

## Summary of PIP and Medical Payments Subrogation

State	Statue of Limitations	Med Pay Subro	PIP Subro	Remarks
Alabama	2	YES	NO	
Alaska	2	YES	NO	
Arizona	2	NO	NO	if you record a lien in the amount of \$5,000 you can then recover for any amount that exceeds \$5,000
Arkansas	3	YES	YES	
California	1	YES*	NO	lien on insured's T/P settlement
Colorado	2	NO	NO	
Connecticut	2	NO	NO	
Delaware	2	NO	YES*	limited to T/P liability coverage
District of Columbia	3	NO	YES*	one vehicle in accident must be other than a passenger car
Florida	4	NO	YES	
Georgia	2	NO	NO	
Hawaii	2	NO	YES*	up to 50% of payments duplicated in T/P settlement
Idaho	2	YES	NO	
Illinois	2	YES	NO	
Indiana	2	YES*	NO	as a lien on litigated settlement
Iowa	2	YES*	NO	from insured's T/P settlement
Kansas	2	NO	YES*	medical must exceed \$2,000
Kentucky	1	NO	YES*	medical must exceed \$1,000
Louisiana	1	YES	NO	
Maine	6	YES	NO	
Maryland	3	NO	NO	
Massachusetts	3	NO	YES	up to \$2,000 policy limits
Michigan	3	NO	YES*	if adverse party is uninsured
Minnesota	6	NO	YES	adverse must be commercial
Mississippi	3	YES	NO	must secure assignment
Missouri	5	NO	NO	
Montana	3	NO	NO	
Nebraska	4	YES	NO	
Nevada	2	NO	NO	
New Hampshire	3	NO	NO	
New Jersey	2	YES	YES*	adverse must be commercial
New Mexico	3	YES	NO	
New York	3	YES	YES*	must involve livery or vehicle in excess of 6500 pounds
North Carolina	3	NO	NO	
North Dakota	6	YES	YES*	against adverse insurer only

Ohio	2	YES	NO	
Oklahoma	2	YES	NO	
Oregon	2	YES	YES	
Pennsylvania	2	NO	NO	
Rhode Island	3	YES	NO	
South Carolina	3	NO	NO	
South Dakota	3	YES	NO	
Tennessee	1	YES*	NO	based on policy wording
Texas	2	YES	NO	
Utah	4	YES	YES*	via binding arbitration between insurers
Vermont	3	YES*	NO	after one year from accident
Virginia	2	NO	NO	
Washington	3	NO	YES*	insured made whole first
West Virginia	2	YES*	NO	based on policy wording
Wisconsin	3	YES*	NO	insured made whole first
Wyoming	4	YES	NO	