

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

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

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

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

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