

**COMPULSORY MOTOR VEHICLE INSURANCE****The date following each state indicates the last time information for the state was reviewed/changed.**

STATE	CITATION	COMPULSORY OR OPTIONAL	FAULT SYSTEM	MINIMUM COVERAGE	POLICY TERMINATION NOTIFICATION
AL (6/24)	§§ 32-7-6(c); 32-7A-4; 32-7-24	Compulsory	Tort	25/50/25	Certified insurance shall not be cancelled or terminated until at least 10 days after a notice of cancellation or termination shall be filed in the office of the director.
AK (6/24)	§§ 28.20.450; 28.22.011; 28.22.101	Compulsory	Tort	50/100/25	Certified insurance shall not be cancelled or terminated until at least 10 days after a notice of cancellation or termination shall be filed in the office of the director.
AZ (6/24)	§§ 28-4009; 28-4135; 28-4148	Compulsory	Tort	25/50/15	Insurer shall notify department of all cancellations, nonrenewals or new issues within 7 days from the time of processing the cancellation, nonrenewal or new issue.
AR (6/24)	§§ 27-22-104; 27-22-107	Compulsory	Tort	25/50/25	Before the seventh day of each month, insurer shall provide a record of each policy that was in effect as of the previous month. The department may assess a penalty against each insurance company of up to \$250 for each day the company fails to comply.
CA (6/24)	Vehicle Code §§ 16020; 16430; 16433; 16451	Compulsory	Tort	15/30/5  30/60/15 ( <i>eff. 1/1/2025</i> )	A certificate or certificates shall certify, if the liability policy therein cited has been cancelled, that the department shall be notified in writing within 10 days after the cancellation of insurance becomes final. This provision shall not extend coverage beyond the date stated in the notice of cancellation.
CO (6/24)	§§ 10-4-615 to 10-4-620	Compulsory	Tort	25/50/15	Insurers with policies in place for the preceding 6 months shall provide policy information every week for the immediately preceding week. Insurers shall provide information on all existing policies at least once every 6 months.
CT (6/24)	§§ 14-112; 38a-336; 38a-343a; 38a-371	Compulsory	Tort	25/50/25 25/50 UM, UIM	Each month insurer shall notify the commissioner of motor vehicles of all policies cancelled during the preceding month on a date specified by the commissioner.

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DE (6/24)	21 Del.C. §§ 2118; 2902; 2906; Auto Bulletin Nos. 25 (2nd Revision), 27	Compulsory	No fault with a tort add-on	25/50/10 Liability, 15/30 PIP, 10 Property Damage, 25/50/10 UM UIM	Insurer may cancel policy for reasons set forth in tit. 21 § 2906 by giving 30 days' notice to the secretary of transportation.
DC (6/24)	§§ 31-2403; 31-2404; 31-2406	Compulsory	No fault optional; insured must notify insurer of election to receive PIP benefits with minimum limit of \$50,000.	25/50/10 25/50/5 UM	Insurer shall furnish to the department notice of motor vehicle insurance cancellations within 30 days after the effective date of cancellation.
FL (6/24)	§§ 324.021 to 324.022; 627.727 to 627.7275; 627.728; 627.733; 627.736	Compulsory	No fault	PD 10 Optional BI 20/10 or 30 CSL 10 PIP 10 UM (may be rejected in writing by insured)	Insurer shall report the renewal, cancellation or nonrenewal of a policy to the first-named insured within 45 days from the effective date of the renewal, cancellation or nonrenewal. No provision regarding reporting to the department.
GA (6/24)	§§ 33-7-11; 33-34-4; GA ADC 120-2-28-.10	Compulsory	Tort	25/50/25	Insurers must notify the Department of Public Safety when cancelling minimum insurance coverage.

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HI (6/24)	§§ 431:10C-103.5; 431:10C-104; 431:10C-301; 431:10C-306; 431:10C-112	Compulsory	No fault except tort liability is not abolished as to the following: when death or serious injury occurs to the person in such a motor vehicle accident, or that PIP benefits incurred by such person equal or exceed \$5,000.	20/40/10, 10 PIP	The insurer shall mail a written notice of prospective cancellation or nonrenewal to the insured not fewer than 30 days prior to the effective date of the cancellation or nonrenewal. No provision regarding reporting to the department.
ID (6/24)	§§ 49-117; 49-1229; 49-1213	Compulsory	Tort	25/50/15	Insurance shall not be cancelled or terminated until at least 10 days after a notice of cancellation or termination of the insurance shall be filed with the department.
IL (6/24)	215 ILCS 5/143a; 625 ILCS 5/7-203; 625 ILCS 5/7-601; 625 ILCS 5/7-318	Compulsory	Tort	25/50/20	Insurance carrier shall notify the secretary of state of any cancellation at least 15 days prior to cancellation of such policy by submitting an electronic notice.
IN (6/24)	§§ 9-25-4-1; 9-25-4-5; 9-25-5-9	Compulsory	Tort	25/50/25	An insurance carrier must give 10 days written notice to the bureau before cancellation of a policy. The policy continues in full force and effect until the cancellation date specified in the notice or until the policy's expiration.
IA (6/24)	§§ 321.1; 321.20B; 321A.1; 321A.21; 321A.22; 516A.1; 516A.2	Compulsory	Tort	20/40/15	Insurance shall not be cancelled or terminated until at least 10 days after a notice of cancellation or termination of the insurance so certified shall be filed in the office of the department.

