

Appendix J

State Insurance Requirements



Motorcycle Industry Council

GOVERNMENT RELATIONS BULLETIN

*August 22, 2000 GRB 00-007
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State Insurance Requirements for Motorcycles August 2000

The following chart is a summary of state insurance requirements pertaining to motorcycles.

There are 40 states plus the District of Columbia which require all motorcyclists to carry liability insurance. In addition, New Hampshire requires persons under 18 to show proof of insurance when applying for a driver's license. The remaining states all have financial responsibility requirements for motorcyclists which mandate the deposit of security and the furnishing of proof of financial responsibility for the future after accident involvement. The liability or financial responsibility limits mandated by state insurance statutes are indicated on the chart in parentheses and are in thousands of dollars.

There are 21 states which prohibit insured motorcyclists from rejecting uninsured motorist coverage.

The chart shows those states which have no-fault first party benefit reparation provisions of some sort and how those provisions apply to motorcycles. It also indicates which states have laws addressing insurance discounts for motorcyclists who have completed a rider education course.

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GRB 00-007

State Insurance Requirements for Motorcycles				
STATE	COMPULSORY LIABILITY (Minimum Limits)	MAY REJECT UNINSURED MOTORIST COVERAGE	PROVISIONS FOR NO-FAULT REPARATIONS	REMARKS
Alabama	Yes (20/40/10)	Yes	None	
Alaska	Yes (50/100/25)	Yes	None	
Arizona	Yes (15/30/10)	Yes	None	
Arkansas	Yes (25/50/15)	Yes	No-fault add-on; no limitation on tort rights. Motorcycles not included. Coverage may be rejected in writing by all.	
California	*1 (15/30/5)	Yes	None	¹ A driver involved in an accident who fails to prove existence of financial responsibility at time of accident shall have driver's license suspended for 1 year.
Colorado	Yes (25/50/15)	Yes	Motorcycles excluded by definition of motor vehicle.	
Connecticut	Yes (20/40/10)	No	No-fault law repealed, effective 1/1/94.	10% insurance discount for graduates of motorcycle rider education program.
Delaware	Yes (15/30/10)	Yes	No-fault add-on; no limitation on tort rights. All registered motor vehicles; certain coverage may be excluded for motorcycles and written subject to certain deductibles, waiting periods, sublimits and reductions.	Insurance discount available for 3 years following completion of rider education program.
DC	Yes (25/50/10)	No	Mandatory no-fault law repealed in 1985. No-fault add-on; no limitation on tort rights. Motorcycles excluded by definition of motor vehicle.	
Florida	* (10/20/10)	Yes	Motorcycles excluded by definition of motor vehicle.	Premium discount required for vehicles with antilock brakes or antitheft devices.
Georgia	Yes (15/30/10)	Yes	None	

STATE INSURANCE REQUIREMENTS FOR MOTORCYCLES 1

State Insurance Requirements for Motorcycles				
STATE	COMPULSORY LIABILITY (Minimum Limits)	MAY REJECT UNINSURED MOTORIST COVERAGE	PROVISIONS FOR NO-FAULT REPARATIONS	REMARKS
Hawaii	Yes (20/40/10)	Yes	No-fault add-on. Motorcycles excluded.	15% insurance discount for graduates of rider education program.
Idaho	Yes (25/50/15)	Yes	None	
Illinois	Yes (20/40/15)	No	None	
Indiana	Yes (25/50/10)	Yes	None	
Iowa	* (20/40/15)	Yes	None	
Kansas	Yes (25/50/10)	No	Motorcycle owners may reject coverage.	
Kentucky	Yes (25/50/10 or \$60,000 single limit)	Yes	Coverage may be rejected in writing by all. Motorcycles excluded, however insurer must offer for purchase as part of every motorcycle insurance policy the option of basic repairation benefits, added repairation benefits, & uninsured & underinsured motorist coverage. Motorcycle passengers are not bound by tort limitations and retain their right to sue.	
Louisiana	Yes (10/20/10)	Yes	None	
Maine	Yes (50/100/25 & \$1,000/person for medical payments)	No	None	
Maryland	Yes (20/40/10)	No	No-fault add-on; no limitation on tort rights. All registered motor vehicles; motorcycles may be excluded from coverage.	
Massachusetts	Yes (20/40/1)	No	All registered motor vehicles; maximum \$8000 deductible provided for all vehicles.	10% insurance discount for graduates of rider education program.
Michigan	Yes (20/40/10)	Yes	Motorcycles excluded by definition of motor vehicle; however certain coverage must be offered to motorcyclists at their option.	

