



## Arizona Department of Insurance

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Douglas A. Ducey, Governor  
Christina Corieri, Interim Director

## CONSUMER ALERT

### Will your auto insurance coverage limits change on July 1, 2020?

The law<sup>1</sup> that establishes the minimum amount of liability insurance coverage that drivers can buy has changed. Starting July 1, 2020, the minimum amount of liability coverage that insurance companies can provide when issuing or renewing an auto insurance policy is increasing. Currently, the minimum limits are:

- \$15,000 for one person sustaining bodily injury or death in an accident,
- \$30,000 for two or more persons sustaining bodily injury or death in an accident, and
- \$10,000 for damage to others' property.

This is commonly referred to as 15/30/10.

The minimum limits for auto insurance policies are increasing to:

- \$25,000 for one person sustaining bodily injury or death in an accident,
- \$50,000 for two or more persons sustaining bodily injury or death in an accident, and
- \$15,000 for damage to others' property,

All new auto insurance policies issued on or after July 1, 2020 must be issued at limits of no less than 25/50/15. All auto insurance policies renewing on or after July 1, 2020 that have the 15/30/10 limits will automatically be adjusted to the higher limits of 25/50/15.

If your current policy limits are below the new limits, your renewal premiums will likely increase to correspond to the increase in coverage. If your policy renews in May or June, you may retain the old 15/30/10 minimum limits until your next renewal, unless you choose to change your coverages sooner.

If you have uninsured and/or underinsured coverages on your policy at the minimum 15/30 limits, your insurer will automatically increase these coverages to match the new minimum 25/50 limits and adjust your premiums accordingly. You can choose to change your coverages at any time, but this is the new minimum amount of uninsured and underinsured coverage you can select on policies purchased or renewed on or after July 1, 2020.

Policyholders may wish to contact their agents or insurance company customer service to inquire about any potential change to their premiums.

For more information about financial responsibility requirements, visit: <https://azdot.gov/motor-vehicles/faq-motor-vehicle-division/vehicle-services-faq/mandatory-insurance-faq>

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<sup>1</sup> [A.R.S. § 28-4009](#) was amended by [SB 1087 \(Chapter 301, 2019\)](#)