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KS (6/24)	§§ 40-284; 40-3104; 40-3107; 40-3117; 40-3118	Compulsory	No fault except tort remedies available for certain injuries requiring medical treatment valued at \$2,000 or more.	25/50/25 PIP (various expenses) 25/50 UM	No policy, or any renewal thereof, shall be terminated until at least 30 days after mailing a notice of termination, by certified or registered mail, to the named insured at the latest address filed with the insurer by or on behalf of the insured.
KY (6/24)	§§ 304.39-060; 304.39-085; 304.39-110	Compulsory	No fault optional; insured may refuse to consent to limitation of tort rights and liabilities.	25/50/25 or 60 CSL	Within one calendar week following the end of its accounting month, insurer shall send to department of vehicle regulation a list of policies terminated by cancellation or nonrenewal.
LA (6/24)	§§ 32:861; 32:863.2; 32:900	Compulsory	Tort	15/30/25	Security provider shall notify the secretary within 15 business days of the issuance or termination of any policy.
ME (6/24)	29-A M.R.S.A. §§ 1601; 1605; 1606 24-A M.R.S.A. § 2902	Compulsory	Tort	50/100/25, and 2 medical costs. .5 towing/storage	A policy certified as proof of financial responsibility may not be cancelled until at least 10 days after notice of cancellation has been filed in the office of the secretary of state.
MD (6/24)	Transp. §§ 17-103 to 106 Ins. §§ 19-505 to 509	Compulsory	Tort except as to application of PIP benefits.	30/60/15 2.5 PIP 30/60/15 UM, UIM	Each insurer or other provider of required security immediately shall notify the administration of those terminations or other lapses that are final.
MA (6/24)	M.G.L.A. 90 §§ 1A; 34A; 34M; 34O M.G.L.A. 175 §§ 113F; 113L	Compulsory	No fault	20/40/5 8 PIP 20/40 UM, UIM	Company shall give registrar of motor vehicles written notice of intent not to issue, extend or renew policy on or before 45 days prior to termination date.
MI (6/24)	§§ 257.520; 500.3101; 500.3105; 500.3107; 500.3121; 500.3224	Compulsory	No fault	20/40/10; PIP; Property Protection Insurance policy cannot exceed \$1M.	Cancellation requires a written notice of cancellation mailed by certified mail, return receipt requested, to the insured at the last address known to the insurer. The notice shall be mailed at least 20 days prior to the effective date of cancellation.

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MN (6/24)	§§ 65B.44; 65B.48 to 65B.49	Compulsory	No fault	30/60/10 40 PIP 25/50 UM	No provision
MS (6/24)	§§ 63-15-4; 63-15-43; 63-15-45	Compulsory	Tort	25/50/25	The insurance shall not be cancelled or terminated until at least 10 days after a notice of cancellation or termination shall be placed in the mail or transmitted by electronic means to the department.
MO (6/24)	§§ 303.020; 303.025; 303.030; 303.190; 379.118; 379.203	Compulsory	Tort	25/50/25 25/50 UM	On or before 30 days prior to the proposed effective date of the cancellation or nonrenewal, insurer must send written notice of its intended action to the named insured at his last known address. Where cancellation is for nonpayment of premium at least 10 days' notice of cancellation shall be given.
MT (6/24)	§§ 61-6-103; 61-6-301; 61-6-135	Compulsory	Tort	25/50/20	An insurance carrier shall not cancel or terminate a policy until at least 10 days after a notice of cancellation or termination of the insurance so certified shall be filed in the office of the department.
NE (6/24)	§§ 44-6408; 60-534; 60-544	Compulsory	Tort	25/50/25 25/50 UM, UIM	A policy shall not be cancelled or terminated until at least 10 days after a notice of cancellation or termination of the insurance so certified is mailed to the insured. If the insurance is not reinstated by the insured within 10 days, the insurance carrier shall provide notice to the department by filing a notice of the cancellation or termination in the office of the department.
NV (6/24)	§§ 485.185; 485.308	Compulsory	Tort	25/50/20	An insurance carrier must notify the department at least 10 days before the cancellation or termination of the policy.

