

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
Alaska (AK)	\$50,000 / \$100,000 / \$25,000	\$50,000 / \$100,000	Yes	No	No	Car Insurance Quote in Alaska
Alabama (AL)	\$25,000 / \$50,000 / \$25,000	\$25,000 / \$50,000	Yes	No	No	Car Insurance Quote in Alabama

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

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

North Dakota (ND)	\$25,000 / \$50,000 / \$25,000	\$25,000 / \$50,000	Yes	Yes	Yes	Car Insurance Quote in North Dakota
Nebraska (NE)	\$25,000 / \$50,000 / \$25,000	\$25,000 / \$50,000	Yes	No	No	Car Insurance Quote in Nebraska
New Hampshire (NH)	\$25,000 / \$50,000 / \$25,000	\$25,000 / \$50,000	No	No	Yes	Car Insurance Quote in New Hampshire
New Jersey (NJ)	\$15,000 / \$30,000 / \$5,000	\$15,000 / \$30,000	Yes	Yes	Yes	Car Insurance Quote in New Jersey
New Mexico (NM)	\$25,000 / \$50,000 / \$10,000	\$25,000 / \$50,000	Yes	No	No	Car Insurance Quote in New Mexico
Nevada (NV)	\$15,000 / \$30,000 / \$10,000	\$15,000 / \$30,000	Yes	No	No	Car Insurance Quote in Nevada
New York (NY)	\$25,000 / \$50,000 / \$10,000	\$25,000 / \$50,000	Yes	Yes	Yes	Car Insurance Quote in New York
Ohio (OH)	\$25,000 / \$50,000 / \$25,000	\$12,500 / \$25,000	Yes	No	No	Car Insurance Quote in Ohio
Oklahoma (OK)	\$25,000 / \$50,000 / \$25,000	\$25,000 / \$50,000	Yes	No	No	Car Insurance Quote in Oklahoma
Oregon (OR)	\$25,000 / \$50,000 / \$20,000	\$25,000 / \$50,000	Yes	Yes	Yes	Car Insurance Quote in Oregon
Pennsylvania (PA)	\$15,000 / \$30,000 / \$5,000	\$15,000 / \$30,000	Yes	Yes	No	Car Insurance Quote in Pennsylvania
Rhode Island (RI)	\$25,000 / \$50,000 / \$25,000	\$25,000 / \$50,000	Yes	No	Yes	Car Insurance Quote in Rhode Island
South Carolina (SC)	\$25,000 / \$50,000 / \$25,000	\$25,000 / \$50,000	Yes	No	Yes	Car Insurance Quote in South Carolina

South Dakota (SD)	\$25,000 / \$50,000 / \$25,000	\$25,000 / \$50,000	Yes	No	Yes	Car Insurance Quote in South Dakota
Tennessee (TN)	\$25,000 / \$50,000 / \$15,000	\$25,000 / \$50,000	Yes	No	No	Car Insurance Quote in Tennessee
Texas (TX)	\$30,000 / \$60,000 / \$25,000	\$30,000 / \$60,000	Yes	No	No	Car Insurance Quote in Texas
Utah (UT)	\$25,000 / \$65,000 / \$15,000	\$25,000 / \$65,000	Yes	Yes	No	Car Insurance Quote in Utah
Virginia (VA)	\$25,000 / \$50,000 / \$20,000	\$25,000 / \$50,000	Yes	No	Yes	Car Insurance Quote in Virginia
Vermont (VT)	\$25,000 / \$50,000 / \$10,000	\$50,000 / \$100,000	Yes	No	Yes	Car Insurance Quote in Vermont
Washington (WA)	\$25,000 / \$50,000 / \$10,000	\$25,000 / \$50,000	Yes	No	No	Car Insurance Quote in Washington
Wisconsin (WI)	\$25,000 / \$50,000 / \$10,000	\$25,000 / \$50,000	No	No	Yes	Car Insurance Quote in Wisconsin
West Virginia (WV)	\$20,000 / \$40,000 / \$10,000	\$20,000 / \$40,000	Yes	No	Yes	Car Insurance Quote in West Virginia
Wyoming (WY)	\$25,000 / \$50,000 / \$20,000	\$25,000 / \$50,000	Yes	No	No	Car Insurance Quote in Wyoming

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