

# State Liability Limit Requirements - Car Insurance - State by State

Each state in the U.S. has a responsibility to citizens and visitors. Because of that there is a need to require a certain minimum limit of liability coverage for drivers and car owners in the state.

When shopping for car insurance coverage, it isn't usually the best idea to apply for the minimum limits of coverage. You should discuss your coverage options with your agent, broker, or insurance company and be sure that you have adequate insurance coverage for your car, or your financial situation. Too much coverage is never a bad thing when you have an accident.

When viewing the minimum limit data, you will see a series of numbers. If you have ever discussed insurance coverage with your company, you are probably familiar with the way that they represent the limits of coverage. I'll provide with an example from New York. Your agent will discuss your limits as:

"Twenty-Five, Fifty, Ten with UM requirements of Twenty Five Fifty"

What an agent means by that is pretty simple. Typically, you will hear coverage referenced in thousands, so twenty-five, fifty would be \$25,000 / \$50,000. The first coverage limit that is quoted is typically the amount of coverage "per person" the second amount is typically the amount of coverage "per incident". The table below provides the amount of coverage required in all 50 states plus DC.

| State                        | Bodily Injury Liability Per Person/ Bodily Injury Liability Per Incident/ Property Damage Liability Per Incident | Uninsured Motorist Per Person / Uninsured Motorist Per Incident | Liability Required | PIP Required | Uninsured Motorist Required | Car Insurance Quotes                           |
|------------------------------|--|---|--------------------|--------------|-----------------------------|--|
| <a href="#">Alaska</a> (AK)  | \$50,000 / \$100,000 / \$25,000  | \$50,000 / \$100,000  | Yes                | No           | No                          | <a href="#">Car Insurance Quote in Alaska</a>  |
| <a href="#">Alabama</a> (AL) | \$25,000 / \$50,000 / \$25,000   | \$25,000 / \$50,000   | Yes                | No           | No                          | <a href="#">Car Insurance Quote in Alabama</a> |

|   |                                      |                        |     |     |     |   |
|---|--------------------------------------|------------------------|-----|-----|-----|---|
| <a href="#">Arkansas</a> (AR)             | \$25,000 /<br>\$50,000 /<br>\$25,000 | \$25,000 /<br>\$50,000 | Yes | Yes | No  | <a href="#">Car Insurance Quote in Arkansas</a>             |
| <a href="#">Arizona</a> (AZ)              | \$15,000 /<br>\$30,000 /<br>\$10,000 | \$15,000 /<br>\$30,000 | Yes | No  | No  | <a href="#">Car Insurance Quote in Arizona</a>              |
| <a href="#">California</a> (CA)           | \$15,000 /<br>\$30,000 /<br>\$5,000  | \$15,000 /<br>\$30,000 | Yes | No  | No  | <a href="#">Car Insurance Quote in California</a>           |
| <a href="#">Colorado</a> (CO)             | \$25,000 /<br>\$50,000 /<br>\$15,000 | \$25,000 /<br>\$50,000 | Yes | No  | No  | <a href="#">Car Insurance Quote in Colorado</a>             |
| <a href="#">Connecticut</a> (CT)          | \$20,000 /<br>\$40,000 /<br>\$10,000 | \$20,000 /<br>\$40,000 | Yes | No  | Yes | <a href="#">Car Insurance Quote in Connecticut</a>          |
| <a href="#">District of Columbia</a> (DC) | \$25,000 /<br>\$50,000 /<br>\$10,000 | \$25,000 /<br>\$50,000 | Yes | No  | Yes | <a href="#">Car Insurance Quote in District of Columbia</a> |
| <a href="#">Delaware</a> (DE)             | \$15,000 /<br>\$30,000 /<br>\$10,000 | \$15,000 /<br>\$30,000 | Yes | Yes | No  | <a href="#">Car Insurance Quote in Delaware</a>             |
| <a href="#">Florida</a> (FL)              | \$10,000 /<br>\$20,000 /<br>\$10,000 | \$10,000 /<br>\$20,000 | Yes | Yes | No  | <a href="#">Car Insurance Quote in Florida</a>              |
| <a href="#">Georgia</a> (GA)              | \$25,000 /<br>\$50,000 /<br>\$25,000 | \$25,000 /<br>\$50,000 | Yes | No  | No  | <a href="#">Car Insurance Quote in Georgia</a>              |
| <a href="#">Hawaii</a> (HI)               | \$20,000 /<br>\$40,000 /<br>\$10,000 | \$20,000 /<br>\$40,000 | Yes | Yes | No  | <a href="#">Car Insurance Quote in Hawaii</a>               |
| <a href="#">Iowa</a> (IA)                 | \$20,000 /<br>\$40,000 /<br>\$15,000 | \$20,000 /<br>\$40,000 | Yes | No  | No  | <a href="#">Car Insurance Quote in Iowa</a>                 |
| <a href="#">Idaho</a> (ID)                | \$25,000 /<br>\$50,000 /<br>\$15,000 | \$25,000 /<br>\$50,000 | Yes | No  | No  | <a href="#">Car Insurance Quote in Idaho</a>                |
| <a href="#">Illinois</a> (IL)             | \$20,000 /<br>\$40,000 /<br>\$15,000 | \$20,000 /<br>\$40,000 | Yes | No  | Yes | <a href="#">Car Insurance Quote in Illinois</a>             |

