

IN THE SUPREME COURT OF FLORIDA

CASE NO.: SC18-278

PROGRESSIVE SELECT
INSURANCE COMPANY,

Petitioner,

v.

FLORIDA HOSPITAL
MEDICAL CENTER a/a/o
Jonathan Parent,

Respondent,

**APPENDIX TO BRIEF OF *AMICUS CURIAE*
FLORIDA JUSTICE REFORM INSTITUTE IN SUPPORT OF
PROGRESSIVE SELECT INSURANCE COMPANY**

William W. Large
Florida Bar No. 0981273
President
Florida Justice Reform Institute
210 South Monroe Street
Tallahassee, FL 32301
Telephone: (850) 222-0170
william@fljustice.com

Peter J. Valeta
Florida Bar No. 0327557
Cozen O'Connor
Attorney for *Amicus Curiae*
Florida Justice Reform Institute
123 N. Wacker Dr., Ste. 1800
Chicago, IL 60606
Telephone: (312) 474-7895
pvaleta@cozen.com

RECEIVED, 05/18/2018 05:28:31 PM, Clerk, Supreme Court

INDEX TO APPENDIX TO BRIEF OF AMICUS CURIAE

Document Description	Pages
Office of Ins. Consumer Advocate, Report on Fla. Motor Vehicle No-Fault Ins. (Personal Injury Protection) (December 14, 2011)	A.1 - A.65
Florida Office of Ins. Regulation: Review of Personal Injury Protection Legislation at 31 (September 13, 2016)	A.66 - A.481
<i>Care Wellness</i> was followed in <i>Central Palm Beach Physicians & Urgent Care, Inc. v. Esurance Prop. And Cas. Ins. Co.</i> , Case No. 8:18-cv-60136, U.S.D.C., S.D. Fla., (Dimitrouleas, J.) (Order Granting Defendant's Motion to Dismiss) (May 16, 2018)	A.482 - A.490
Florida Office of Insurance Regulation, <i>Report on Review of the 2011 Personal Injury Protection Data Call</i> (April 11, 2011)	A.491 - A.582

Respectfully submitted,

By: /s/Peter J. Valeta
Peter J. Valeta
Florida Bar No. 0327557
Cozen O'Connor
Attorney for *Amicus Curiae*
Florida Justice Reform Institute
123 N. Wacker Dr., Ste. 1800
Chicago, IL 60606
Telephone: (312) 474-7895
pvaleta@cozen.com

William W. Large
Florida Bar No. 0981273
President
Florida Justice Reform Institute
210 South Monroe Street
Tallahassee, FL 32301
Telephone: (850) 222-0170
william@fljustice.com

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that a true and correct copy of the foregoing was served via Electronic Mail, this 18th day of May, 2018 upon: Rutledge M. Bradford, Esq., debbieb@bradfordlaw.com, 2900 E. Robinson Street, Orlando, Florida 32803; Chad A. Barr, Esq., service@chadbarrlaw.com, chad@chadbarrlaw.com, 986 Douglas Avenue, Suite 100, Altamonte Springs, Florida 32714; Eric Biernacki, Esq., ebiernacki@abdmplaw.com, One South Orange Avenue, Suite 403, Orlando, Florida 32801; Mac S. Phillips, Esq., mphillips@phillipstadros.com; 212 Southeast 8th Street, Suite 103, Ft. Lauderdale, Florida 33316; Douglas H. Stein, doug@algpl.com, 1200 Brickell Avenue, PH 2000, Miami, FL 33131, and Michael C. Clarke, MC-KD@kubickidraper.com, 400 North Ashley Drive, Suite 1200, Tampa, FL 33603.

/s/ Peter J. Valeta

Peter J. Valeta, Esq.

Florida Bar No. 327557

REPORT ON
FLORIDA MOTOR VEHICLE
NO-FAULT INSURANCE
(Personal Injury Protection)

DECEMBER 2011

ROBIN SMITH WESTCOTT, ESQ.
FLORIDA INSURANCE CONSUMER ADVOCATE

Appointed by
JEFF ATWATER
CHIEF FINANCIAL OFFICER
STATE OF FLORIDA



ROBIN SMITH WESTCOTT, ESQ.
INSURANCE CONSUMER ADVOCATE

While many Floridians struggle financially due to a faltering economy, the ingenuity of white collar criminals to defraud our citizens and businesses out of their hard-earned dollars continues to grow, costing Floridians millions of dollars each year.

