

Insurance Law – Types of Insurance: Consumer Automobile Coverage (July 2021)

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Overview

Federal

The issues covered in this survey are primarily governed by the states, and as such, the scope of this survey is limited to state laws and regulations.

States

Automobile insurance is the most utilized form of insurance available. All states require that drivers meet certain minimum levels of financial responsibility, and all but one, New Hampshire, require drivers to purchase minimum levels of liability insurance to cover losses to third parties from bodily injury, death, and property damage. Most states follow a traditional tort system of insurance recovery where the “at fault” party must pay for the damages of the innocent party; however some states follow a “no fault” model where damages up to a certain threshold are covered by a policyholder’s insurance regardless of fault.

a. Uniform and Model Acts

A number of attempts have been made to create a more uniform national motor vehicle insurance scheme among the various states. Both the National Association of Insurance Commissioners (NAIC) and the National Conference of Commissioners on Uniform State Laws (NCCUSL) have approved model acts and uniform laws. A number of states have adopted these uniform laws, either in whole or in part, including the Uniform Motor Vehicle Accident Reparations Act (1972), which introduced a “no fault” insurance system where losses were compensated by first party coverage, and the Automobile Insurance Declination, Termination And Disclosure Model Act (1997), which sets up protections and limitations to an insurer’s right to terminate, cancel, or not renew a policy.

b. “No Fault” Insurance and/or Personal Injury Protection

Twelve states (Florida, Hawaii, Kansas, Kentucky, Massachusetts, Michigan, Minnesota, New Jersey, New York, North Dakota, Pennsylvania, and Utah), as well as the District of Columbia and Puerto Rico, have established some form of no fault system of automobile insurance in lieu of the traditional tort system. Of these, most require this coverage while Kentucky, New Jersey, Pennsylvania, and the District of Columbia are jurisdictions that allow the insured the choice to opt out or waive said coverage. Some states, such as Colorado and Connecticut, initially moved to a “no fault” system but have since returned to the traditional tort system.

In “no fault” states, insurers “provide for medical, surgical, funeral, and disability insurance benefits without regard to fault.” Fla. Stat. § 627.731. These states have found that the traditional tort system of insurance recovery is inefficient and inadequate to compensate victims with serious injuries. *See, e.g.,* D.C. Code § 31-2401. In no fault states, policyholders who are involved in an accident are generally reimbursed by their own provider as a first party, rather than seeking recovery from a third party’s insurer regardless of fault.

In addition, some states that do not follow a no-fault scheme nevertheless either require some form of personal injury protection to be offered as an option or to be provided unless waived.

c. Uninsured and/or Underinsured Insurance

While policies or supplements covering loss caused by uninsured motorists (UM) or underinsured motorists (UIM) are generally available, a sizeable minority of states have mandated a minimum level of coverage of either UM or both UM and UIM be present in all policies. Typically, the losses covered relate to bodily injury or death, but a few also include property damage. Some jurisdictions, like the District of Columbia, have separated UM from UIM coverage and require the former while making the latter optional. D.C. Code § 31-2406. Where states require coverage, coverage may be no lower than a set minimum, but if the liability coverage is higher than that amount, the UM and/or UIM coverage may be equal to the amount of the purchased liability coverage. Some states set monetary maximums to the level of UM and/or UIM coverage that may be provided.

Note that the scope of the following chart is limited to private passenger motor vehicles and is not intended to include any provisions or regulations that apply to motorcycles, boats, commercial vehicles, common carriers, vehicles owned and operated by government entities, or aircraft.

Issue Coverage

Compiled July 2021, this chart addresses insurance verification, rate limits, operator's financial responsibility, required premium reductions for certain classes, cancellation, interpretation, law suit and personal injury guidelines. Highlighted issues include: (1) Mandatory minimum levels of financial responsibility, based on bodily injury per person, bodily injury per accident, and property damage per accident; (2) Notice requirements for effective policy cancellations; and (3) Mandatory personal injury protection (PIP) and/or uninsured/underinsured motorist coverage requirements.

Insurance Law – Types of Insurance: Consumer Automobile Coverage (July 2021)

State	Statutes & Regulations	Mandatory Financial Responsibility bodily injury per person/bodily injury per accident/ property damage per accident	Requirements for Notice to Insured of Cancellations	Mandatory Personal Injury Protection (PIP) and/or Uninsured/Under-Insured Motorist Coverage Requirements
AL	Code of Ala. §§ 27-23-20 through 27-23-28 Code of Ala. §§ 32-7-1 through 32-7-43 Code of Ala. §§ 32-7A-1 through 32-7A-26 Ala. Admin. Code r. 810-5-8-.01 through 810-5-8, Appendix C	\$25,000 / \$50,000 / \$25,000 (Code of Ala. § 32-7-6)	Notice required 20 days before effective date of cancellation; 10 days for nonpayment (Code of Ala. § 27- 23-23)	
AK	Alaska Stat. § 21.36.220 Alaska Stat. §§ 21.36.250 through 21.36.310 Alaska Stat. § 21.36.465 Alaska Stat. §§ 21.96.020 through 21.96.027 Alaska Stat. §§ 28.20.010 through 28.22.320 2 Alaska Admin. Code 90.100 through 2 Alaska Admin. Code 90.150 2 Alaska Admin. Code 90.510 through 2 Alaska Admin. Code 90.540	\$50,000 / \$100,000 / \$25,000 (Alaska Stat. § 28.22.101)	Notice required 30 days before effective date of cancellation; 20 days for nonpayment; and 10 days for other reasons enumerated by statute (Alaska Stat. § 21.36.220; see also Alaska Stat. § 21.36.250)	
AZ	A.R.S. §§ 20-259 through 20-269 A.R.S. § 20-1123.01 A.R.S. §§ 20-1631 through 20- 1634	\$15,000 / \$30,000 / \$10,000 (A.R.S. § 28-4009)	Notice required 45 days before effective date of cancellation; 10 days for nonpayment (A.R.S. § 20-1632)	

