

BRIEF SUMMARY OF UNINSURED MOTORIST LAWS

State	Effective date	Limits	Property damage	Insolvency provisions	Premium	Arbitration	Comments ¹
Mandatory uninsured motorist laws:							
Connecticut	Oct. 1, 1967	\$20,000 and \$20,000	No	Unlimited	\$5	Permitted	
Illinois	July 1, 1967	\$10,000 and \$20,000	No	do	4	do	
Maine	Jan. 1, 1968	\$10,000 and \$20,000	No	No	4	do	
New Hampshire	Sept. 1, 1957	\$10,000 and \$20,000	No	1 year ²	1	do	(a)
New York	Jan. 1, 1959	\$10,000 and \$20,000	No	No	3	do	
Oregon	Jan. 1, 1960	\$5,000 and \$10,000	No	2 years ³	3	do	
Oregon	Jan. 1, 1960	\$5,000 and \$20,000, and \$5,000	No	Unlimited ⁴	—	Prohibited	(b), (c), (d), (e)
South Carolina	Jan. 1, 1968	\$15,000, \$30,000, and \$5,000	do	No	4	do	(c), (d), (e)
Virginia	July 1, 1958	\$10,000, \$20,000, and \$5,000	\$300 deductible	Unlimited	6	do	
West Virginia	June 5, 1967						
Statutory uninsured motorist laws with right of rejection:⁵							
Alabama	Jan. 1, 1966	\$10,000 and \$20,000	No	No	5	Permitted	
Alaska	Jan. 1, 1967	\$15,000 and \$30,000	No	No	7	do	
Arizona	Jan. 1, 1966	\$10,000 and \$20,000	No	No	5	do	
Arkansas	June 9, 1965	\$10,000 and \$20,000	No	1 year	5	Prohibited	(c), (e), (h)
California	Sept. 18, 1959	\$10,000 and \$20,000	No	Yes	8	Permitted	
Colorado	July 1, 1966	\$10,000 and \$20,000	No	No	2	do	
Florida	July 1, 1961	\$10,000 and \$20,000	No	1 year	5	do	
Georgia	Jan. 1, 1964	\$10,000, \$20,000, and \$5,000	\$250 deductible	do	6	Prohibited	(c)
Hawaii	Sept. 1, 1965	\$10,000 and \$20,000	No	No	3	Permitted	
Idaho	May 31, 1961	\$10,000 and \$20,000	No	1 year	4	do	
Indiana	Jan. 1, 1966	\$10,000 and \$20,000	No	No	3	do	
Iowa	July 1, 1967	\$10,000 and \$20,000	No	1 year	3	do	
Kentucky	Oct. 1, 1966	\$5,000 and \$10,000	No	do	5	Prohibited	(f)
Louisiana	Oct. 1, 1962	\$5,000 and \$10,000	No	do	6	do	(c)
Massachusetts	Aug. 8, 1966	\$5,000 and \$10,000	No	Unlimited	2	Permitted	
Michigan	Jan. 1, 1966	\$10,000 and \$20,000	No	do	4	do	
Minnesota	Jan. 1, 1968	\$10,000 and \$20,000	No	do	5	do	
Mississippi	Jan. 1, 1967	\$5,000 and \$10,000	No	1 year	5	Prohibited	(c)
Montana	Jan. 1, 1968	\$10,000 and \$20,000	No	No	3	do	
Missouri	Oct. 13, 1967	\$10,000 and \$20,000	No	2 years	5	do	
Nebraska	Oct. 19, 1963	\$10,000 and \$20,000	No	No	2	do	
Nevada	Aug. 18, 1967	\$10,000 and \$20,000	No	No	7	do	
New Mexico	Jan. 1, 1968	\$5,000, \$10,000, and \$5,000	\$250 deductible	No	4	do	
North Carolina	Aug. 1, 1961	\$10,000 and \$20,000	\$100 deductible	3 years ⁶	3	do	(g)
Ohio	Jan. 1, 1966	\$10,000 and \$20,000	No	No	3	do	
Pennsylvania	Jan. 1, 1964	\$10,000 and \$20,000	No	No	2	do	
Rhode Island	January 1963	\$10,000 and \$20,000	No	No	2	do	
South Dakota	July 1, 1966	\$10,000 and \$20,000	No	No	4	do	
Tennessee	Jan. 1, 1968	\$10,000 and \$20,000	No	1 year	3	Prohibited	(c)
Texas	Oct. 1, 1967	\$10,000 and \$20,000	No	Unlimited	4	Permitted	
Utah	July 1, 1967	\$16,000 and \$20,000	No	No	3	do	
Washington	Jan. 1, 1968	\$10,000 and \$20,000	No	Yes	5	do	(h)
Wisconsin	Jan. 21, 1966	\$10,000 and \$20,000	No	Unlimited	3	do	

⁵ Policyholder must affirmatively refuse in writing the protection offered under this coverage.
 By such action, the policyholder and his family are the only ones who suffer possible loss and injury.

⁶ Effective June 10, 1965.

¹ Comments follow table.

² Effective Aug. 28, 1967.

³ Effective June 25, 1967.

⁴ Effective June 14, 1963.