Despite repeated efforts by the Legislature in recent years to implement Personal Injury Protection (PIP) reforms and anti-fraud measures, the level of over-utilization in certain medical procedures, manipulation of the claims process and fraudulent activity in the system has surpassed unprecedented levels and is rapidly becoming pervasive in many areas of our state. The implementation of the fee schedule which was intended to resolve billing disputes and litigation has instead become the dominant issue associated with litigation. This has led to a significant increase in PIP premiums, which translates into a “fraud tax” of nearly \$1 billion on Floridians.

Since taking office in January, Florida Chief Financial Officer Jeff Atwater has made it a top priority to fight this insidious fraud, and believes it to be one of the biggest cost drivers for escalating auto insurance rates that are increasingly burdening Florida’s consumers and families.

CFO Atwater’s Division of Insurance Fraud is the lead agency for battling insurance fraud throughout Florida, with PIP fraud representing 49 percent of total cases referred to his division for investigation. His office has been working closely with law enforcement and state prosecutors in key areas to aggressively put the thieves, and enabling industries, gaming the system behind bars.

As a result of those increased efforts, the Division of Insurance Fraud has recorded a 45 percent increase in PIP fraud arrests. Arrests have increased from 226 this time last year to 328 so far this year, and PIP fraud-related convictions are also up – 241 so far this year compared to 213 this time last year.

To further help spearhead efforts to combat this staggering problem, CFO Atwater appointed me as the Insurance Consumer Advocate in July of this year and directed me to create a PIP Working Group comprised of legislative and executive branch representatives, insurance and medical industry representatives and consumer advocacy groups to study all aspects of the PIP system.

The working group held three meetings and heard testimony from law enforcement, insurance regulators and other stakeholders. In addition, this report contains data and information collected from sources such as the Office of Insurance Regulation, National Association of Insurance Commissioners, Insurance Research Council, National Insurance Crime Bureau, Mitchell International, Inc., multiple state agencies and others. A culmination of the data collected from these resources provides the most reliable and current insurance and claims data available.

The purpose of this report is to create a compendium of data regarding Florida’s No-Fault system to help foster policy discussions and reforms to more effectively combat fraud and abuse in the system.

Sincerely,

ROBIN WESTCOTT
INSURANCE CONSUMER ADVOCATE

APPOINTED BY JEFF ATWATER, CHIEF FINANCIAL OFFICER, STATE OF FLORIDA
DEPARTMENT OF FINANCIAL SERVICES
200 EAST GAINES STREET, TALLAHASSEE, FLORIDA 32399-0308
(850)413-5923 FAX (850)-487-0453
ROBIN.WESTCOTT@MYFLORIDACFO.COM

TABLE OF CONTENTS

BACKGROUND	1
EXECUTIVE SUMMARY	2
FLORIDA NO-FAULT HISTORY	5
ECONOMIC IMPACT OF RISING PIP PREMIUMS	6
INJURIES, TREATMENT AND PROVIDERS	18
FACILITIES PROVIDING TREATMENT	26
FRAUD	29
ANTI-FRAUD MEASURES	33
LITIGATION	35
COMPARISON	41
CONCLUSION	42
SPECIAL RECOGNITION	43
APPENDICES	44

BACKGROUND

In July 2011, Chief Financial Officer Jeff Atwater appointed Robin Smith Westcott to serve as Florida's Insurance Consumer Advocate (ICA), and asked her to address cost drivers in the automobile insurance market. In August, the ICA formed the Personal Injury Protection (PIP) Working Group (Working Group) to assist in developing a policy paper that broadly reviewed and outlined the challenges regarding the rising fraud and abuse associated with Florida's No-Fault system.

The Working Group was comprised of various stakeholders who provided data, commentary and policy direction. The following individuals and organizations generously provided considerable time and effort in examining the information presented:

- Marc Slager, Deputy Chief of Staff, Director of Cabinet Affairs, Office of Governor Rick Scott
- James Knudson, II, Esq., Senior Attorney, Florida Senate Banking and Insurance Committee
- Christopher Brown, Esq., Detective Ron Cooper, Hillsborough County Sheriff's Office
- Howard Goldblatt, Coalition Against Insurance Fraud
- Brad Ashwell, Director, Florida Public Interest Research Group (PIRG)
- Ralph Glatfelter, Florida Hospital Association
- Dr. Richard Thacker, DO, Florida Osteopathic Medical Association
- Paul Watson Lambert, Esq., Florida Chiropractic Association, Inc.
- Jeffery M. Scott, Rebecca O'Hara, Esq., Florida Medical Association
- Steven D. Smith, Blue Cross / Blue Shield of Florida
- S. Grier Wells, Esq., Board of Governors Florida Bar
- Todd Copeland, Esq., Paul Jess, Esq., Glenn Klausman, Esq., Florida Justice Association
- René Hernández, Esq., Florida Insurance Council, Inc.
- Lynne McChristian, Insurance Information Institute
- Alex M. Hageli, Esq., Property Casualty Insurers Association of America

