

2011 CONSUMER AUTO INSURANCE CHOICE ACT

COVERAGE	ACT 28 STATE BUDGET	2011 CONSUMER CHOICE IN AUTO INSURANCE
Bodily Injury*	50/100/15	25/50/10
UM (uninsured)*	100/300	25/50
UIM (underinsured)*	100/300 (mandatory)	50/100 (mandatory)
Stacking	Allow up to 3 cars	No stacking
UIM definition	Damages	Limits
Med Pay	\$10,000 optional	\$1,000 optional
Reducing Clause	Prohibit	Allow

*Each number represents a dollar amount in thousands, i.e., \$25,000/\$50,000/\$10,000. First amount is maximum paid to anyone injured person, second amount is maximum paid to all injured persons in a single accident, third number is maximum paid for damage to property.