

Insurance Alliance of Michigan

State	Average Premium 2016	Insurance Required	BI Limits	PIP Medical Limits
Alabama	\$924.64	BI, PD	25/50/25	Optional
Alaska	1,020.47	BI, PD	50/100/25	Optional
Arizona	1,022.42	BI, PD	15/30/10	Optional
Arkansas	950.08	BI, PD, PIP	25/50/25	Optional
California	1,044.29	BI, PD	15/30/5	Optional
Colorado	1,072.02	BI, PD	25/50/15	Optional
Connecticut	1,193.05	BI, PD, UM, UIM	25/50/25	Optional
Delaware	1,259.11	BI, PD, PIP	25/50/10	\$15,000
District of Columbia	1,380.55	BI, PD, UM	25/50/10	Optional
*Florida	1,338.73	PD, PIP	10/20/10	\$10,000
Georgia	1,129.06	BI, PD	25/50/25	optional
*Hawaii	890.59	BI, PD, PIP	20/40/10	\$10,000
Idaho	711.18	BI, PD	25/50/15	optional
Illinois	922.21	BI, PD, UM	25/50/20	optional
Indiana	789.84	BI, PD	25/50/25	optional
Iowa	737.79	BI, PD	20/40/15	optional
*Kansas	882.88	BI, PD, PIP	25/50/25	\$4,500
*Kentucky	976.97	BI, PD, PIP, UM, UIM	25/50/25	\$10,000
Louisiana	1,496.11	BI, PD	15/30/25	optional
Maine	734.03	PD, UM, UIM, MedPay	50/100/25	optional
Maryland	1,180.55	BI, PD, PIP, UM, UIM	30/60/15	optional
*Massachusetts	1,170.49	BI, PD, PIP	20/40/5	\$8,000
*Michigan	1,407.57	BI, PD, PPI, PIP	20/40/10	unlimited
*Minnesota	900.68	BI, PD, PIP, UM, UIM	30/60/10	\$20,000
Mississippi	1,035.72	BI, PD	25/50/25	optional
Missouri	925.68	BI, PD, UM	25/50/10	optional
Montana	891.40	BI, PD, UM	25/50/20	optional
Nebraska	864.99	BI, PD, UM, UIM	25/50/25	optional
Nevada	1,147.90	BI, PD	25/50/20	optional
New Hampshire	845.32	Financial Resp., UM	25/50/25	optional
*New Jersey	1,424.95	BI, PD, PIP, UM, UIM	15/30/5	\$15,000
New Mexico	963.88	BI, PD	25/50/10	optional
*New York	1,432.37	BI, PD, PIP, UM	25/50/10	\$50,000

*No-Fault States

State	Average Premium	Insurance Required	BI Limits	PIP Limits
North Carolina	836.71	BI, PD, UM, UIM	30/60/25	Optional
*North Dakota	773.53	BI, PD, PIP, UM, UIM	25/50/25	\$30,000
Ohio	816.92	BI, PD	25/50/25	Optional
Oklahoma	1,040.32	BI, PD	25/50/25	Optional
Oregon	957.98	BI, PD, PIP, UM, UIM	25/50/20	\$15,000
*Pennsylvania	1,017.17	BI, PD, PIP	15/30/5	\$5,000
Rhode Island	1,364.56	BI, PD	25/50/25	optional
South Carolina	1,046.70	BI, PD, UM	25/50/25	optional
South Dakota	807.37	BI, PD, UM, UIM	25/50/25	optional
Tennessee	898.97	BI, PD	25/50/15	optional
Texas	1,194.30	BI, PD	30/60/25	optional
*Utah	913.63	BI, PD, PIP	25/65/15	\$3,000
Vermont	790.37	BI, PD	25/50/10	optional
Virginia	883.90	BI, PD, UM, UIM	25/50/20	optional
Washington	1,011.38	BI, PD	25/50/10	optional
West Virginia	1,041.67	BI, PD, UM	25/50/25	optional
Wisconsin	767.38	BI, PD, UM, UIM, MedPay	25/50/10	optional
Wyoming	877.69	BI, PD	25/50/20	optional
Countrywide	\$1,062.23			

Compulsory coverages:

BI - Bodily Injury Liability

PD - Property Damage Liability

UM - Uninsured Motorists

UIM - Underinsured Motorists

PPI - Michigan has mandated Property Protection of \$1 million

PIP- Personal Injury Protection (mandatory in no-fault states)

Med Pay – First party policyholder medical expenses

Financial Responsibility - insurance is not compulsory in this state.

The first two numbers refer to bodily injury liability limits and the third to property liability. For example, 20/40/10 means coverage up to \$40,000 for all persons injured in an accident, subject to a limit of \$20,000 for one individual and \$10,000 coverage for property damage.

Sources: National Association of Insurance Commissioners, Insurance Information Association and Property Casualty Insurers of America.

Insurance Alliance of Michigan, 2019