- Allen McGlynn, Esq., State Farm Mutual Automobile Insurance Company
- Robert Simmons, Esq., Allstate Insurance Company
- Michael J. Neimand, Esq., United Automobile Insurance Company
- Captain Steven Smith, Department of Financial Services, Division of Insurance Fraud
- R. Terry Butler, Esq., Senior Attorney, Office of the Insurance Consumer Advocate
- Monte Stevens, Director, Office of Insurance Regulation, Governmental Affairs

In addition to data and testimony submitted by the Working Group, members met three times over a 30-day period and heard presentations from several key organizations including:

- National Insurance Crime Bureau (NICB), Ron Poindexter
- Department of Financial Services, Division of Insurance Fraud, Captain Steven Smith
- Agency for Health Care Administration, Health Care Clinic Unit, Roger Bell
- Hillsborough County Sheriff's Office, Christopher Brown, Esq.
- University of Florida – Shands Jacksonville, Emergency Medicine, Dr. Booth-Norse
- Office of Insurance Regulation, Property & Casualty Product Review, Sandra Starnes
- ExamWorks, Florida Region, Albert Rosati

For more information or to access the presentations provided to the Working Group, log on to www.myfloridacfo.com/ICA/PIPWorkingGroup.htm.

EXECUTIVE SUMMARY

Enacted in 1971, Florida's Motor Vehicle No-Fault Law was intended to benefit consumers by providing payment for economic losses after an automobile accident without the need for costly litigation to establish fault. Owning and operating a motor vehicle in our state is a privilege and personal responsibility for minor injuries was likewise established through the mandated coverage of personal injury protection (PIP) insurance.

Since its creation, Florida's No-Fault system has seen periods of fraud and abuse followed by the enactment of multiple reforms in 2001 following the statewide grand jury's recommendations, again in 2003 and more recently in 2007. However, in the last two years, the No-Fault system has been stressed to a point that is inflicting staggering rate increases on consumers, which is compounded by a time of economic uncertainty. In fact, some Florida families are paying \$3,500 or more in PIP premiums, which is more than one-third of the maximum \$10,000 benefit provided.

The PIP Working Group (Working Group) reviewed data showing that since 2008, average PIP premiums have increased significantly. A review was conducted to determine the difference in premiums throughout the state between two insurers, one standard national insurance company (State Farm Mutual) and one non-standard domestic insurance company (Direct General). The review showed that an average family with teen drivers (2 cars) living in Miami-Dade (Hialeah) with no accidents or violations and insured with State Farm were paying approximately \$2,450 in 2008. Today, the same family is paying \$3,268. If this same family lived in Central Tampa, their premium would have been \$1,276 in 2008. Today, their premium would be \$1,997, a 56.4 percent increase.

In comparison, if this same family lived in Miami-Dade (Hialeah), and was insured with Direct General, a non-standard insurer, their premium would have been \$490 in 2008. Today, their premium has escalated to \$3,814, a 678.4 percent increase. If this same family lived in Central Tampa, their premium would have been \$490 in 2008. They are paying \$1,918 today which is a 291.4 percent increase. Premium increases are also skyrocketing in other urban areas across Florida, including Orlando, Ft. Myers, and Jacksonville.

According to a data call by the Office of Insurance Regulation (OIR), whose data was reviewed by the Working Group, the number of closed PIP claims has risen by 40 percent between 2006 and 2010. Simultaneously, the amount paid out on all claims during that same time period rose a dramatic 66 percent. Based on 2010 financial data reported to the NAIC, insurance companies reported losses exceeding \$2.2 billion, up from average losses of \$1.6 billion each year from 2006 to 2007. Furthermore, insurance companies paid out \$2.7 billion in 2010 for losses and expenses not including overhead expenses. Simply put, for every dollar of premium taken in by insurance companies, \$1.15 was paid out in losses and expenses not including overhead expenses.

There is also a lost component of PIP that demonstrates how this coverage no longer works for the insured who has paid ever increasing premiums for this coverage. PIP is designed to also provide coverage for lost wages and burial costs in the event of death. However, most benefits paid are now for medical services from providers and insurers see fewer claims for lost wages as a result of an accident. Most of the \$10,000 is spent before an injured claimant can even submit the necessary documentation to support the claim for lost wages. This is money that would have gone directly to the insured but by function of the medical provider exhausting those benefits, the consumer receives nothing.