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NH (6/24)	§§ 264:15; 264:16; 264:20	Optional, but director may require proof of coverage upon conviction for certain offenses. See § 264:2	Tort	25/50/25 25/50 UM 1 medical costs	No provision
NJ (6/24)	§§ 17:28-1.1; 17:29C-8; 39:6A-1 to 39:6A-4; 39:6A-14; 39:6A-8; 39:6A-8.1	Compulsory	No fault optional	Basic policy: 5 PD, 15 PIP 10 BI optional, 250/500/100 UM  Standard policy: 25/50/25 (eff. 1/1/2023) 35/70/25 (eff. 1/1/2026) 25 PIP, UM	No notice of cancellation of a policy shall be effective unless mailed or delivered by the insurer to the named insured at least 20 days prior to the effective date of cancellation; provided, however, that where cancellation is for nonpayment of premium at least 15 days' notice of cancellation accompanied by the reason therefor shall be given.
NM (6/24)	§§ 66-5-205 to 66-5-205.1; 66-5-208	Compulsory	Tort	25/50/10	Insurance carriers to report cancelled, terminated and newly issued motor vehicle insurance policies each month to the department.
NY (6/24)	Veh. & Traf. §§ 311; 312; 313; 345 Ins. Laws §§ 3420; 3425; 5102; 5103	Compulsory	No fault	25/50/10 (50/100 wrongful death) 50 PIP 25/50 UM (50/100 wrongful death)	The insurer shall file notice of cancellation or other termination with the commissioner no later than 30 days following the effective date of the cancellation or termination. A policy shall be terminated by cancellation by the insurer 20 days after mailing to the named insured, except where the cancellation is for non-payment of premium in which case 15 days' notice of cancellation by the insurer is sufficient.

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NC (6/24)	§§ 20-279.1; 20-279.21; 20-309 to 20-309.2; 20-314	Compulsory	Tort	30/60/25 30/60/25 UM, UIM  <i>50/100/50 50/100/25 UM, UIM (eff. 1/1/2025)</i>  UM and UIM motorist bodily injury coverage cannot exceed \$1M per person and per accident.	Insurer shall notify the division of termination within 20 business days if no replacement policy issued by same insurer.
ND (6/24)	§§ 26.1-40-15.2 to 26.1-40-15.3; 26.1-41-02; 39-08-20; 39-16.1-01; 39-16.1-12; 39-16.1-11	Compulsory	No fault	25/50/25 25/50 UM, UIM	Insurance carrier shall notify director of motor vehicles within 10 days of cancellation or termination of policy.
OH (6/24)	§§ 4509.45; 4509.51; 4509.57; 4509.46	Compulsory	Tort	25/50/25	An insurance carrier shall not cancel or terminate a policy until at least 10 days after a notice of cancellation or termination is filed in the office of the registrar of motor vehicles. If an expiration date is stated in the certificate provided for in § 4509.46, no notice of expiration is required.
OK (6/24)	47 Okl.St. Ann. §§ 7-324; 7-601	Compulsory	Tort	25/50/25	No provision

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OR (6/24)	§§ 742.500; 742.502; 742.520; 742.524; 742.564; 742.580; 806.010; 806.070; 806.080	Compulsory	Tort	25/50/20 15 PIP 25/50 UM, UIM	Every insurer shall report to the department of transportation within 30 days of the day that a person or the insurer cancels or fails to renew such a policy and within 15 days of the day that an insurer issues such a policy. Notice of cancellation must be mailed to the named insured at least 30 days prior to the effective date of cancellation and accompanied by a statement of the reason or reasons for cancellation. Cancellation for nonpayment of premium requires at least 10 days' notice of cancellation accompanied by the reason.
PA (6/24)	75 Pa.C.S.A. §§ 1702; 1705; 1711; 1786; 67 Pa. Code § 221.3	Compulsory	No fault optional	15/30/5 5 Medical benefit	If insurer knows or has reason to believe that contract is only for the purpose of providing proof of financial responsibility, insurer shall notify the department not later than 10 days following the effective date of the cancellation. This procedure is not required, however, if the insurance policy has been in effect for more than 6 months from the date when the policy was issued.
PR (6/24)	26 L.P.R.A. §§ 407; 8052 to 8053	Compulsory	Tort	4 per accident (never less than 3)	No provision
RI (6/24)	§§ 27-7-2.1; 31-32-24; 31-32-25; 31-47-2; 31-47-3.1	Compulsory	Tort	25/50/25 or 75 CSL 25/50 UM, UIM (May be waived if minimum compulsory coverage selected.)	A notice of cancellation or termination of the insurance so certified shall be filed, by the insurance carrier, in the division of motor vehicles.
SC (6/24)	§§ 38-77-140; 38-77-150; 56-10-10; 56-10-20; 56-10-40; 56-10-615	Compulsory	Tort	25/50/25 25/50/25 UM	The department of motor vehicles shall obtain information from insurers regarding cancellations of automobile insurance policies.



