



Wisconsin Insurance Alliance

Comparison of Automobile Insurance Legislation

Coverage	ACT 28 State Budget	AB-525	Affordability in Auto Insurance Act SB-646
Bodily Injury*	50/100/15	25/50/10	50/100/15
UM (uninsured)*	100/300	25/50	50/100
UIM (underinsured)*	100/300 (mandatory)	50/100 (optional)	50/100 (optional)
Stacking	Allow up to 3 cars	No stacking	No stacking
UIM definition	Damages	Limits	Limits
Med Pay	\$10,000 optional	\$1,000 optional	Consumer Choice of Coverage Level
Reducing Clause	Prohibit	Allow	Prohibit

\*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.