Claims data was reviewed to determine some of the cost drivers behind escalating PIP premiums. Data provided in OIR's Report revealed that Florida ranks above the national average in terms of provider charges per claim and the average number of medical procedures per claim. Between 2008 and 2010 alone, the average number of medical procedures associated with PIP claims billed rose by 173 percent.

In reviewing the types of medical services provided under PIP claims over the last three years, it was found that chiropractic care, physical therapy and massage therapy were the services most frequently billed.

Another area of focus for the Working Group aside from the type of medical services associated with the increasing number of PIP claims, centered

on where these services are provided. Data presented shows an overall growth in utilization for services provided outside of the emergency room setting.

In 2003, the Legislature moved to register and license clinics through the Agency for Health Care Administration (AHCA), and gave AHCA the ability to enter these clinics at any time to review documentation. In the following year, however, numerous exemptions were enacted. Data presented to the Working Group by AHCA revealed that in Miami-Dade County there has been an explosion in the number of filed exemptions from clinic licensure since 2008, from nearly 150 to 450 exemptions filed, with massage therapists seeking the greatest number of exemptions.

The involvement of clinics in fraud referrals and arrests has also exploded. Between 2009 and 2010, the Division of Insurance Fraud under the Department of Financial Services reported a statewide 44 percent increase in PIP fraud referrals, and represents 49 percent of all fraud referrals to date in 2011. Arrest information from July 2010 through September 2011 shows that of the 250 arrests made by fraud investigators, 160 arrests involved clinics – 34 were licensed clinics, 70 were self-declared exempted and 56 other.

The National Insurance Crime Bureau (NICB) reported to the Working Group that Florida ranks first in the nation in the number of staged accidents involving questionable medical claims. NICB provided data that questionable auto insurance claims in Florida rose by 34 percent between 2008 and 2010, with Miami, Tampa and Orlando ranking among the top five cities in the nation for questionable claims.

Working Group members also heard from the Hillsborough County Sheriff's Office, who in partnership with the State Attorney's Office have lead to some initial positive results and decreased staged accident claims during the first part of 2011. In actively pursuing investigations of staged accidents, the Hillsborough County Sheriff's Office concluded that PIP clinics have played a significant role in questionable medical claims associated with staged accidents. In response, Hillsborough County recently passed the "PIP Medical Providers Ordinance," which requires PIP medical providers in that county to obtain a license.

The connection between legal referral services that direct auto accident victims to clinics was reviewed. The Florida Bar has tracked the registration of approximately 71 private attorney referral services, with more than half of those registered in the past two years. The Florida Bar has convened a Special Committee on Lawyer Referral Services (Committee) to examine the merit and potential regulation for private referral services. Fraud investigators also presented to the Working Group regarding the impact these types of referral services has on the No-Fault system by highlighting cases where the referral services use advertising to disguise direct solicitations by attorneys.

The prevalence of litigation in PIP claims was also an area reviewed by the Working Group. Data provided by the Department of Financial Services (DFS) reveals that the number of PIP-related lawsuits has significantly increased, from nearly 22,327 for the first eight months of 2010 to 46,842 in 2011, an 110 percent increase. In addition, when DFS lawsuit data was compared to AHCA's Health Clinic database, an overwhelming 95 percent of lawsuits filed involved providers, primarily clinics.

In addition to capturing the increased frequency of lawsuits, a request for information regarding any change in severity was made of the insurance industry. Based on information from a survey conducted by the Property Casualty Insurers Association of America (PCI) and Personal Insurance Federation of Florida (PIFF), from 2008 through the third quarter of 2011, total attorneys' fees have represented approximately 5 percent of total No-Fault losses and loss adjustment expenses (LAE). Between 2009 and 2011, the amounts paid to plaintiff attorneys have grown nearly three times faster than amounts paid to defense attorneys, which is offered to support the insurers' position that they currently allocate more resources towards the increasing number of No-Fault lawsuits. However, data from the industry does not support that the development of attorneys' fees represents an increase of severity. The attorneys' fees impact has been the result of frequency in the number of demands and suits filed and the perpetuation of these settlements with attorneys' fees awarded consistently over hundreds of lawsuits where the underlying claim may be pennies on the dollar. PIP litigation has also seen the application of the contingency risk multiplier, as done on a case-by-case basis, by trial courts. This multiplier can increase the lodestar anywhere from 1.5 to 2.5 times but no information has been provided by insurers to support that this has been a major contributor to overall claims costs.

