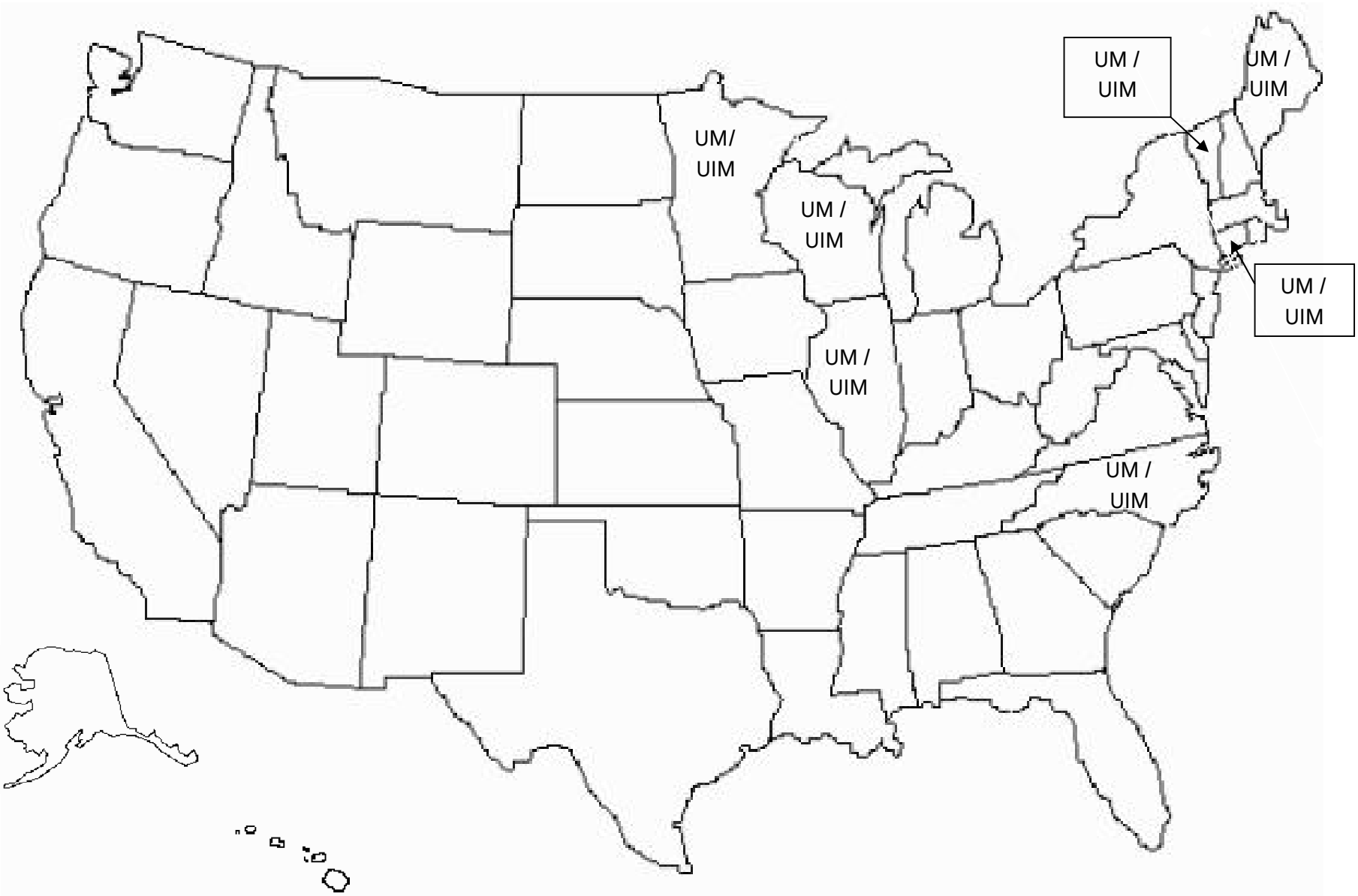Compulsory Uninsured (UM) and Underinsured (UIM) Motorist States