

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	25/50/15 (7/1/2020)				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	25/50/25 Or \$75,000 CSL (01/01/18)	Yes	Yes		Yes 338a - 335
Delaware	Title 21 Chapter 29 2902 Financial Responsibility	25/50/10 (2018)			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	25/50/20	Yes	Yes		Yes 215 ILCS 5/143.01
Indiana	Title 9 Article 25 Chapter 4 Financial Responsibility	25/50/25 (July 1, 2018)				Yes 27-1-13-7
Iowa	Title VIII Subtitle 2 Chapter 321A Financial Responsibility	20/40/15				Yes Title XIII 515D.4
Kansas	Chapter 40 Article 31 40-3107 Compulsory	25/50/25	Yes		Yes	

Kentucky	Title XXV Chapter 304 Subtitle 39 Compulsory	25/50/25 (75 CSL allowed) (1/1/19)			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	Transportatio n 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	50/100/10 (2021)			Yes	Yes Sec. 500.3009
Minnesota	Chapter 65B - 49	30/60/10	Yes	Yes	Yes	

	Compulsory					
Mississippi	Title 63 Chapter 15 Financial Responsibility	25/50/25				Yes (Lic. Suspended) 83-11-3
Missouri	Title XIX Chapter 303 Compulsory	25/50/25 (2021)	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	25/50/20 (July 1, 2018)				Yes 57 - 687B.147
New Hampshire	Title 21 Chapter 264 Financial Responsibility	25/50/25 Med Pay required	Yes		Optiona l	
New Jersey	Title 39 Section 39-6A	25/50/25 for 2023 (Increasin	Yes	Yes	Yes	Yes 17:28-8

	Compulsory	g to 35/70/25 in 2026)				
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	Optiona l	Yes 58-11-9.3
Tennessee	Title 55 Chapter 12 Financial Responsibility	25/50/15 \$60,000 CSL Allowed				Yes Court
Texas	Transportatio n Code; Title 7; Chapter 601	30/60/25			Optiona l	Yes 5.C.551.10 4

	Financial Responsibility					
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	30/60/20 (1/1/22)	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		Optiona l	Yes 31-2402