In an effort to review all data associated with the cost drivers linked to the increase in PIP claims and premiums, the Working Group also received data on the number of insured drivers and frequency of auto accidents reported in the time periods associated with an escalation in costs in the No-Fault system. Interestingly, between 2006 and 2010, the Florida Highway Patrol reported 21,000 fewer traffic crashes and a nominal increase of 1.5 percent in the number of insured drivers on our roads and highways during that same time period.

The Working Group also evaluated recent reforms approved by the Legislature to fight fraud and abuse in the No-Fault system, including the introduction of a fee schedule, improvements to the claims handling process, examinations under oath and independent medical exams. Members of the Working Group noted that while well-intentioned, some reforms have led to burdens that deter medical doctors from treating PIP claimants or to more costly litigation. Others asserted that case law has rendered many of these tools ineffective and recommended the Legislature provide clarity.

Absent much-needed changes to our No-Fault system, Florida's consumers will be left with fewer choices, higher rates or, worse, they will choose to go uninsured, which presents a greater financial risk to everyone who gets behind the wheel.

Conclusion

There is no way to deny that Florida has a continued and escalating problem with PIP fraud.

In the last two years, fraud and abuse has so permeated this coverage that the initial value of such a system is, at best, diluted and now threatens to be prohibitively expensive for Floridians. At best, we are at a crossroads as to the costs versus the benefits to consumers of a \$10,000 PIP coverage limit.

During the 2012 Legislative Session, policymakers may want to consider the policy areas based on the data reviewed and compiled by the PIP Working Group:

- Providers and Venue
- Over-Utilization
- Electronic Claims Filing
- Litigation Costs

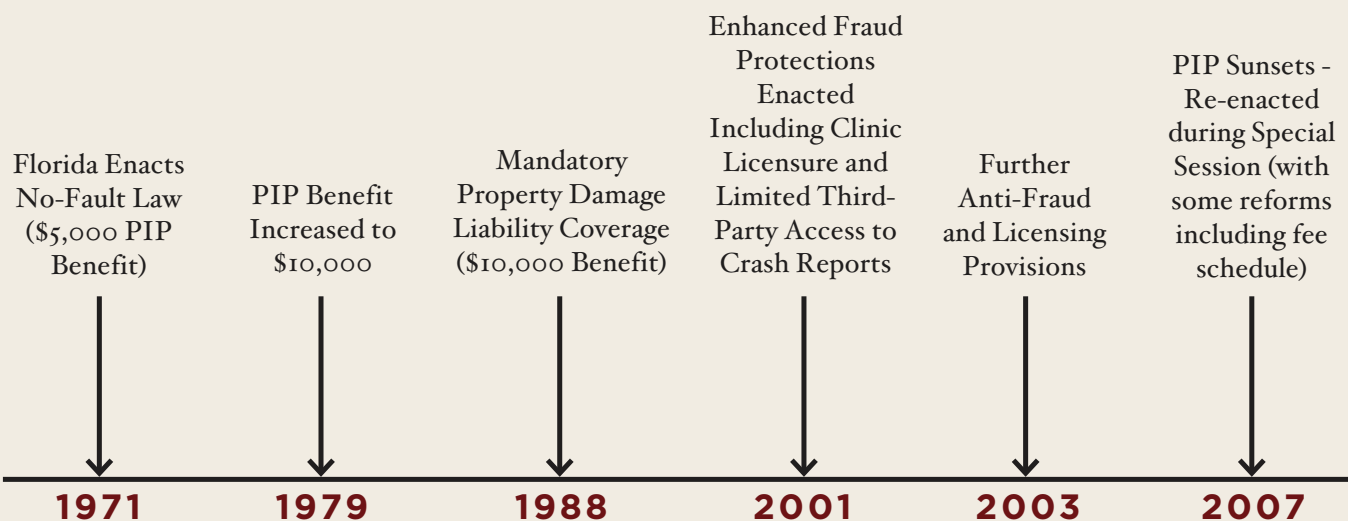
Following reforms that address these cost drivers, it is imperative that insurance companies be held accountable for passing savings on to consumers through a required rate filing within 12 months of enacted reforms, and every six months thereafter.