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AR	A.R.S. §§ 28-4001 through 28-4153	\$25,000 / \$50,000 / \$25,000	Notice required 20 days before effective date of cancellation; 10 days for nonpayment (A.C.A. § 23-89-304)	
	A.C.A. §§ 23-89-201 through 23-89-216	(A.C.A. § 27-19-603; A.C.A. § 27-19-605; A.C.A. § 23-13-709; A.C.A. § 27-22-104)		
	A.C.A. §§ 23-89-301 through 23-89-308			
	A.C.A. §§ 23-89-401 through 23-89-405			
	A.C.A. §§ 27-19-101 through 27-19-718			
	A.C.A. §§ 27-22-101 through 27-22-111			
	006 05 CARR 029			
CA	Cal Ins Code § 489	\$15,000 / \$30,000 / \$5,000	Notice required 20 days before effective date of cancellation; 10 days for nonpayment (Cal Ins Code § 662)	
	Cal Ins Code § 515	(Cal Veh Code § 16054.2; Cal Veh Code § 16056; Cal Veh Code § 16451)		
	Cal Ins Code §§ 657 through 673			
	Cal Ins Code §§ 11628 through 11629.5			
	Cal Ins Code §§ 11629.7 through 11629.88			
	Cal Veh Code §§ 16020 through 16058.1			
	Cal Veh Code § 16451			
	10 CCR 2107 through 10 CCR			

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	2127 10 CCR 2498.4.9 through 10 CCR 2498.6 10 CCR 2499 through 10 CCR 2499.7 Cal Veh Code § 16056			
CO	C.R.S. 10-4-412 C.R.S. 10-4-601 through 10-4-643 C.R.S. 42-7-101 through 42-7-609 3 CCR 702-5	\$25,000 / \$50,000 / \$15,000 (C.R.S. 10-4-620)	Notice required 30 days before effective date of cancellation; 10 days for nonpayment (C.R.S. 10-4-603; C.R.S. 10-4-629)	
CT	Conn. Gen. Stat. § 14-112 Conn. Gen. Stat. §§ 38a-334 through 38a-358 Conn. Gen. Stat. §§ 38a-363 through 38a-389 Regs., Conn. State Agencies §§ 38a-334-1 through 38a-334-10 Regs., Conn. State Agencies §§ 38a-347-1 through 38a-347-3	\$25,000 / \$50,000 / \$25,000 (Conn. Gen. Stat. § 38a-335; see also Conn. Gen. Stat. § 14-112)	Notice required 45 days before effective date of cancellation; 10-15 days for nonpayment (Conn. Gen. Stat. § 38a-343)	UM/UIM required: Coverage may not be less than \$25,000 per person / \$50,000 per accident (Conn. Gen. Stat. § 38a-336; see also Conn. Gen. Stat. § 14-112)
DE	18 Del. C. § 2740 through 18 Del. C. § 2741 18 Del. C. § 3901 through 18 Del. C. § 3919 21 Del. C. § 2118 21 Del. C. § 2901 through 21 Del.	\$25,000 / \$50,000 / \$10,000 (21 Del. C. § 2902)	Notice required 30 days before effective date of cancellation; 10 days for nonpayment (18 Del. C. § 3905)	PIP offering requirement: Every insurer shall offer to the insured the option to purchase additional coverage for personal injury or death up to a limit of \$100,000 per person / \$300,000 per accident or \$300,000 single limit (18 Del. C. § 3902) PIP requirement: compensation for funeral expenses

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	<p>C. § 2972</p> <p>CDR 18-600-601 through 18-600-610</p> <p>CDR 18-1900-1902</p> <p>CDR 19-2000-2007</p>			<p>included in the foregoing shall not exceed the sum of \$5,000 per person</p> <p>(CDR 18-600-603; see also 21 Del. C. § 2118)</p> <p>PIP requirement: Minimum PIP limits of \$15,000 per person; \$30,000 per accident for reasonable and necessary medical expenses, net amount of loss earnings, funeral expenses, and substitute services incurred within 2 years of an automobile accident</p> <p>(CDR 19-2000-2007)</p>
DC	<p>D.C. Code §§ 5-114.01 through 5-114.04</p> <p>D.C. Code §§ 31-2401 through 31-2413</p> <p>D.C. Code §§ 50-1301.34 through 50-1301.68</p> <p>CDCR 18-805</p> <p>CDCR 26-A500 through 26-A511</p>	<p>\$25,000 / \$50,000 / \$5,000</p> <p>(D.C. Code § 31-2406)</p>	<p>Notice required 30 days before effective date of cancellation (D.C. Code § 31-2409)</p>	<p>PIP offering requirement: Insurers must offer minimum PIP benefits for medical and rehabilitation expenses (at least \$50,000 per victim), work loss (at least \$12,000 per accident), and funeral benefits (up to \$4,000 per victim) without regard to fault (D.C. Code § 31-2404)</p> <p>UM required: Must include \$25,000 for bodily injury or death per person, \$50,000 per accident, and \$5,000 for property damage per accident; UIM must be offered to insured (D.C. Code § 31-2406)</p>
FL	<p>Fla. Stat. §§ 324.011 through 324.251</p> <p>Fla. Stat. § 627.066</p> <p>Fla. Stat. §§ 627.7261 through 627.748</p> <p>15A-3.001 through 15A-3.016 F.A.C.</p> <p>69O-175.001 through 69O-175.032 F.A.C.</p> <p>69O-176.001 through 69O-</p>	<p>\$10,000 / \$20,000 / \$10,000</p> <p>(Fla. Stat. § 324.021)</p>	<p>Notice required 45 days before effective date of cancellation; 10 days for nonpayment (Fla. Stat. § 627.728)</p>	<p>PIP Required: Policy must provide personal injury protection to the insured and other qualifying beneficiaries up to \$10,000 in medical and disability benefits and \$5,000 in death benefits (Fla. Stat. § 627.736; see also 69O-176.006, F.A.C.)</p>

