

Minimum Auto Insurance Requirements

The lower states:

15/30/5 states (or lower) – 9 total: AZ, CA, DE, FL (10/20/10), LA (15/30/25), NV, NJ, OH (12.5/25/7.5), PA

20/40/10 states – 7 total: CT, HI, IL (20/40/15), IO (20/40/15), MA (20/40/5), MI, WV

The higher states:

25/50/10 states - 29 total: AL (25/50/25), AR, CO, DC, GA, ID (25/50/15), IN, KS, KY, MI (25/50/25), MO, MT, NE, NH, NM, NY, ND, OK (25/50/25), OR (25/50/20), RI (25/50/25), SC (25/50/25), SD (25/50/25), TN (25/50/15), UT (25/60/15), VT, VA (25/50/20), WA, WI, WY (25/50/20)

30/60/10 states (or higher) – 6 total: AK (50/100/25), ME (50/100/25), MD, MN, NC (30/60/25), TX (30/60/25)