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SD (6/24)	§§ 32-35-70; 32-35-80; 32-35-113; 58-11-9 to 58-11-9.4	Compulsory	Tort	25/50/25 25/50 UM, UIM	A written notice indicating the date of cancellation or termination of the insurance so certified shall be filed with the department of public safety within 15 days of the date the policy has been cancelled or terminated.
TN (6/24)	§§ 55-12-102; 55-12-123; 55-12-139	Compulsory	Tort	25/50/25 or 65 CSL	When an insurance carrier has certified a motor vehicle liability policy under § 55-12-120, insurance so certified shall not be cancelled or terminated until at least 10 days after notice of cancellation or termination of the insurance so certified shall be filed with the commissioner.
TX (6/24)	Trans. §§ 601.051; 601.072; 601.083; 601.084; 601.085	Compulsory	Tort	30/60/25	An insurer may not be terminated before the sixth day after the date a notice of the termination is received by the department.
UT (6/24)	§§ 31A-22-302; 31A-22-304; 31A-22-305; 31A-22-306; 31A-22-307; 31A-22-305.3; 31A-22-315; 41-12A-301	Compulsory	No fault	25/65/15 or 80 CSL, UM, UIM, 3 PIP  <i>30/65/25 or 90 CSL, UM, UIM, 3 PIP (eff. 1/1/2025)</i>	Before the seventh and twenty-first day of each calendar month, insurer shall provide to the department of public safety's designated agent a record of each motor vehicle insurance policy in effect as of the previous submission.
VT (6/24)	23 V.S.A. §§ 800; 810; 941	Compulsory	Tort	25/50/10 50/100/10 UM, UIM	Commissioner shall direct insurer to provide such information, reports and data as to reasonably identify the number and characteristics of uninsured motorists in the state.
VI (6/24)	20 V.I.C. §§ 701; 703; 705	Compulsory	Tort	10/20/10	Cancellation by the insurer requires written notice of such cancellation actually delivered or mailed by certified mail to the insured not less than 15 days prior to the effective date of cancellation.

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VA (6/24)	§§ 38.2-2206; 46.2-411; 46.2-435; 46.2-472; 46.2-706.1	Compulsory	Tort	30/60/20 30/60/20 UM, UIM  <i>50/100/25 50/100/25 UM, UIM (eff. 1/1/2025)</i>	Insurer shall provide the department electronic updates within 30 days of a policy change to liability for a vehicle registered in Virginia. Insurers that receive a request for acknowledgement of liability insurance from the commissioner shall respond electronically within 15 days.
WA (6/24)	§§ 46.29.090; 46.30.020; 46.29.500	Compulsory	Tort	25/50/10	An insurance carrier shall not be cancelled or terminated until at least 10 days after a notice of cancellation or termination of the insurance shall be filed in the department.
WV (6/24)	§§ 17D-2A-3; 17D-2A-5; 17D-4-2; 33-6A-1; 33-6-31	Compulsory	Tort	25/50/25 25/50/25 UM, UIM	Insurer shall provide the division of motor vehicles with a cancellation notice within 10 days of the effective date of cancellation.
WI (6/24)	§§ 344.01; 344.29; 344.33 to 344.34; 632.32	Compulsory	Tort	25/50/10 25/50 UM 50/100 UIM	When proof required, insurer must file in the office of the secretary notice of cancellation or termination of policy certified as proof of financial responsibility at least 10 days before effective date.
WY (6/24)	§§ 31-4-103; 31-9-405; 31-9-406	Compulsory	Tort	25/50/20	Insurance shall not be cancelled or terminated until at least 10 days after a notice of cancellation, or termination of the insurance certified is filed with the division.

This chart does not constitute a formal legal opinion by the NAIC staff on the provisions of state law and should not be relied upon as such. Every effort has been made to provide correct and accurate summaries to assist the reader in targeting useful information. For further details, the statutes and regulations cited should be consulted. The NAIC attempts to provide current information; however, readers should consult state law for additional adoptions.