

Auto Statutes by State

State	Statute	Minimum Limits	UM Required	UIM Required	PIP	Driver Exclusion
Alabama	Chaps. 32-7 / 32-7A Compulsory	25/50/25				Yes Court
Alaska	AS 28.20 and 22 Financial Responsibility	50/100/25				Yes 28.20.440
Arizona	Title 28 Chapter 9 Financial Responsibility	15/30/10				Yes 28-4009
Arkansas	27.2.22 Compulsory	25/50/25			Yes	Yes 27.2.22.101
California	Vehicle Code / Div. 7 Financial Responsibility	15/30/5 (10/20/30 low cost)				Yes INS 11580.1
Colorado	Title 42 Article 7 Financial Responsibility	25/50/15				Yes 10.4.630
Connecticut	Sec. 14-246-112 38a-700 Financial Responsibility	20/40/10	Yes	Yes		Yes 338a - 335
Delaware	Title 21 Chapter 29 Financial Responsibility	15/30/5			Yes	Yes 18-3904, 3909
Florida	Title XXIII Chap. 324 Financial Responsibility	10/20/10			Yes	Yes Court
Georgia	Title 40 Chapter 9 Title 33 Chapter 7 Compulsory	25/50/25				Yes Court
Hawaii	Title 17 Chapter 287 Title 24 Chapter 431 Financial Responsibility	20/40/10			Yes	
Idaho	Title 49 Chaps. 1 and 12 Financial Responsibility	25/50/15				Yes 41-2510
Illinois	Title 625 Chapter 5 Sub-Chapter 7 Title 215 Chapter 5 Financial Responsibility	20/50/20	Yes	Yes		Yes 215 ILCS 5/143.01
Indiana	Title 9 Article 25 Financial Responsibility	25/50/10				Yes 27-1-13-7



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Iowa	Title VIII Subtitle 2 Chapter 321A Financial Responsibility	20/40/15				Yes Title XIII 515D.4
Kansas	Chapter 40 Article 31 Compulsory	25/50/10	Yes		Yes	
Kentucky	Title XXV Chapter 304 Subtitle 39 Compulsory	25/50/10 (60 CSL allowed)			Yes	Yes 304.39-045
Louisiana	Title 32 Chapter 900 Financial Responsibility	15/30/25				Yes 32.900
Maine	Title 29A Chapter 13 Financial Responsibility	50/100/25 \$2K Med Pay required	Yes	Yes		Yes 24-A.2916-B
Maryland	Transportation Title 17 Compulsory	30/60/15	Yes	Yes	Yes	Yes INS 27-609
Massachusetts	Part I Title XIV Chapter 90 Section 1A Financial Responsibility	20/40/5	Yes	Yes	Yes	Yes Court
Michigan	Chapter 257 Act 300 Financial Responsibility	20/40/10			Yes	Yes Sec. 500.3009
Minnesota	Chapter 65B - 49 Compulsory	30/60/10	Yes	Yes	Yes	
Mississippi	Title 63 Chapter 15 Financial Responsibility	25/50/25				Yes (Lic. Suspended) 83-11-3
Missouri	Title XIX Chapter 303 Compulsory	25/50/10	Yes			Yes 303.190
Montana	Title 61 Chapter 6 Financial Responsibility	25/50/20				Yes 61-6-301
Nebraska	Chapter 60 Sections 346, 3,167, and 3,168) Compulsory	25/50/25	Yes	Yes		Yes Court
Nevada	Title 43 Chapter 485 Compulsory	15/30/10				Yes 57 - 687B.147



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New Hampshire	Title 21 Chapter 264 Financial Responsibility	25/50/25 Med Pay required	Yes		Optional	
New Jersey	Title 39 Section 39-6A Compulsory	15/30/5 (10/10/5 option)	Yes	Yes	Yes	Yes 17:28-8
New Mexico	Chapter 66 Article 5 Financial Responsibility	25/50/10				Yes 66-5-222
New York	VAT Title 3 Article 7 ISC Article 34 Financial Responsibility	25/50/10 (50/100 wrongful death)	Yes		Yes	
North Carolina	NCGS 20-279 Financial Responsibility	30/60/25	Yes	Yes		
North Dakota	Title 39 Article 16.1 Financial Responsibility	25/50/25	Yes	Yes	Yes	Yes 26.1-40-16
Ohio	Title 45 Chapter 4509 Financial Responsibility	25/50/25				Yes 3937.30
Oklahoma	Title 47 Chapter 7 Financial Responsibility	25/50/25				Yes 47-7-324
Oregon	Vol. 17 Chapter 806 Compulsory	25/50/20	Yes	Yes	Yes	Yes Vol 16 742.450
Pennsylvania	Title 75 Chapter 17 Financial Responsibility	15/30/5			Yes	Yes 75.1718
Rhode Island	Title 31 Chapter 31-32 Financial Responsibility	25/50/25 \$75,000 CSL Allowed				
South Carolina	SCGS 56-9 38-77-140 Compulsory	25/50/25	Yes			Yes 38-77-340
South Dakota	Title 32 Chapter 35 Financial Responsibility	25/50/25	Yes	Yes	Optional	Yes 58-11-9.3
Tennessee	Title 55 Chapter 12 Financial Responsibility	25/50/15 \$60,000 CSL Allowed				Yes Court



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Texas	Transportation Code; Title 7; Chapter 601 Financial Responsibility	30/60/25			Optional	Yes 5.C.551.104
Utah	Title 41 Article 12a Title 31A Article 22 Financial Responsibility	25/65/15 \$80,000 CSL Allowed			Yes	Yes 31A-22-302.5
Vermont	Title 23 Chapter 11 Financial Responsibility	25/50/10	Yes	Yes		
Virginia	Title 46.2 Chapter 3 Articles 15 & 17 Financial Responsibility	25/50/20	Yes	Yes	Optional	
Washington	RCW 46.30 Financial Responsibility	25/50/10			Optional	Yes Not disallowed
West Virginia	Chapter 17D Article 4 Compulsory	25/50/25	Yes			Yes 33-6-31
Wisconsin	“Vehicles” Title 344 Compulsory	25/50/10	Yes	Yes	Optional	
Wyoming	Title 31 Chapter 9 Art. 4 Financial Responsibility	25/50/20				Yes 26-35-105
Washington DC	Division VII Title 50 Chapter 13 Division V Title 31 Chapter 24 Compulsory	25/50/10	Yes		Optional	Yes 31-2402

Compulsory – No option other than purchasing an insurance policy or, in some states, being a qualified self-insurer.

Financial Responsibility – Proof of Financial Responsibility can be in the form of an auto liability insurance policy, an indemnity bond issued by a licensed surety, or by depositing a specified amount of money with the state.

Driver Exclusion: This information applies to liability coverage only. Several states allow the exclusion of drivers from certain physical damage coverage. Review each statute for specifics. Statute shown if such exclusion is specifically allowed by statute. If such grant is the result of a court case, the word “Court” is used.

Unique limitations may apply when such exclusion is granted by a court case.

- Statutory allowance of the Driver Exclusion applies to only personal auto policies in some states; these include (but may not be limited to): Kentucky, Maine, Missouri, Nevada, New Jersey, and Utah.

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