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		bodily injury per person/bodily injury per accident/ property damage per accident		
	176.022 F.A.C.			
GA	O.C.G.A. § 33-7-11	\$25,000 / \$50,000 / \$25,000	Notice required 30 days before effective date of cancellation	
	O.C.G.A. § 33-9-40	(O.C.G.A. § 33-7-11; see also O.C.G.A. § 40-9-37)	(O.C.G.A. § 33-24-45; see also O.C.G.A. § 33-24-44)	
	O.C.G.A. §§ 33-24-44 through 33-24-45			
	O.C.G.A. §§ 33-34-1 through 33-34-9			
	O.C.G.A. § 40-9-37			
	O.C.G.A. § 40-9-82			
	Ga. Comp. R. & Regs. r. 120-1-11-.05			
	Ga. Comp. R. & Regs. r. 120-2-14-.04 through 120-2-14-.17			
	Ga. Comp. R. & Regs. r. 120-2-28-.01 through 120-2-28-.12			
	Ga. Comp. R. & Regs. r. 120-2-46-.01 through 120-2-46-.09			
GU	16 GCA § 19101 through 16 GCA § 19107	\$25,000 / \$50,000 / \$20,000	Notice required 30 days before effective date of cancellation; 15 days for reasons enumerated by statute (16 GCA § 21105; see also 16 GCA § 21104)	
	16 GCA § 21102 through 16 GCA § 21111	(16 GCA § 19104)		
HI	HRS §§ 287-1 through 287-48	\$10,000 / \$20,000 / \$5,000	Notice required 30 days before effective date of cancellation; 20 days for nonpayment (HRS § 431:10C-112)	PIP required: Up to \$10,000 per person (HRS § 431:10C-103.5; see also HRS § 431:10C-303; HRS § 431:10C-304)
	HRS §§ 431:10C-101 through 431:10C-608	(HRS § 287-25; see also HRS § 287-26; HRS § 431:10C-301)		
	HAR 16-5			

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ID	Idaho Code §§ 41-2501 through 41-2521 Idaho Code § 49-117 Idaho Code § 49-1229 IDAPA 18.01.20.000 through 18.01.20.016 IDAPA 18.01.34.000 through 18.01.34.015	\$25,000 / \$50,000 / \$15,000 (Idaho Code § 49-117)	Notice required 20 days before effective date of cancellation; 10 days for nonpayment (Idaho Code § 41-2508)	UM required: Coverage may not be less than \$25,000 per person / \$50,000 per accident (625 ILCS 5/7-203; see also 215 ILCS 5/143a)
IL	215 ILCS 5/143.12a through 215 ILCS 5/143b 625 ILCS 5/7-203 625 ILCS 5/7-601 50 Ill. Adm. Code 8010 through 50 Ill. Adm. Code 8010.80	\$25,000 / \$50,000 / \$20,000 (625 ILCS 5/7-203; see also 625 ILCS 5/7-601)	Notice required 30 days before effective date of cancellation; 10 days for nonpayment (215 ILCS 5/143.15)	UM required: Coverage may not be less than \$25,000 per person / \$50,000 per accident (625 ILCS 5/7-203; see also 215 ILCS 5/143a)
IN	Burns Ind. Code Ann. §§ 9-25-1-2 through 9-25-9-7 Burns Ind. Code Ann. §§ 9-25-9-2 through 9-25-9-7 Burns Ind. Code Ann. §§ 27-7-5-2 through 27-7-5-6 Burns Ind. Code Ann. §§ 27-7-6-1 through 27-7-6-12 Burns Ind. Code Ann. §§ 27-8-9-5 through 27-8-9-11 140 IAC 1-2-4 through 140 IAC 1-2-7	\$25,000 / \$50,000 / \$25,000 (Burns Ind. Code Ann. § 9-25-4-5)	Notice required 20 days before effective date of cancellation; 10 days for nonpayment (Burns Ind. Code Ann. § 27-7-6-5)	UIM required: Underinsured motorist coverage must be made available in limits of not less than \$50,000 (Burns Ind. Code Ann. § 27-7-5-2)

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IA	140 IAC 1-7-2 through 140 IAC 1-7-8 760 IAC 1-1-1	\$20,000 / \$40,000 / \$15,000	Notice required 30 days before effective date of cancellation; 10 days for nonpayment (Iowa Code § 515D.5)	PIP required: Must provide PIP benefits (K.S.A. § 40-3107) including: disability benefits, funeral benefits, medical benefits, rehabilitation benefits, substitution benefits and survivors' benefits, with limits defined by statute (K.S.A. § 40-3103) UM/UIM required: Coverage must be equal to the limits of liability coverage for bodily injury or death sold, policyholder may reject coverage in excess of liability coverage (K.S.A. § 40-284)
	Iowa Code §§ 321A.12 through 321A.29	(Iowa Code § 321A.1;Iowa Code § 321A.21; see also Iowa Code § 516A.1)		
	Iowa Code §§ 515D.1 through 515D.12			
	Iowa Code §§ 516A.1 through 516A.5			
	Iowa Code §§ 516B.1 through 516B.3			
761 IAC 640.1(321A) through 761 IAC 640.7(321A)				
KS	K.S.A. §§ 40-276 through 40-278	\$25,000 / \$50,000 / \$25,000	Notice required 30 days before effective date of cancellation (K.S.A. § 40-3118)	PIP required: Must provide PIP benefits (K.S.A. § 40-3107) including: disability benefits, funeral benefits, medical benefits, rehabilitation benefits, substitution benefits and survivors' benefits, with limits defined by statute (K.S.A. § 40-3103) UM/UIM required: Coverage must be equal to the limits of liability coverage for bodily injury or death sold, policyholder may reject coverage in excess of liability coverage (K.S.A. § 40-284)
	K.S.A. §§ 40-284 through 40-288	(K.S.A. § 40-3107)		
	K.S.A. § 40-1112a			
	K.S.A. §§ 40-3101 through 40-3130			
	K.A.R. § 40-3-18			
	K.A.R. § 40-3-28			
K.A.R. § 40-3-31				
K.A.R. §§ 40-3-35 through 40-3-37				