FLORIDA NO-FAULT HISTORY

The Florida Motor Vehicle No-Fault Law (ss. 627.730-627.7405, F.S.) requires registered owners and drivers to maintain \$10,000 of Personal Injury Protection (PIP) coverage. Enacted in 1971, the No-Fault Law is intended to provide a minimum level of insurance benefits, including medical benefits, for minor injuries sustained in a motor vehicle crash without regard to fault. It is also intended to curb litigation costs for minor injuries and non-economic damages and to serve

as a replacement for the tort system for qualifying injuries so that payment for medical benefits is made promptly. By doing so, PIP is supposed to assure quick compensation, lessen court congestion, and limit the number of lawsuits. The Florida Supreme Court in *Lasky v. State Farm Insurance Company*¹ further stated that this coverage provides persons injured in vehicular accidents the assurance of compensation avoiding impact on the “public relief rolls.”

FLORIDA MOTOR VEHICLE NO-FAULT INSURANCE LEGISLATIVE HISTORY OF NO-FAULT



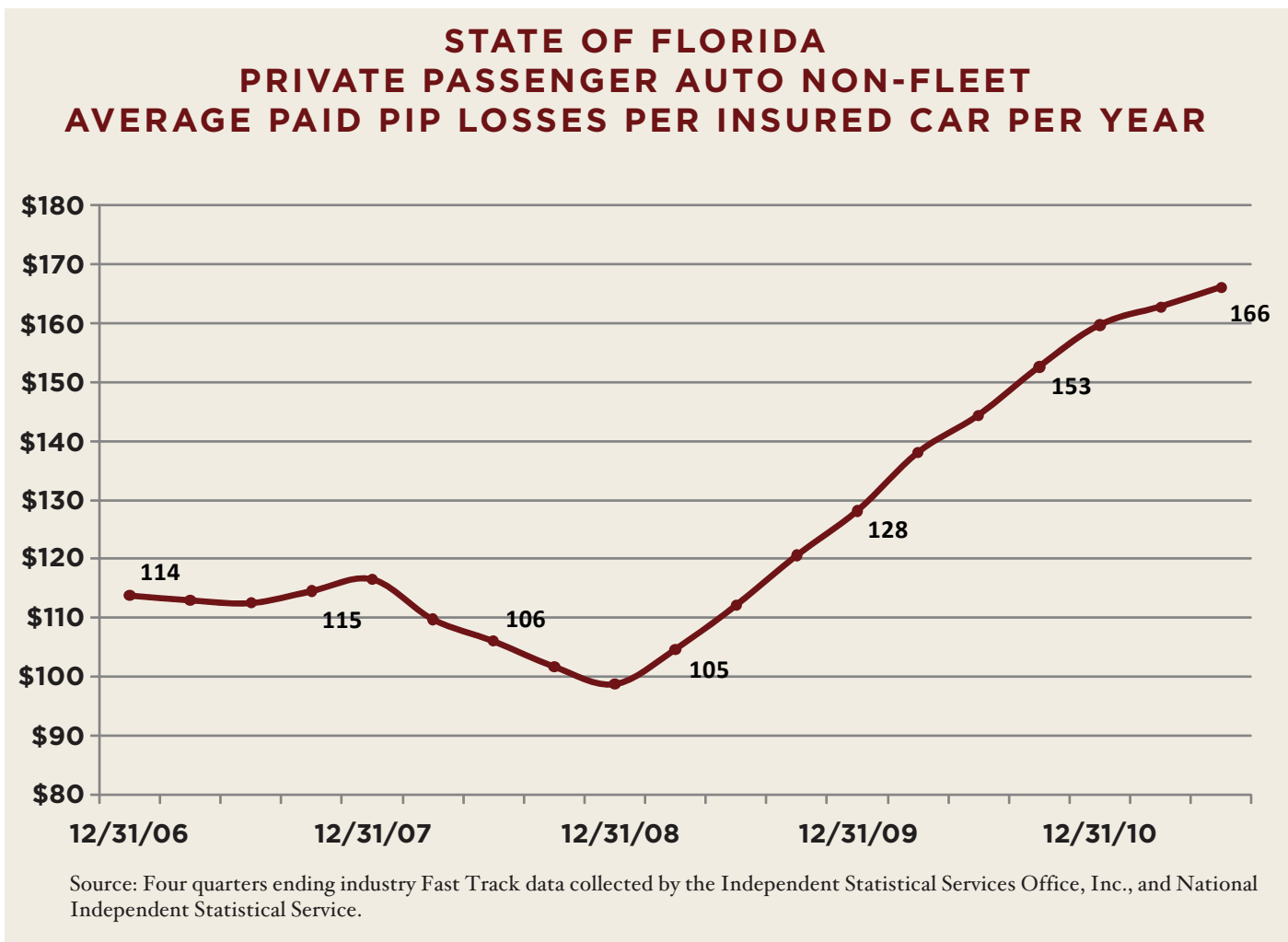
Throughout the lifespan of PIP, there have been several legislative initiatives to implement anti-fraud provisions. In 2007, the Legislature allowed PIP to sunset under Florida law. Shortly thereafter, PIP was re-enacted with a fee schedule to combat fraud and rising costs. However, in recent years, fraud and abuse has so permeated this coverage that the initial value of such a system is, at best, diluted and now threatens to be prohibitively expensive for some Floridians, particularly for only a \$10,000 PIP coverage limit.

