

Findings from...

The 2005 Child Care Licensing Study

The 2005 Child Care Licensing Study was produced by the National Association for Regulatory Administration (NARA) and the National Child Care Information and Technical Assistance Center (NCCIC).

**Table W:
Liability and Automobile Insurance Requirements
for Centers in 2005**

State	Liability Insurance		Automobile Insurance	
	Required for Centers	Amount of Insurance	Required for Centers	Amount of Insurance
Alabama				
Alaska				
Arizona	✓	At least \$300,000	✓	
Arkansas			✓	
California				
Colorado				
Connecticut				
Delaware	✓		✓	
District of Columbia				
Florida			✓	
Georgia				
Hawaii			✓	
Idaho	NL	NL	NL	NL
Illinois	✓	\$300,000 per occurrence		

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State	Liability Insurance		Automobile Insurance	
	Required for Centers	Amount of Insurance	Required for Centers	Amount of Insurance
Indiana	✓		✓	
Iowa				
Kansas	✓		✓	At least \$100,000 for personal injury or death in any one accident; \$300,000 for injury or death to two or more persons in any one accident; and \$50,000 for loss of others' property
Kentucky	✓	At least \$100,000 per occurrence	✓	
Louisiana	✓		✓	
Maine	✓	A minimum of \$100,000 per person, \$300,000 per occurrence, and \$5,000 for property damage	✓	At least \$20,000 per person, \$40,000 per accident
Maryland				
Massachusetts			✓	At least \$100,000 per person, 300,000 per accident, and \$5,000 for property damage
Michigan			✓	At least \$100,000 for bodily injury and \$300,000 per accident
Minnesota				
Mississippi			✓	
Missouri				

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State	Liability Insurance		Automobile Insurance	
	Required for Centers	Amount of Insurance	Required for Centers	Amount of Insurance
Montana	✓			
Nebraska				
Nevada	✓		✓	
New Hampshire			✓	
New Jersey	✓		✓	
New Mexico			✓	
New York	✓			
North Carolina			✓	
North Dakota	✓		✓	
Ohio				
Oklahoma			✓	
Oregon				
Pennsylvania	✓			
Rhode Island	✓		✓	
South Carolina				
South Dakota	✓		✓	
Tennessee	✓	A minimum of \$500,000 per occurrence and \$500,000 in general aggregate coverage	✓	At least \$500,000 combined single limit of liability
Texas				
Utah				
Vermont	✓		✓	

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State	Liability Insurance		Automobile Insurance	
	Required for Centers	Amount of Insurance	Required for Centers	Amount of Insurance
Virginia	✓	At least \$500,000 per occurrence, with a minimum limit of \$500,000 aggregate		
Washington			✓	
West Virginia	✓			
Wisconsin	✓	At least \$25,000 for each person and \$75,000 for each occurrence	✓	
Wyoming				
Total	21		26	

Key:

✓=Yes, state has requirement

NL=Facility not licensed