|                                     |                                       |                         |     |     |     |   |
|-------------------------------------|---------------------------------------|-------------------------|-----|-----|-----|---|
| <a href="#">Indiana</a> (IN)        | \$25,000 /<br>\$50,000 /<br>\$10,000  | \$25,000 /<br>\$50,000  | Yes | No  | No  | <a href="#">Car Insurance Quote in Indiana</a>        |
| <a href="#">Kansas</a> (KS)         | \$25,000 /<br>\$50,000 /<br>\$10,000  | \$25,000 /<br>\$50,000  | Yes | Yes | Yes | <a href="#">Car Insurance Quote in Kansas</a>         |
| <a href="#">Kentucky</a> (KY)       | \$25,000 /<br>\$50,000 /<br>\$10,000  | \$25,000 /<br>\$50,000  | Yes | Yes | No  | <a href="#">Car Insurance Quote in Kentucky</a>       |
| <a href="#">Louisiana</a> (LA)      | \$15,000 /<br>\$30,000 /<br>\$25,000  | \$15,000 /<br>\$30,000  | Yes | No  | No  | <a href="#">Car Insurance Quote in Louisiana</a>      |
| <a href="#">Massachusetts</a> (MA)  | \$20,000 /<br>\$40,000 /<br>\$5,000   | \$20,000 /<br>\$40,000  | Yes | Yes | Yes | <a href="#">Car Insurance Quote in Massachusetts</a>  |
| <a href="#">Maryland</a> (MD)       | \$20,000 /<br>\$40,000 /<br>\$15,000  | \$20,000 /<br>\$40,000  | Yes | Yes | Yes | <a href="#">Car Insurance Quote in Maryland</a>       |
| <a href="#">Maine</a> (ME)          | \$50,000 /<br>\$100,000 /<br>\$25,000 | \$50,000 /<br>\$100,000 | Yes | No  | Yes | <a href="#">Car Insurance Quote in Maine</a>          |
| <a href="#">Michigan</a> (MI)       | \$20,000 /<br>\$40,000 /<br>\$10,000  | \$20,000 /<br>\$40,000  | Yes | Yes | No  | <a href="#">Car Insurance Quote in Michigan</a>       |
| <a href="#">Minnesota</a> (MN)      | \$30,000 /<br>\$60,000 /<br>\$10,000  | \$25,000 /<br>\$50,000  | Yes | Yes | Yes | <a href="#">Car Insurance Quote in Minnesota</a>      |
| <a href="#">Missouri</a> (MO)       | \$25,000 /<br>\$50,000 /<br>\$10,000  | \$25,000 /<br>\$50,000  | Yes | No  | Yes | <a href="#">Car Insurance Quote in Missouri</a>       |
| <a href="#">Mississippi</a> (MS)    | \$25,000 /<br>\$50,000 /<br>\$25,000  | \$25,000 /<br>\$50,000  | Yes | No  | No  | <a href="#">Car Insurance Quote in Mississippi</a>    |
| <a href="#">Montana</a> (MT)        | \$25,000 /<br>\$50,000 /<br>\$10,000  | \$25,000 /<br>\$50,000  | Yes | No  | No  | <a href="#">Car Insurance Quote in Montana</a>        |
| <a href="#">North Carolina</a> (NC) | \$30,000 /<br>\$60,000 /<br>\$25,000  | \$30,000 /<br>\$60,000  | Yes | No  | No  | <a href="#">Car Insurance Quote in North Carolina</a> |