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KY	KRS § 304.20-040 KRS § 304.20-045 KRS §§ 304.39-010 through 304.39-340 806 KAR 20:020 806 KAR 39:020 through 806 KAR 39:070	\$25,000 / \$50,000 / \$25,000 (KRS § 304.39-110)	Notice required 20 days before effective date of cancellation, 14 days for nonpayment; The reason for cancellation or nonrenewal of the policy shall appear in or accompany the notice (KRS § 304.20-040; 806 KAR 20:020)	Basic reparation benefits required (KRS § 304.39-040)
LA	La. R.S. 22:1281 through 22:1297 La. R.S. 22:1266 La. R.S. 22:1891 La. R.S. 32:861 through 32:868 La. R.S. 32:900 LAC 37:VII.101 LAC 55:III.1701 through 55:III.1786	\$15,000 / \$30,000 / \$25,000 (La. R.S. 32:861)	Notice required 20 days before effective date of cancellation; 10 days for nonpayment (La. R.S. 22:1266)	
ME	24-A M.R.S. § 2902 through 24-A M.R.S. § 2927 24-A M.R.S. § 2911 through 24-A M.R.S. § 2924 24-A M.R.S. § 2927 29-A M.R.S. § 1551 through 29-A M.R.S. § 1653	\$50,000 / \$100,000 / \$25,000 (29-A M.R.S. § 1605; see also 29-A M.R.S. § 1601)	Notice required 20 days before effective date of cancellation; 10 days for nonpayment (24-A M.R.S. § 2915)	UM required: Coverage may not be less than the minimum limits for bodily injury liability insurance (24-A M.R.S. § 2902)
MD	Md. INSURANCE Code Ann. §§ 11-214 through 11-216	\$30,000 / \$60,000 / \$15,000	Notice required 45 days before effective date of cancellation; 10 days	PIP required unless waived: Must provide minimum medical, hospital, and disability benefits up to \$2500

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	<p>Md. INSURANCE Code Ann. §§ 11-317 through 11-319</p> <p>Md. INSURANCE Code Ann. §§ 12-301 through 12-306</p> <p>Md. INSURANCE Code Ann. §§ 19-504 through 19-520</p> <p>Md. INSURANCE Code Ann. § 20-602</p> <p>Md. INSURANCE Code Ann. § 27-602</p> <p>Md. INSURANCE Code Ann. § 27-611</p> <p>Md. INSURANCE Code Ann. § 27-613</p> <p>Md. TRANSPORTATION Code Ann. §§ 17-101 through 17-301</p> <p>COMAR 11.18.01.01 through 11.18.04.03</p> <p>COMAR 31.08.04.01 through 31.08.04.02</p>	<p>(Md. TRANSPORTATION Code Ann. § 17-103; Md. INSURANCE Code Ann. § 20-602; see also Md. INSURANCE Code Ann. § 19-504)</p>	<p>for nonpayment (Md. INSURANCE Code Ann. § 27-602; Md. INSURANCE Code Ann. § 27-613)</p>	<p>(Md. INSURANCE Code Ann. § 19-505)</p> <p>UM required: Coverage may not be less than minimums enumerated by statute (\$30,000 per person / \$60,000 per accident) (Md. TRANSPORTATION Code Ann. § 17-103; see also; Md. INSURANCE Code Ann. § 19-509; Md. INSURANCE Code Ann. § 20-602)</p>
MA	<p>ALM GL ch. 90, § 34A through ch. 90, § 34R</p> <p>ALM GL ch. 175, § 113A through ch. 175, § 113X</p> <p>ALM GL ch. 231, § 6D</p> <p>211 CMR 79.01 through 211 CMR 79.18</p>	<p>\$20,000 / \$40,000 / \$1,000</p> <p>(ALM GL ch. 90, § 34A)</p>	<p>Notice required 20 days before effective date of cancellation (ALM GL ch. 175, § 113A)</p>	<p>PIP required: Must provide PIP coverage (ALM GL ch. 90, § 34M), including: at least \$8,000 for injury or death per person, work loss up to 75% of average weekly wage or its equivalent (ALM GL ch. 90, § 34A)</p> <p>UM required: Coverage may not be less than the minimum liability coverage for bodily injury or death (ALM GL ch. 175, § 113L)</p>

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	211 CMR 91.01 through 211 CMR 91.14			
	211 CMR 94.01 through 211 CMR 94.14			
	211 CMR 97.01 through 211 CMR 97.07			
MI	MCLS §§ 257.511 through 257.528 MCLS § 492.151 MCLS §§ 500.2101 through 500.2131 MCLS §§ 500.3009 through 500.3010 MCLS § 500.3020 MCLS §§ 500.3101 through 500.3390 MICH. ADMIN. CODE R 500.1502	\$20,000 / \$40,000 / \$10,000 (MCLS § 257.520)	Notice required 10 days before effective date of cancellation (MCLS § 500.3020)	PIP required: Owners are required to secure personal protection insurance, property protection insurance and residual liability insurance (MCLS § 500.3101)
MN	Minn. Stat. §§ 65B.001 through Minn. Stat. § 70A.23 Minn. R. 2770.0200 through 2770.9170	\$30,000 / \$60,000 / \$10,000 (Minn. Stat. § 65B.49)	Notice required 30 days before effective date of cancellation; 10 days for nonpayment (Minn. Stat. § 65B.16)	PIP required: Must provide basic economic loss benefits (Minn. Stat. § 65B.48; Minn. Stat. § 65B.49), covering: at least \$ 40,000 per person, consisting of \$20,000 for medical expenses and \$20,000 for income and other losses as enumerated by statute (Minn. Stat. § 65B.44) UM/UIM required: Coverage may not be less than \$25,000 per person / \$50,000 per accident (Minn. Stat. § 65B.49)
MS	Miss. Code Ann. § 63-15-3	\$25,000 / \$50,000 / \$25,000	Notice required 30 days before	

