshire requires drivers to show that they are able to provide sufficient funds in the case of an at-fault accident (i.e., proof of financial responsibility). (Although Virginia requires insurance, it allows motorists to register an uninsured car for a higher fee.)

Auto liability insurance generally pays another driver's medical, vehicle repair, and other costs when the policyholder is the at-fault driver in an accident. It typically covers (1) bodily injury per person and per accident and (2) property damage. Connecticut requires a driver to carry minimum liability coverage of \$25,000 per person and \$50,000 per accident for bodily injury and \$25,000 per accident for property damage ([CGS § 14-112](#)).

The following 19 jurisdictions also require drivers to carry uninsured motorist coverage (UM), which compensates policyholders when another driver who is at fault for the accident has no auto liability insurance or is a hit-and-run driver: Connecticut, District of Columbia, Illinois, Maine, Maryland,

Minnesota, Missouri, Nebraska, New Jersey, New York, North Carolina, North Dakota, Oregon, South Carolina, South Dakota, Vermont, Virginia, West Virginia, and Wisconsin.

Additionally, the following 14 states require drivers to carry underinsured motorist coverage (UIM), which compensates a policyholder when the at-fault driver has an insufficient amount of auto liability insurance: Connecticut, Illinois, Maine, Maryland, Minnesota, Nebraska, New Jersey, New York, North Carolina, North Dakota, Oregon, South Dakota, Vermont, and Virginia.

## Minimum Auto Insurance Requirements

Table 1 lists the minimum auto insurance liability limits required in each jurisdiction.

**Table 1: Minimum Auto Insurance Requirements by Jurisdiction (as of October 2022)**

<i>State</i>	<i>Insurance Required</i>	<i>Minimum Auto Liability Limits (in thousands of \$)</i>
Alabama	Bodily injury and property damage liability (BI & PD)	25/50/25  The first number refers to the minimum BI liability limit for one person injured in an accident (\$25,000). The second number refers to the minimum BI liability limit for all persons injured in an accident (\$50,000). The third number refers to the minimum PD liability limit (\$25,000).
Alaska	BI & PD	50/100/25
Arizona	BI & PD	25/50/15
Arkansas	BI & PD, Personal Injury Protection (PIP)  (PIP is mandatory in no-fault states and generally covers medical, rehabilitation, loss of earnings, and funeral expenses.)	25/50/25
California	BI & PD	15/30/5  (Low-cost policy limits for low-income drivers in the California Automobile Assigned Risk Plan are 10/20/3.)
Colorado	BI & PD	25/50/15

Table 1 (continued)

<i>State</i>	<i>Insurance Required</i>	<i>Minimum Auto Liability Limits (in thousands of \$)</i>
Connecticut	BI & PD, UM, UIM	25/50/25
Delaware	BI & PD, PIP	25/50/10
District of Columbia	BI & PD, UM	25/50/10
Florida	PD, PIP	10/20/10
Georgia	BI & PD	25/50/25
Hawaii	BI & PD, PIP	20/40/10
Idaho	BI & PD	25/50/15
Illinois	BI & PD, UM, UIM	25/50/20
Indiana	BI & PD	25/50/25
Iowa	BI & PD	20/40/15
Kansas	BI & PD, PIP	25/50/25
Kentucky	BI & PD, PIP	25/50/25
Louisiana	BI & PD	15/30/25
Maine	BI & PD, UM, UIM	50/100/25
Maryland	BI & PD, PIP, UM, UIM	30/60/15
Massachusetts	BI & PD, PIP	20/40/5
Michigan	BI & PD, PIP	20/40/10
Minnesota	BI & PD, PIP, UM, UIM	30/60/10
Mississippi	BI & PD	25/50/25
Missouri	BI & PD, UM	25/50/25
Montana	BI & PD	25/50/20
Nebraska	BI & PD, UM, UIM	25/50/25
Nevada	BI & PD	25/50/20
New Hampshire	Financial Responsibility only (liability insurance is not mandatory)	25/50/25
New Jersey	BI & PD, PIP, UM, UIM	15/30/5  (Optional basic policy limits are 10/10/5 without UM and UIM.)
New Mexico	BI & PD	25/50/10
New York	BI & PD, PIP, UM, UIM	25/50/10  (In addition, policyholders must have 50/100 for wrongful death coverage.)

Table 1 (continued)

<i>State</i>	<i>Insurance Required</i>	<i>Minimum Auto Liability Limits (in thousands of \$)</i>
North Carolina	BI & PD, UM, UIM	30/60/25
North Dakota	BI & PD, PIP, UM, UIM	25/50/25
Ohio	BI & PD	25/50/25
Oklahoma	BI & PD	25/50/25
Oregon	BI & PD, PIP, UM, UIM	25/50/20
Pennsylvania	BI & PD, PIP	15/30/5
Rhode Island	BI & PD	25/50/25
South Carolina	BI & PD, UM	25/50/25
South Dakota	BI & PD, UM, UIM	25/50/25
Tennessee	BI & PD	25/50/15
Texas	BI & PD	30/60/25
Utah	BI & PD, PIP	25/65/15
Vermont	BI & PD, UM, UIM	25/50/10
Virginia	BI & PD*, UM, UIM  (*compulsory to buy insurance or pay an Uninsured Motorists Vehicle fee to the Department of Motor Vehicles)	30/60/20
Washington	BI & PD	25/50/10
West Virginia	BI & PD, UM	25/50/25
Wisconsin	BI & PD, UM	25/50/10
Wyoming	BI & PD	25/50/20

Source: Insurance Information Institute's March 2021 report, [Background on Compulsory Auto/Uninsured Motorists](#)

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