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|--|--------------------------------------|------------------------|-----|-----|-----|---|
| <a href="#">North Dakota</a><br>(ND)   | \$25,000 /<br>\$50,000 /<br>\$25,000 | \$25,000 /<br>\$50,000 | Yes | Yes | Yes | <a href="#">Car Insurance Quote in North Dakota</a>   |
| <a href="#">Nebraska</a> (NE)          | \$25,000 /<br>\$50,000 /<br>\$25,000 | \$25,000 /<br>\$50,000 | Yes | No  | No  | <a href="#">Car Insurance Quote in Nebraska</a>       |
| <a href="#">New Hampshire</a><br>(NH)  | \$25,000 /<br>\$50,000 /<br>\$25,000 | \$25,000 /<br>\$50,000 | No  | No  | Yes | <a href="#">Car Insurance Quote in New Hampshire</a>  |
| <a href="#">New Jersey</a><br>(NJ)     | \$15,000 /<br>\$30,000 /<br>\$5,000  | \$15,000 /<br>\$30,000 | Yes | Yes | Yes | <a href="#">Car Insurance Quote in New Jersey</a>     |
| <a href="#">New Mexico</a><br>(NM)     | \$25,000 /<br>\$50,000 /<br>\$10,000 | \$25,000 /<br>\$50,000 | Yes | No  | No  | <a href="#">Car Insurance Quote in New Mexico</a>     |
| <a href="#">Nevada</a> (NV)            | \$15,000 /<br>\$30,000 /<br>\$10,000 | \$15,000 /<br>\$30,000 | Yes | No  | No  | <a href="#">Car Insurance Quote in Nevada</a>         |
| <a href="#">New York</a><br>(NY)       | \$25,000 /<br>\$50,000 /<br>\$10,000 | \$25,000 /<br>\$50,000 | Yes | Yes | Yes | <a href="#">Car Insurance Quote in New York</a>       |
| <a href="#">Ohio</a> (OH)              | \$12,500 /<br>\$25,000 /<br>\$7,500  | \$12,500 /<br>\$25,000 | Yes | No  | No  | <a href="#">Car Insurance Quote in Ohio</a>           |
| <a href="#">Oklahoma</a><br>(OK)       | \$25,000 /<br>\$5,000 /<br>\$25,000  | \$25,000 /<br>\$50,000 | Yes | No  | No  | <a href="#">Car Insurance Quote in Oklahoma</a>       |
| <a href="#">Oregon</a> (OR)            | \$25,000 /<br>\$50,000 /<br>\$15,000 | \$25,000 /<br>\$50,000 | Yes | Yes | Yes | <a href="#">Car Insurance Quote in Oregon</a>         |
| <a href="#">Pennsylvania</a><br>(PA)   | \$15,000 /<br>\$30,000 /<br>\$5,000  | \$15,000 /<br>\$30,000 | Yes | Yes | No  | <a href="#">Car Insurance Quote in Pennsylvania</a>   |
| <a href="#">Rhode Island</a><br>(RI)   | \$25,000 /<br>\$50,000 /<br>\$25,000 | \$25,000 /<br>\$50,000 | Yes | No  | Yes | <a href="#">Car Insurance Quote in Rhode Island</a>   |
| <a href="#">South Carolina</a><br>(SC) | \$25,000 /<br>\$50,000 /<br>\$25,000 | \$25,000 /<br>\$50,000 | Yes | No  | Yes | <a href="#">Car Insurance Quote in South Carolina</a> |

|                                       |                                       |                          |     |     |     |  |
|---------------------------------------|---------------------------------------|--------------------------|-----|-----|-----|--|
| <a href="#">South Dakota</a><br>(SD)  | \$25,000 /<br>\$50,000 /<br>\$25,000  | \$25,000 /<br>\$50,000   | Yes | No  | Yes | <a href="#">Car Insurance<br/>Quote in South<br/>Dakota</a>  |
| <a href="#">Tennessee</a> (TN)        | \$25,000 /<br>\$50,000 /<br>\$15,000  | \$25,000 /<br>\$50,000   | Yes | No  | No  | <a href="#">Car Insurance<br/>Quote in<br/>Tennessee</a>     |
| <a href="#">Texas</a> (TX)            | \$30,000 /<br>\$60,000 /<br>\$30,000  | \$30,000 /<br>\$60,000   | Yes | No  | No  | <a href="#">Car Insurance<br/>Quote in Texas</a>             |
| <a href="#">Utah</a> (UT)             | \$25,000 /<br>\$65,000 /<br>\$15,000  | \$25,000 /<br>\$65,000   | Yes | Yes | No  | <a href="#">Car Insurance<br/>Quote in Utah</a>              |
| <a href="#">Virginia</a> (VA)         | \$25,000 /<br>\$50,000 /<br>\$20,000  | \$25,000 /<br>\$50,000   | Yes | No  | Yes | <a href="#">Car Insurance<br/>Quote in<br/>Virginia</a>      |
| <a href="#">Vermont</a> (VT)          | \$25,000 /<br>\$50,000 /<br>\$10,000  | \$50,000 /<br>\$100,000  | Yes | No  | Yes | <a href="#">Car Insurance<br/>Quote in<br/>Vermont</a>       |
| <a href="#">Washington</a><br>(WA)    | \$25,000 /<br>\$50,000 /<br>\$10,000  | \$25,000 /<br>\$50,000   | Yes | No  | No  | <a href="#">Car Insurance<br/>Quote in<br/>Washington</a>    |
| <a href="#">Wisconsin</a><br>(WI)     | \$50,000 /<br>\$100,000 /<br>\$55,000 | \$100,000 /<br>\$300,000 | No  | No  | Yes | <a href="#">Car Insurance<br/>Quote in<br/>Wisconsin</a>     |
| <a href="#">West Virginia</a><br>(WV) | \$20,000 /<br>\$40,000 /<br>\$10,000  | \$20,000 /<br>\$40,000   | Yes | No  | Yes | <a href="#">Car Insurance<br/>Quote in West<br/>Virginia</a> |
| <a href="#">Wyoming</a><br>(WY)       | \$25,000 /<br>\$50,000 /<br>\$20,000  | \$25,000 /<br>\$50,000   | Yes | No  | No  | <a href="#">Car Insurance<br/>Quote in<br/>Wyoming</a>       |

Coverage Limits last reviewed at InsuranceLevel.com on 3/08/2010.