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	Miss. Code Ann. §§ 63-15-35 through 63-15-65 Miss. Code Ann. §§ 83-11-1 through 83-11-503	(Miss. Code Ann. § 63-15-43; Miss. Code Ann. § 63-15-3)	effective date of cancellation; 10 days for nonpayment (Miss. Code Ann. § 83-11-5; Miss. Code Ann. § 83-11-1)	
MO	§§ 303.010 R.S.Mo. through 303.390 R.S.Mo. §§ 379.110 R.S.Mo. through 379.123 R.S.Mo. § 379.203 R.S.Mo. 20 CSR 500-2.100 through 20 CSR 500-2.700	\$25,000 / \$50,000 / \$10,000 (§ 303.020 R.S.Mo.; see also § 303.025 R.S.Mo.)	Notice required 30 days before effective date of cancellation (§ 379.118 R.S.Mo.)	UM required: Coverage may not be less than \$25,000 per person / \$50,000 per accident (§ 303.030 R.S.Mo.; see also § 379.203 R.S.Mo.)
MT	Mont. Code Anno., §§ 33-23-201 through 33-23-217 Mont. Code Anno., §§ 61-6-101 through 61-6-158 Mont. Code Anno., §§ 61-6-301 through 61-6-309	\$25,000 / \$50,000 / \$20,000 (Mont. Code Anno., § 61-6-103)	Notice required 45 days before effective date of cancellation; 10 days for nonpayment (Mont. Code Anno., § 33-23-212)	
NE	R.R.S. Neb. § 44-3,128 R.R.S. Neb. §§ 44-514 through 44-523 R.R.S. Neb. §§ 44-6401 through 44-6414 R.R.S. Neb. §§ 60-516 through 60-554	\$25,000 / \$50,000 / \$25,000 (R.R.S. Neb. § 60-534)	Notice required 30 days before effective date of cancellation; 10 days for nonpayment (R.R.S. Neb. § 44-516; R.R.S. Neb. § 44-523)	UI/UIM requirement: an automobile liability insurance policy is required to provide UI/UIM coverage if the policy is delivered, issued for delivery, or renewed on a motor vehicle principally garaged in Nebraska (R.R.S. Neb. § 44-6408)
NV	Nev. Rev. Stat. Ann. §§ 485.010 through 485.420	\$25,000 / \$50,000 / \$20,000	Notice required 10 days before effective date of cancellation (Nev.	UM requirement: The amount of coverage to be provided must be not less than the minimum limits for liability

Insurance Law – Types of Insurance: Consumer Automobile Coverage (July 2021)

State	Statutes & Regulations	Mandatory Financial Responsibility bodily injury per person/bodily injury per accident/ property damage per accident	Requirements for Notice to Insured of Cancellations	Mandatory Personal Injury Protection (PIP) and/or Uninsured/Under-Insured Motorist Coverage Requirements
	Nev. Rev. Stat. Ann. §§ 687B.145 through 687B.147 Nev. Rev. Stat. Ann. §§ 690B.016 through 690B.040 NAC 485.010 through 485.190 NAC 686B.700 through 686B.765 NAC 690B.310 through 690B.320	(Nev. Rev. Stat. Ann. § 485.185)	Rev. Stat. Ann. § 485.3092)	insurance for bodily injury provided for under chapter 485 of NRS, but may be in an amount not to exceed the coverage for bodily injury purchased by the policyholder (Nev. Rev. Stat. Ann. § 690B.020; see also Nev. Rev. Stat. Ann. § 687B.145)
NH	RSA 259:61 RSA 264:1 through 264:24-b RSA 407-B:1 through 407-B:7 RSA 412:8 through 412:12 RSA 412:17 through 412:18 RSA 417-A:1 through 417-A:10 N.H. Admin. Rules, Ins 1401.01 through Ins 1400 App.	\$25,000 / \$50,000 / \$25,000 (RSA 264:20)	Notice required 45 days before effective date of cancellation; 10 days for reasons enumerated by statute (RSA 417-A:5)	UM required: In the event of insolvency on the part of the liability insurer which prevents such insurer from paying the legal liability of its insured within the limits of the coverage provided, if no other insurance applies, uninsured motorist coverage shall provide for no less than \$25,000 coverage for injury to or destruction of property in any one accident (RSA 264:15)
NJ	N.J. Stat. §§ 17:28-1 through 17:28-8 N.J. Stat. §§ 17:29A-33 through 17:29A-52 N.J. Stat. §§ 17:29C-6 through 17:29C-13 N.J. Stat. §§ 17:30E-1 through 17:30E-24 N.J. Stat. §§ 17:33B-1 through	\$15,000 / \$30,000 / \$5,000 (N.J. Stat. § 17:28-1.1; N.J. Stat. § 39:6B-1)	Notice required 20 days before effective date of cancellation (N.J. Stat. § 17:29C-6; N.J. Stat. § 17:29C-8); 15 days for nonpayment (N.J. Stat. § 17:33B-8; N.J. Stat. § 17:29C-8)	PIP Choice: PIP must be provided without regard to fault unless alternative coverage is opted for, and covers up to: \$250,000 for bodily injury per person per accident, \$5,200 for income continuation, \$4,380 for essential services, and \$1,000 for funeral expenses (N.J. Stat. § 39:6A-4; see also N.J. Stat. § 39:6A-4.3) UM required: Unless policyholder opts for a basic automobile insurance policy, coverage may not be less than \$15,000 per person / \$30,000 per accident / \$5,000 for property damage (N.J. Stat. § 17:28-1.1; see also N.J. Stat. § 39:6A-14)

Insurance Law – Types of Insurance: Consumer Automobile Coverage (July 2021)

State	Statutes & Regulations	Mandatory Financial Responsibility bodily injury per person/bodily injury per accident/ property damage per accident	Requirements for Notice to Insured of Cancellations	Mandatory Personal Injury Protection (PIP) and/or Uninsured/Under-Insured Motorist Coverage Requirements		
	17:33B-64					
	N.J. Stat. §§ 17:33C-1 through 17:33C-5					
	N.J. Stat. §§ 39:6A-1 through 39:6A-35					
	N.J. Stat. §§ 39:6B-1 through 39:6B-3					
	N.J.A.C. 11:2-35.1 through 11:2- 35.6					
	N.J.A.C. 11:3-1.1 through 11:3- 46.14					
NM	N.M. Stat. Ann. § 59A-18-29	\$25,000 / \$50,000 / \$10,000	Notice required 10 days before effective date of cancellation for nonpayment (N.M. Stat. Ann. § 59A- 18-29)			
	N.M. Stat. Ann. §§ 59A-32-1 through 59A-32-23	(N.M. Stat. Ann. § 66-5-208)				
	N.M. Stat. Ann. §§ 59A-38-1 through 59A-38-14					
	N.M. Stat. Ann. §§ 66-5-201 through 66-5-239					
	N.M. Stat. Ann. §§ 66-5-301 through 66-5-303					
	13.12.3.1 NMAC through 13.12.4.22 NMAC					
NY	NY CLS Ins §§ 2328 through 2337 NY CLS Ins § 3420	\$25,000-50,000 / \$50,000-100,000 / \$10,000 (NY CLS Veh & Tr § 311; 11 NYCRR § 60-1.1)	Notice required 20 days before effective date of cancellation; 15 days for nonpayment (NY CLS Veh & Tr § 313; 11 NYCRR § 60-1.1)	First party benefits required (NY CLS Ins § 5103) UM required: Coverage up to \$25,000 for injury per person, \$50,000 for death per person / \$50,000 for injury per accident, \$100,000 for death per accident (NY CLS Ins § 3420)		
	NY CLS Ins §§ 5101 through 5109					
	NY CLS Ins §§ 5201 through 5225					