¹ Lasky v. State Farm Ins. Co., 296 Do. 2d 9 (Fla. 1974).

ECONOMIC IMPACT OF RISING PIP PREMIUMS

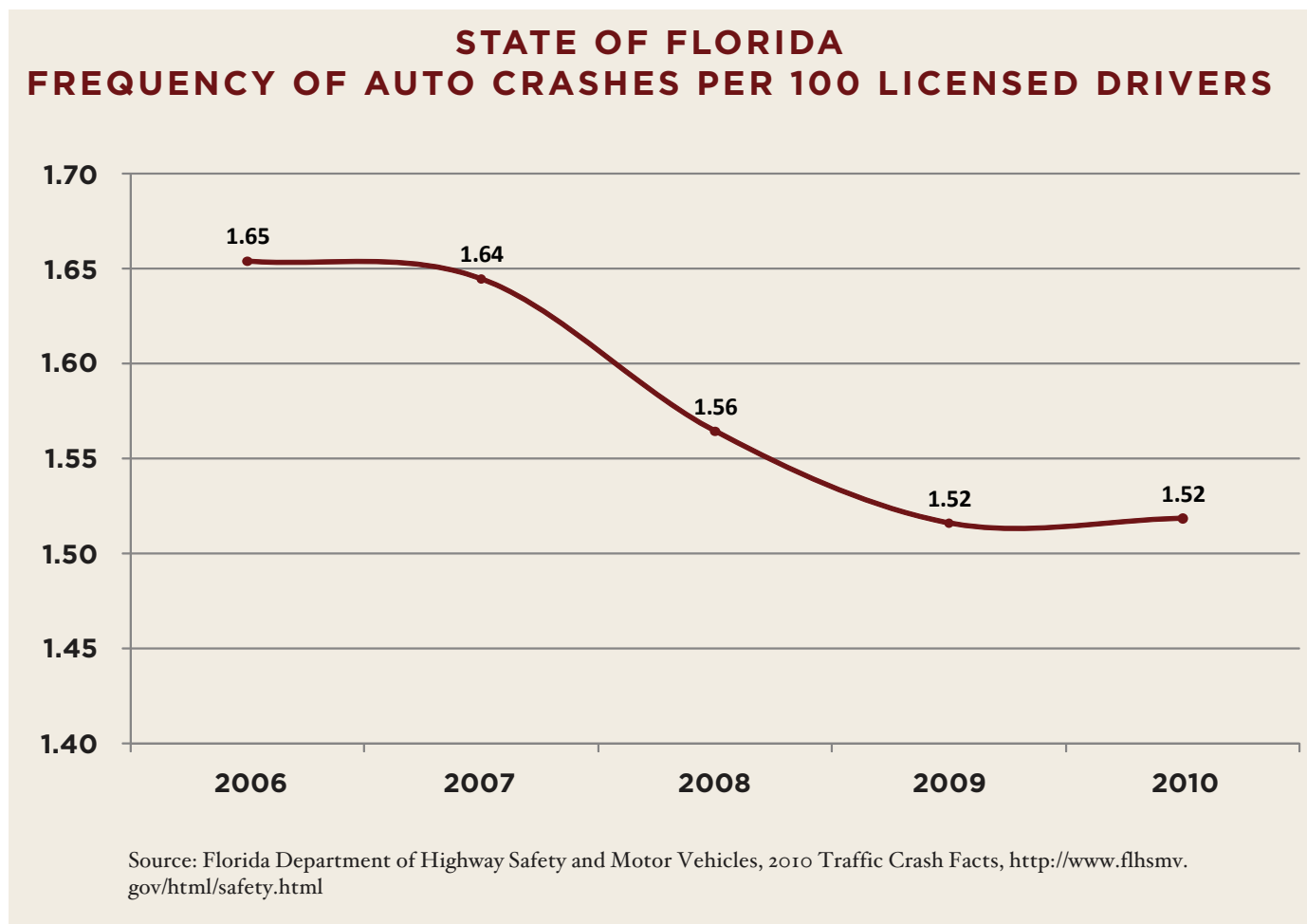
Florida's \$10,000 PIP medical benefit limit has been eroded by medical cost inflation since it was enacted in 1979. However, in spite of PIP's relatively low purchasing power today, premiums have been increasing dramatically in recent years according to

insurance industry "Fast Track" data. Florida's paid PIP losses per car, per year have increased over 66 percent in just the last 2.5 years. If this trend continues, PIP premiums will double every 3 years.



