

STATES' VEHICLE INSURANCE MINIMUMS

State	Bodily Injury Liability Limits (\$, in thousands)		Property Damage Liability Limit (\$, in thousands)	Source(s); Notes
	per person	per crash		
Alabama	25	50	25	Ala. Code § 32-7-6(c)(1) referenced by Ala. Code § 32-7A-4(b)(1)
Alaska	50	100	25	Alaska Stat. Ann. § 28.22.101(d)
Arizona	15	30	10	Ariz. Rev. Stat. Ann. § 28-4009(d)
Arkansas	25	50	25	Ark. Code Ann. § 27-22-104(b)
California	15	30	5	Cal. Veh. Code § 16056(a); Cal. Ins. Code § 11629.7 <i>et seq.</i> and Veh. Code § 16056.1 allow limits of 10/20/3 for those eligible for the California Low-Cost Automobile Insurance Program.
Colorado	25	50	15	Colo. Rev. Stat. § 10-4-620
Connecticut	20	40	10	Conn. Gen. Stat. Ann. § 14-112(a)
Delaware	15	30	10	Del. Code Ann. tit. 21, § 2118
District of Columbia	25	50	10	D.C. Code § 31-2406
Florida	10	20	10	Fla. Stat. Ann. § 324.021(7)
Georgia	25	50	25	Ga. Code Ann. § 33-7-11(a)(1)
Hawaii	20	40	10	Haw. Rev. Stat. § 431:10C-301(b)
Idaho	20	50	15	Idaho Code Ann. § 49-117(18)
Illinois	25	50	20	625 ILCS 5/7-317(b)(3) [Note: limits increased from 20/40/15 as of 1/1/2015 (P.A. 98-519)]
Indiana	25	50	10	Ind. Code Ann. § 9-25-4-5
Iowa	20	40	15	Iowa Code Ann. § 321A.21(2)(b)
Kansas	25	50	10	Kan. Stat. Ann. § 40-3107(e)
Kentucky	25	50	10	Ky. Rev. Stat. Ann. § 304.39-110(a); the state also allows a single limit policy with a minimum of \$60,000 for 1 crash.
Louisiana	15	30	25	La. Rev. Stat. Ann. § 32:900(B)(2)
Maine	50	100	25	Me. Rev. Stat. tit. 29-A, § 1611
Maryland	30	60	15	Md. Code Ann., Transp. § 17-103(b)
Massachusetts	20	40	5	Bodily Injury (20/40) - Mass. Gen. Laws Ann. ch. 90, § 34A; Property Damage (5) - Mass. Gen. Laws Ann. ch. 90, § 34O
Michigan	20	40	10	Mich. Comp. Laws § 500.3009
Minnesota	30	60	10	Minn. Stat. § 65B.49
Mississippi	25	50	25	Miss. Code. § 63-15-43(2)(b)
Missouri	25	50	10	Mo. Ann. Stat. § 303.190(2)(2)
Montana	25	50	10	Mont. Code Ann. § 61-6-103(1)(b)
Nebraska	25	50	25	Neb. Rev. St. § 60-534
Nevada	15	30	10	Nev. Rev. Stat. Ann. § 485.3091(b)
New Hampshire	25	50	25	N.H. Rev. Stat. Ann. § 259:61
New Jersey	15	30	5	N.J. Stat. Ann. § 39:6B-1(a); New Jersey also allows a Basic Policy (§ 39:6A-3.1) with bodily injury limits of \$10,000 for all persons, per crash, and \$5,000 in property damage liability. http://www.state.nj.us/dobi/division_consumers/insurance/basicpolicy.shtml
New Mexico	25	50	10	N.M. Stat. Ann. § 66-5-208; the state also allows evidence of financial responsibility in the form of a surety bond or a cash deposit of \$60,000.
New York	25	50	10	N.Y. Veh. & Traf. Law § 311 (McKinney). New York specifies limits if a crash results in bodily injury (\$25,000 if 1 person, \$50,000 if 2 or more) or death (\$50,000 if 1 person, \$100,000 if 2 or more).
North Carolina	30	60	25	N.C. Gen. Stat. Ann. § 20-279.21
North Dakota	25	50	25	N.D. Cent. Code Ann. § 39-16.1-11(2)(b)
Ohio	25	50	25	Ohio Rev. Code Ann. § 4509.51(B)
Oklahoma	25	50	25	47 Okl.St.Ann. § 7-324(b)(2)
Oregon	25	50	20	Or. Rev. Stat. Ann. § 806.070(2)
Pennsylvania	15	30	5	75 Pa. Cons. Stat. Ann. § 1774
Rhode Island	25	50	25	R.I. Gen. Laws Ann. § 31-31-7
South Carolina	25	50	25	S.C. Code Ann. § 38-77-140(A)
South Dakota	25	50	25	S.D. Codified Laws § 32-35-70
Tennessee	25	50	15	Tenn. Code Ann. § 55-12-102(12)(B); the state also allows a single limit policy with a minimum of \$60,000 for 1 crash.
Texas	30	60	25	Tex. Transp. Code Ann. § 601.072

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State	Bodily Injury Liability Limits (\$, in thousands)		Property Damage Liability Limit (\$, in thousands)	Source(s); Notes																
	per person	per crash																		
Utah	25	65	15	Utah Code Ann. § 31A-22-304; the state also allows a single limit policy with a minimum of \$80,000 for 1 crash.																
Vermont	25	50	10	Vt. Stat. Ann. Title 23, § 800																
Virginia	25	50	20	Va. Code Ann. § 46.2-472																
Washington	25	50	10	Wash. Rev. Code Ann. § 46.29.490(2)(b)																
West Virginia	20	40	10	W. Va. Code Ann. § 17D-4-2; limits increase to 25/50/25 for new or renewed policies as of 1/1/2016.																
Wisconsin	25	50	10	Wis. Stat. Ann. § 344.33(2)																
Wyoming	25	50	20	Wyo. Stat. Ann. § 31-9-405(b)(ii)																
Bodily injury, per person																				
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