Insurance Law – Types of Insurance: Consumer Automobile Coverage (July 2021)

State	Statutes & Regulations	Mandatory Financial Responsibility bodily injury per person/bodily injury per accident/ property damage per accident	Requirements for Notice to Insured of Cancellations	Mandatory Personal Injury Protection (PIP) and/or Uninsured/Under-Insured Motorist Coverage Requirements
	NY CLS Ins §§ 5301 through 5304			
	NY CLS Veh & Tr §§ 310 through 321			
	11 NYCRR § 60-1.1 through 11 NYCRR § 60-2.4			
	11 NYCRR § 65-1.1 through 11 NYCRR § 65-4.11			
	11 NYCRR § 163.0 through 11 NYCRR § 163.7			
NC	N.C. Gen. Stat. §§ 20-279.19 through 20-279.23	\$30,000 / \$60,000 / \$25,000 (N.C. Gen. Stat. § 20-279.21)	Notice required 10 days before effective date of cancellation for nonpayment (N.C. Gen. Stat. § 58- 35-85)	UM/UIM required: Coverage mandatory with maximum limits designated by statute (N.C. Gen. Stat. § 20- 279.21)
	N.C. Gen. Stat. §§ 20-319.1 through 20-319.2			
	N.C. Gen. Stat. § 58-35-85			
	N.C. Gen. Stat. § 58-36-65			
	19A N.C.A.C. 3C.0301 through 19A N.C.A.C. 3C.0305			
ND	N.D. Cent. Code, § 26.1-25-04.1	\$25,000 / \$50,000 / \$25,000	Notice required 20 days before effective date of cancellation; 10 days for nonpayment (N.D. Cent. Code, § 26.1-40-03)	Basic no-fault benefits required: Owner must secure sufficient basic no-fault benefits coverage (N.D. Cent. Code, § 26.1-41-02)
	N.D. Cent. Code, §§ 26.1-40-01 through 26.1-40-25	(N.D. Cent. Code, § 39-16.1-11)		
	N.D. Cent. Code, §§ 26.1-41-01 through 26.1-41-20			UM required: Coverage may not be less than \$25,000 per person / \$50,000 per accident (N.D. Cent. Code, § 39-16.1-11; see also N.D. Cent. Code, § 26.1-40-15.2)
	N.D. Cent. Code, §§ 39-16.1-01 through 39-16.1-23			
	N.D. Admin. Code 45-05-01-01 through 45-05-01-06			

Insurance Law – Types of Insurance: Consumer Automobile Coverage (July 2021)

State	Statutes & Regulations	Mandatory Financial Responsibility bodily injury per person/bodily injury per accident/ property damage per accident	Requirements for Notice to Insured of Cancellations	Mandatory Personal Injury Protection (PIP) and/or Uninsured/Under-Insured Motorist Coverage Requirements
OH	ORC Ann. 3937.01 through 3937.99 ORC Ann. 4509.01 through 4509.58 OAC Ann. 4501:1-2-01 through 4501:1-2-08	\$25,000 / \$50,000 / \$25,000 (ORC Ann. 4509.01)	Notice required 30 days before effective date of cancellation; 10 days for nonpayment (ORC Ann. 3937.25)	
OK	36 Okl. St. § 941 through 36 Okl. St. § 944 36 Okl. St. § 3636 36 Okl. St. § 6091 through 36 Okl. St. § 6092 47 Okl. St. § 7-204 47 Okl. St. § 7-324 47 Okl. St. § 7-600 through 47 Okl. St. § 7-612 O.A.C. §§ 595:15-3-1 through 595:15-3-3	\$25,000 / \$50,000 / \$25,000 (47 Okl. St. § 7-324)		
OR	ORS §§ 742.449 through 742.580 ORS §§ 806.010 through 806.195 Or. Admin. R. 735-050-0000 through 735-050-0160 Or. Admin. R. 836-058-0010 through 836-058-0020	\$25,000 / \$50,000 / \$20,000 (ORS § 806.070)	Notice required 30 days before effective date of cancellation; 10 days for nonpayment (ORS § 742.564)	PIP required: Must provide PIP coverage (ORS § 742.520) up to: \$15,000 per person for medical and similar expenses for injury or death, \$3,000 per month for work loss, \$5,000 for funeral expenses, and \$750 for child care and essential services (ORS § 742.524) UM/UIM required: Coverage may not be less than \$25,000 per person / \$50,000 per accident (ORS § 806.070; see also ORS § 742.502)
PA	40 P.S. § 991.2004 through 40 P.S. § 991.2006	\$15,000 / \$30,000 / \$5,000	Notice required 60 days before effective date of cancellation; 15 days	

Insurance Law – Types of Insurance: Consumer Automobile Coverage (July 2021)

