

STATE	MANDATORY MINIMUM INSURANCE COVERAGE	ENACTMENT YEAR OF STATUTE
	<p>Period 1: When the driver is logged into the rideshare app but has not yet accepted a ride.</p> <p>Period 2: When the driver has accepted a ride and is en route to pick up the passenger.</p> <p>Period 3: When the passenger is in the vehicle until the ride is complete.</p>	
ALABAMA	<p>Period 1: \$50,000 bodily injury per person, \$100,000 bodily injury per accident, \$25,000 property damage per accident</p> <p>Period 2 & 3: \$1,000,000 liability coverage</p>	2018 (HB 190)
ALASKA	<p>Period 1: \$50,000/\$100,000/\$25,000</p> <p>Period 2 & 3: \$1,000,000</p>	2017 (HB 132)
ARIZONA	<p>Period 1: \$25,000/\$50,000/\$20,000</p> <p>Period 2 & 3: \$1,000,000</p>	2015 (HB 2135)
ARKANSAS	<p>Period 1: \$50,000/\$100,000/\$25,000</p> <p>Period 2 & 3: \$1,000,000</p>	2015 (HB 1785)
CALIFORNIA	<p>Period 1: \$50,000/\$100,000/\$30,000</p> <p>Period 2 & 3: \$1,000,000</p>	2013 (Assembly Bill 2293)
COLORADO	<p>Period 1: \$50,000/\$100,000/\$30,000</p> <p>Period 2 & 3: \$1,000,000</p>	2013 (Assembly Bill 2293)
CONNECTICUT	<p>Period 1: \$50,000/\$100,000/\$25,000</p> <p>Period 2 & 3: \$1,000,000</p>	2017 (Public Act 17-140)
DELAWARE	<p>Period 1: \$50,000/\$100,000/\$25,000</p> <p>Period 2 & 3: \$1,000,000</p>	2015 (SB 262)
FLORIDA	<p>Period 1: \$50,000/\$100,000/\$25,000</p> <p>Period 2 & 3: \$1,000,000</p>	2017 (HB 221)

GEORGIA	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2015 (HB 190)
HAWAII	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2016 (HB 260)
IDAHO	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2015 (HB 262)
ILLINOIS	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2014 (HB 4075)
INDIANA	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2015 (HB 1278)
IOWA	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2016 (SF 2319)
KANSAS	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2015 (HB 2135)
KENTUCKY	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2015 (HB 352)
LOUISIANA	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2015 (HB 772)
MAINE	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2015 (LD 1379)
MARYLAND	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2015 (HB 1231)

MASSACHUSETTS	Period 1: \$50,000/\$100,000/\$30,000 Period 2 & 3: \$1,000,000	2016 (Chapter 187 of the Acts of 2016)
MICHIGAN	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2016 (SB 392)
MINNESOTA	Period 1: \$50,000/\$100,000/\$30,000 Period 2 & 3: \$1,000,000	2015 (HF 360)
MISSISSIPPI	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2016 (HB 1381)
MISSOURI	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2017 (SB 395)
MONTANA	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2017 (HB 518)
NEBRASKA	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2015 (LB 629)
NEVADA	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,500,000	2015 (AB 176)
NEW HAMPSHIRE	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2016 (HB 1697)
NEW JERSEY	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,500,000	2017 (S 3352)
NEW MEXICO	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2016 (HB 168)
NEW YORK	Period 1: \$75,000/\$150,000/\$25,000 Period 2 & 3: \$1,250,000	2017 (Part AAA of Chapter 59 of the Laws of 2017)

NORTH CAROLINA	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,500,000	2015 (SB 541)
NORTH DAKOTA	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2015 (HB 1144)
OHIO	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2015 (HB 237)
OKLAHOMA	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2015 (SB 430)
OREGON	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2017 (HB 3246)
PENNSYLVANIA	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2016 (HB 237)
RHODE ISLAND	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,500,000	2016 (HB 8044)
SOUTH CAROLINA	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2015 (H 3525)
SOUTH DAKOTA	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2016 (HB 1091)
TENNESSEE	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2015 (SB 907)
TEXAS	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2017 (House Bill 100)
UTAH	Period 1: \$50,000/\$100,000/\$30,000 Period 2 & 3: \$1,000,000	2015 (HB 0227)

VERMONT	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2018 (H 143)
VIRGINIA	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2015 (HB 1662 and SB 1025)
WASHINGTON	Period 1: \$50,000/\$100,000/\$30,000 Period 2 & 3: \$1,000,000	2015 (HB 2076)
DISTRICT OF COLUMBIA	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2014 (Vehicle-for-Hire Innovation Amendment Act of 2014)
WEST VIRGINIA	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2015 (SB 540)
WISCONSIN	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2015 (AB 143)
WYOMING	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	2017 (SF 39)
PUERTO RICO	Period 1: \$50,000/\$100,000/\$25,000 Period 2 & 3: \$1,000,000	Law No. 282-2019 (Ley Núm. 282-2019)

The premium that Uber (or any rideshare company) pays for a business auto policy providing \$1.5 million in liability coverage can vary significantly based on several factors, including:

1. **Geographic Location**: Insurance premiums vary by state and even by city due to differences in risk factors, such as traffic density, accident rates, and local laws.
2. **Fleet Size**: The number of drivers or vehicles covered under the policy can impact the premium. A larger fleet might negotiate lower per-vehicle rates.
3. **Driver Risk Profile**: The driving records of the rideshare drivers (e.g., accident history, tickets) can affect the premium.
4. **Claims History**: The company's history of insurance claims, including the frequency and severity of claims, can influence the cost.
5. **Policy Terms**: The specific terms and conditions of the policy, including deductibles, coverage limits, and any additional coverages (e.g., uninsured motorist coverage), can impact the premium.
6. **Insurance Provider**: Different insurance companies may offer different rates based on their underwriting criteria and market competition.

Estimated Cost Range

For a large company like Uber, premiums for a \$1.5 million liability policy might range anywhere from several thousands to tens of thousands of dollars per vehicle per year. However, because Uber operates on such a large scale, they may negotiate lower rates due to their significant purchasing power and by self-insuring for certain risks.

General Estimate: It's not uncommon for commercial auto liability premiums for \$1.5 million in coverage to range from \$2,000 to \$10,000 per vehicle per year. However, large companies like Uber might negotiate premiums on a per-mile basis or have a different structure that results in lower or higher overall costs.

****Important Note****: Uber's actual premiums and specific policy details are proprietary and not publicly disclosed. The actual amount they pay is likely the result of complex negotiations and is customized to their specific risk profile.