State Insurance Requirements for Motorcycles				
STATE	COMPULSORY LIABILITY (Minimum Limits)	MAY REJECT UNINSURED MOTORIST COVERAGE	PROVISIONS FOR NO-FAULT REPARATIONS	REMARKS
Minnesota	Yes (30/60/10)	No	Motorcycles excluded by definition of motor vehicle.	
Mississippi	* (10/20/5)	Yes	None	
Missouri	Yes (25/50/10)	No	None	
Montana	* (25/50/10)	Yes	None	
Nebraska	Yes (25/50/25)	Yes	None	
Nevada	Yes (15/30/10)	Yes	None	
New Hampshire	*1 (25/50/25)	No	No-fault add-on; no limitation on tort rights. Motorcycles excluded.	1Persons under 18 must show proof of insurance when applying for driver's license. Rules may be adopted requiring 10% insurance discount for rider education course graduates.
New Jersey	Yes (15/30/5)	No	Motorcycles excluded by definition of motor vehicle.	
New Mexico	Yes (25/50/10)	Yes	None	
New York	Yes (25/50/10)1	No	Motorcycles excluded by definition of motor vehicle.	1Minimum limits where death results are 50/100.
North Carolina	Yes (30/60/25)	Yes	None	Insurance companies may apply to Insurance Bureau for insurance discount for rider education course graduates.
North Dakota	Yes (25/50/25)	No	Motorcycles excluded by definition of motor vehicle.	
Ohio	Yes (12.5/25/7.5)	Yes	None	

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STATE	COMPULSORY LIABILITY (Minimum Limits)	MAY REJECT UNINSURED MOTORIST COVERAGE	PROVISIONS FOR NO-FAULT REPARATIONS	REMARKS
Oklahoma	Yes (10/20/10)	Yes	None	Insurance discount available for 3 years following completion of motorcycle accident prevention course. Excludes graduates attending pursuant to a court order.
Oregon	Yes (25/50/10)	No	No-fault add-on; no limitation on tort rights. Motorcycles exempt.	
Pennsylvania	Yes (15/30/5)	Yes	No-fault law repealed effective 7/1/84. Motor vehicle liability insurance policies must include certain first-party coverages payable without regard to fault. Motorcycles specifically excluded.	
Rhode Island	Yes (25/50/25 or \$75,000 single limit)	No	None	
South Carolina	Yes (15/30/10)	No	No-fault add-on; no limitation on tort rights. Coverage optional for all motor vehicles. Motorcyclists may exclude first-party benefits, or choose deductibles, options, or specific exclusions.	Graduates of rider education program may apply for reduction in motorcycle insurance rates.
South Dakota	Yes (25/50/25)	No	No-fault add-on; no limitation on tort rights. Motorcycles excluded by definition of motor vehicle. Coverage may be rejected by all.	
Tennessee	* (25/50/10 or \$60,000 single limit)	Yes	None	10% insurance discount effective for 3 years following completion of rider education program.
Texas	Yes (20/40/15)	Yes	No-fault add-on; no limitation on tort rights. Coverage for all vehicles may be rejected in writing.	

4 STATE INSURANCE REQUIREMENTS FOR MOTORCYCLES

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Utah	Yes (25/50/15 or \$65,000 single limit)	Yes	Motorcycles exempt.	
Vermont	Yes (20/50/10)	No	None	
Virginia	+ (25/50/20)	No	No-fault add-on; no limitation on tort rights. Coverage for all vehicles optional at request of insured.	
Washington	* (25/50/10)	Yes	No-fault add-on; no limitation on tort rights. Motorcycles specifically excluded. Coverage may be rejected in writing.	
West Virginia	Yes (20/40/10)	No	None	
Wisconsin	* (25/50/10)	No	No-fault add-on; no limitation on tort rights. Motorcycles specifically excluded. Coverage may be rejected by all.	
Wyoming	Yes (25/50/20)	Yes	None	

+Insurance or \$400 uninsured motor vehicle fee required

*Financial responsibility required