State	Statutes & Regulations	Mandatory Financial Responsibility bodily injury per person/bodily injury per accident/ property damage per accident	Requirements for Notice to Insured of Cancellations	Mandatory Personal Injury Protection (PIP) and/or Uninsured/Under-Insured Motorist Coverage Requirements
	<p>40 P.S. § 2000</p> <p>75 Pa.C.S. § 1701 through 75 Pa.C.S. § 1799.7</p> <p>75 Pa.C.S. § 2001 through 75 Pa.C.S. § 2009</p> <p>40 P.S. § 991.2001 through 40 P.S. § 991.2013</p> <p>31 Pa. Code § 61.1 through 31 Pa. Code § 69.55</p>	(75 Pa.C.S. § 1702)	for reasons enumerated by statute (40 P.S. § 991.2006; see also 40 P.S. § 991.2004)	
PR	<p>9 L.P.R.A. § 2058</p> <p>26 L.P.R.A. § 8051 through 26 L.P.R.A. § 8062</p>	\$3,000 per accident (26 L.P.R.A. § 8052)		
RI	<p>R.I. Gen. Laws §§ 27-7-1 through 27-7-7</p> <p>R.I. Gen. Laws § 27-9-53</p> <p>R.I. Gen. Laws § 31-31-7</p> <p>R.I. Gen. Laws §§ 31-32-1 through 31-32-36</p> <p>R.I. Gen. Laws §§ 31-47-1 through 31-47-19</p> <p>CRIR 46-100-027</p>	<p>\$25,000 / \$50,000 / \$25,000</p> <p>(R.I. Gen. Laws § 31-32-2; R.I. Gen. Laws § 31-31-7)</p>	Notice required 30 days before effective date of cancellation; 10 days for nonpayment (R.I. Gen. Laws § 31-47-4)	UM required: Coverage may not be less than \$25,000 per person / \$50,000 per accident, limit may be lowered after signing an advisory notice; policyholder may reject property damage coverage (R.I. Gen. Laws § 31-31-7; see also R.I. Gen. Laws § 27-7-2.1)
SC	<p>S.C. Code Ann. § 38-75-730</p> <p>S.C. Code Ann. §§ 38-77-10 through 38-77-1160</p> <p>S.C. Code Ann. §§ 56-9-10</p>	<p>\$25,000 / \$50,000 / \$25,000</p> <p>(S.C. Code Ann. § 56-9-20)</p>	<p>Notice required 15 days before effective date of cancellation (S.C. Code Ann. § 38-77-120)</p> <p>Notice required 10 days before</p>	UM required: Coverage may be no less than \$25,000 per person / \$50,000 per accident / \$25,000 for property damage (S.C. Code Ann. § 38-77-150; see also S.C. Code Ann. § 38-77-140)

Insurance Law – Types of Insurance: Consumer Automobile Coverage (July 2021)

State	Statutes & Regulations	Mandatory Financial Responsibility bodily injury per person/bodily injury per accident/ property damage per accident	Requirements for Notice to Insured of Cancellations	Mandatory Personal Injury Protection (PIP) and/or Uninsured/Under-Insured Motorist Coverage Requirements
	<p>through 56-9-120</p> <p>S.C. Code Ann. §§ 56-9-550 through 56-9-560</p> <p>S.C. Code Regs. 38-120 through 38-121</p>		<p>effective date of cancellation for nonpayment (S.C. Code Ann. § 38-75-730)</p>	
SD	<p>S.D. Codified Laws §§ 32-35-1 through 32-35-125</p> <p>S.D. Codified Laws §§ 58-11-9 through 58-11-9.4</p> <p>S.D. Codified Laws § 58-11-49</p> <p>S.D. Codified Laws §§ 58-23-1 through 58-23-9</p>	<p>\$25,000 / \$50,000 / \$25,000</p> <p>(S.D. Codified Laws § 32-35-2)</p>	<p>Notice required 20 days before effective date of cancellation; 20 days for nonpayment (S.D. Codified Laws § 58-11-49)</p>	<p>UM/UIM required: Coverage must be equal to the coverage provided by such policy for bodily injury and death up to maximums enumerated by statute (S.D. Codified Laws § 58-11-9; S.D. Codified Laws § 58-11-9.4)</p>
TN	<p>Tenn. Code Ann. §§ 55-12-102 through 55-12-107</p> <p>Tenn. Code Ann. §§ 55-12-119 through 55-12-125</p> <p>Tenn. Code Ann. §§ 56-7-1101 through 56-7-1119</p> <p>Tenn. Code Ann. §§ 56-7-1201 through 56-7-1206</p> <p>Tenn. Code Ann. §§ 56-7-1301 through 56-7-1305</p>	<p>Single limit policy: \$60,000 per accident</p> <p>Split-limit policy:</p> <p>\$25,000 / \$50,000 / \$15,000</p> <p>(Tenn. Code Ann. § 55-12-102; see also Tenn. Code Ann. § 55-12-107)</p>	<p>Notice required 20 days before effective date of cancellation; 10 days for reasons enumerated by statute (Tenn. Code Ann. § 56-7-1303; see also Tenn. Code Ann. § 55-12-123)</p>	<p>UM required: The limits of the uninsured motorist coverage shall be equal to the bodily injury liability limits stated in the policy</p> <p>(Tenn. Code Ann. § 56-7-1201)</p>
TX	<p>Tex. Ins. Code art. 5.01 through 5.11</p> <p>Tex. Ins. Code § 551.104</p> <p>Tex. Ins. Code §§ 1951.001</p>	<p>\$30,000 / \$60,000 / \$25,000</p> <p>(Tex. Transp. Code § 601.072)</p>	<p>Notice required 10 days before effective date of cancellation (Tex. Ins. Code § 551.104)</p>	<p>PIP required unless rejected (Tex. Ins. Code § 1952.152) and must cover up to \$2500 for all benefits in aggregate per person (Tex. Ins. Code § 1952.153) without regard to fault (Tex. Ins. Code § 1952.155)</p>

Insurance Law – Types of Insurance: Consumer Automobile Coverage (July 2021)

