

The report outlines the state minimum auto insurance requirements across the United States, indicating that 49 states and the District of Columbia mandate drivers to have auto liability insurance, with New Hampshire being the exception, as it requires proof of financial responsibility instead. Auto liability insurance typically covers costs incurred by another driver when the policyholder is at fault in an accident, including bodily injury and property damage. In Connecticut, the minimum liability coverage required is \$25,000 per person and \$50,000 per accident for bodily injury, along with \$25,000 per accident for property damage. Additionally, 19 jurisdictions, including Connecticut, require uninsured motorist (UM) coverage, which protects policyholders when the at-fault driver lacks insurance or is a hit-and-run driver. Furthermore, 14 states, including Connecticut, mandate underinsured motorist (UIM) coverage, which compensates policyholders when the at-fault driver has insufficient liability insurance. The report includes a table detailing the minimum auto insurance liability limits required in each jurisdiction, with Connecticut's requirements being \$25,000 for bodily injury per person, \$50,000 for bodily injury per accident, and \$25,000 for property damage per accident, alongside UM and UIM coverage.