



## Texas Auto Liability Insurance Limits Increase January 1, 2011

*Written On December 28, 2010 By [Bob Kraft](#)*

Here's a sliver of good news for people who may get involved in a car wreck in 2011 or after. The automobile insurance liability limits that were raised from the decades-old minimum of \$20,000 to \$25,000 in 2008 will increase again, to \$30,000 effective January 1, 2011. This will be for policies written or renewed after that date.

The minimum limits in Texas have lagged behind inflation for many years, but are now at least showing some movement. The bad news is that this is the last increase mentioned in the law, and it will take a new law to increase the limits further.

The new limits are \$30,000 per person, \$60,000 per incident, and \$25,000 for property damage.

\$30,000 doesn't go very far in paying for even a brief hospital stay, and \$25,000 certainly isn't enough to pay for the damage to a luxury car, but at least we got a small increase from the Legislature.

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