State	Statutes & Regulations	Mandatory Financial Responsibility bodily injury per person/bodily injury per accident/ property damage per accident	Requirements for Notice to Insured of Cancellations	Mandatory Personal Injury Protection (PIP) and/or Uninsured/Under-Insured Motorist Coverage Requirements
	<p>through 1953.104</p> <p>Tex. Ins. Code §§ 2151.001 through 2151.212</p> <p>Tex. Transp. Code §§ 601.071 through 601.088</p> <p>Tex. Transp. Code §§ 601.191 through 601.195</p> <p>28 TAC § 5.11 through 28 TAC § 5.611</p>			
UT	<p>Utah Code Ann. § 31A-21-303</p> <p>Utah Code Ann. §§ 31A-22-301 through 31A-22-322</p> <p>Utah Code Ann. §§ 41-12a-101 through 41-12a-806</p>	<p>Single limit policy: \$80,000 per accident;</p> <p>Split-limit policy:</p> <p>\$25,000 / \$65,000 / \$ 15,000</p> <p>(Utah Code Ann. § 31A-22-304)</p>	<p>Notice required 30 days before effective date of cancellation; 10 days for nonpayment (Utah Code Ann. § 31A-21-303)</p>	<p>PIP required (Utah Code Ann. § 31A-22-302) and must cover \$3,000 per person in medical and similar expenses, \$1,500 per person in burial expenses, the lesser of \$250 per week or 85% of loss of income, and other expenses enumerated by statute (Utah Code Ann. § 31A-22-307; see also Utah Code Ann. § 31A-22-306)</p> <p>UIM required: Underinsured motorist coverage may not be sold with limits that are less than \$10,000 for one person in any one accident and at least \$20,000 for two or more persons in any one accident</p> <p>(Utah Code Ann. § 31A-22-305.3)</p>
VT	<p>8 V.S.A. § 4223 through 8 V.S.A. § 4229</p> <p>8 V.S.A. § 4671 through 8 V.S.A. § 4675</p> <p>23 V.S.A. § 800 through 23 V.S.A. § 943</p> <p>CVR 14-050-005</p> <p>CVR 14-050-011</p>	<p>\$25,000 / \$50,000 / \$10,000</p> <p>(23 V.S.A. § 800)</p>	<p>Notice required 45 days before effective date of cancellation; 15 days for nonpayment (8 V.S.A. § 4224)</p>	<p>UM required: Coverage may not be less than \$50,000 per person / \$100,000 per accident; \$10,000 sufficient for property damage (23 V.S.A. § 941)</p>

Insurance Law – Types of Insurance: Consumer Automobile Coverage (July 2021)

State	Statutes & Regulations	Mandatory Financial Responsibility bodily injury per person/bodily injury per accident/ property damage per accident	Requirements for Notice to Insured of Cancellations	Mandatory Personal Injury Protection (PIP) and/or Uninsured/Under-Insured Motorist Coverage Requirements
VA	Va. Code Ann. §§ 38.2-2201 through 38.2-2224 Va. Code Ann. §§ 46.2-472 through 46.2-482 Va. Code Ann. §§ 46.2-705 through 46.2-710	\$25,000 / \$50,000 / \$20,000 (Va. Code Ann. § 46.2-472)	Notice required 45 days before effective date of cancellation; 15-45 days for reasons enumerated by statute (Va. Code Ann. § 38.2-2212)	UM/UIM required: Coverage may not be less than \$25,000 per person / \$50,000 per accident / \$20,000 for property damage (Va. Code Ann. § 46.2-472; see also Va. Code Ann. § 38.2-2206)
VI	20 V.I.C. § 701 through 20 V.I.C. § 713 22 V.I.C. § 827	\$10,000 / \$20,000 / \$10,000 (20 V.I.C. § 703; see attachment included therein)	Notice required 15 days before effective date of cancellation (20 V.I.C. § 705; see also 22 V.I.C. § 827)	
WA	Rev. Code Wash. (ARCW) §§ 46.29.490 through 46.29.510 Rev. Code Wash. (ARCW) §§ 46.30.010 through 46.30.901 Rev. Code Wash. (ARCW) §§ 48.18.291 through 48.18.297 Rev. Code Wash. (ARCW) §§ 48.19.460 through 48.19.530 Rev. Code Wash. (ARCW) §§ 48.22.005 through 48.22.140 WAC § 284-30-500 WAC § 284-30-590 WAC §§ 308-106-010 through 308-106-050	\$25,000 / \$50,000 / \$10,000 (Rev. Code Wash. (ARCW) § 46.29.490)	Notice required 20 days before effective date of cancellation; 10 days for nonpayment (WAC § 284-30-590; see also Rev. Code Wash. (ARCW) § 46.29.500) A contract of insurance predicated wholly or in part upon the use of a private passenger automobile may not be terminated by cancellation by the insurer until at least 20 days after mailing written notice of cancellation to the named insured at the latest address filed with the insurer by or on behalf of the named insured, accompanied by the reason therefor; If cancellation is for nonpayment of premium, or is within the first 30 days after the contract has been in effect, at least 10 days' notice of cancellation	
			(Rev. Code Wash. (ARCW) § 48.18.291; see also Rev. Code Wash.	

Insurance Law – Types of Insurance: Consumer Automobile Coverage (July 2021)

State	Statutes & Regulations	Mandatory Financial Responsibility bodily injury per person/bodily injury per accident/ property damage per accident	Requirements for Notice to Insured of Cancellations (ARCW) § 48.18.292)	Mandatory Personal Injury Protection (PIP) and/or Uninsured/Under-Insured Motorist Coverage Requirements
WV	W. Va. Code § 17D-4-2	\$25,000 / \$50,000 / \$25,000	Notice required 30 days before effective date of cancellation, 10-14 days for nonpayment (W. Va. Code § 33-6A-1)	UM required: Coverage may not be less than \$25,000 per person / \$50,000 per accident (Wis. Stat. § 632.32)
	W. Va. Code §§ 33-6-29 through 33-6-31h	(W. Va. Code § 17D-4-2)		
	W. Va. Code §§ 33-6A-1 through 33-6A-5			
	W. Va. Code §§ 33-6B-1 through 33-6B-7			
	W. Va. CSR §§ 91-13-1 through 91-13-10			
	W. Va. CSR §§ 114-63-1 through 114-63-6			
WI	Wis. Stat. §§ 344.01 through 344.67	\$25,000 / \$50,000 / \$10,000		
	Wis. Stat. §§ 632.26 through 632.38	(Wis. Stat. § 344.01; Wis. Stat. § 344.33)		
WY	Wyo. Stat. § 31-9-102	\$25,000 / \$50,000 / \$20,000	Notice required 20 days before effective date of cancellation, 10 days for nonpayment (WCWR 044-0002-14; see also Wyo. Stat. § 31-9-406)	
	Wyo. Stat. §§ 31-9-402 through 31-9-407	(Wyo. Stat. § 31-9-405; Wyo. Stat. § 31-9-102)		
	Wyo. Stat. §§ 31-10-101 through 31-10-104			
	WCWR 044-0002-14			
	WCWR 044-0002-23			
	WCWR 044-0002-24			

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