This rising trend in PIP losses cannot be explained by increases in auto crashes. As illustrated in the chart below, the frequency of auto crashes per 100 licensed

drivers has been decreasing or constant during the same time period PIP losses were increasing dramatically.

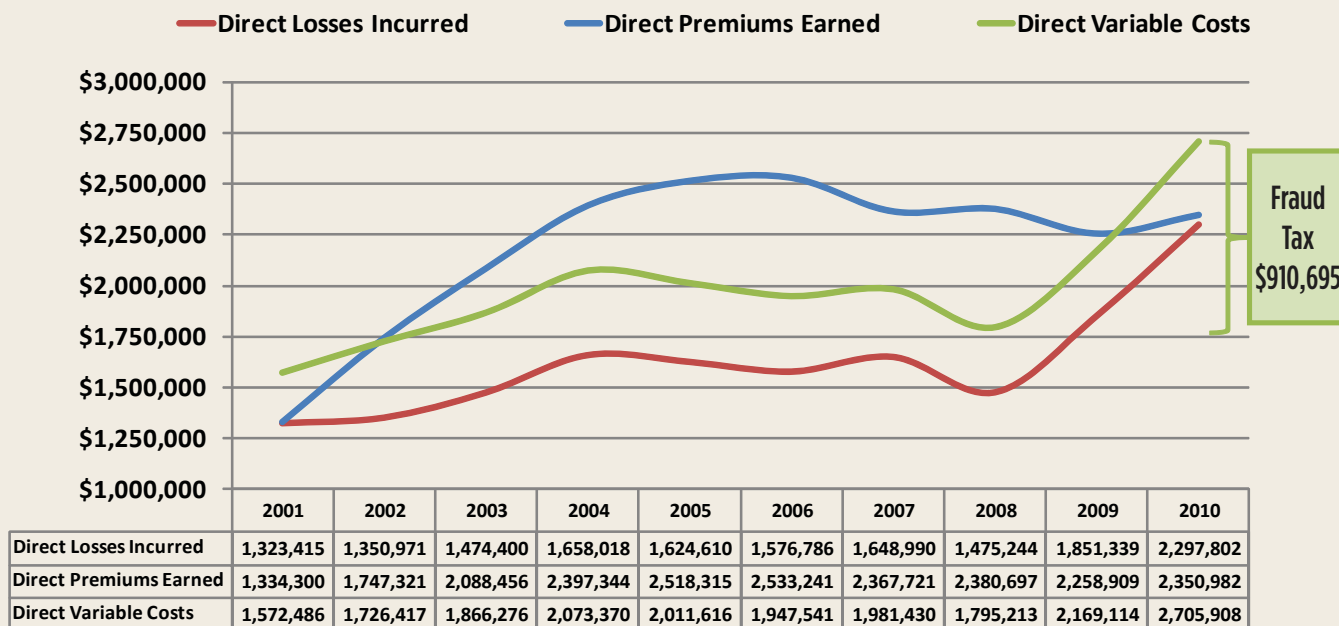


This same pattern of rising costs is also evident in the PIP financial experience reported on the statutory annual statements filed with the National Association of Insurance Commissioners (NAIC) for all insurers underwriting this coverage in the state of Florida. Insurers are required by law to report their experience each year and are subject to audit by the insurance regulators of the states in which the companies do business.

The following chart demonstrates Florida insurers' loss experience for PIP since 2001. In 2010, variable costs exceeded premium income for the first time in 10 years. There was relative stability in the ratio after 2003 resulting for Legislative reforms. However, after PIP's sunset and reinstatement in 2008, direct variable

cost increased from \$1,795,213,000 (1.8 Billion) to \$2,705,908,000 (2.8 Billion) in 2010. There is no other cause attributable for this increase but that of fraud and abuse in the PIP system reflected as a \$910,695 fraud tax on consumers.

STATE OF FLORIDA PERSONAL INJURY PROTECTION EXPERIENCE (\$000s)

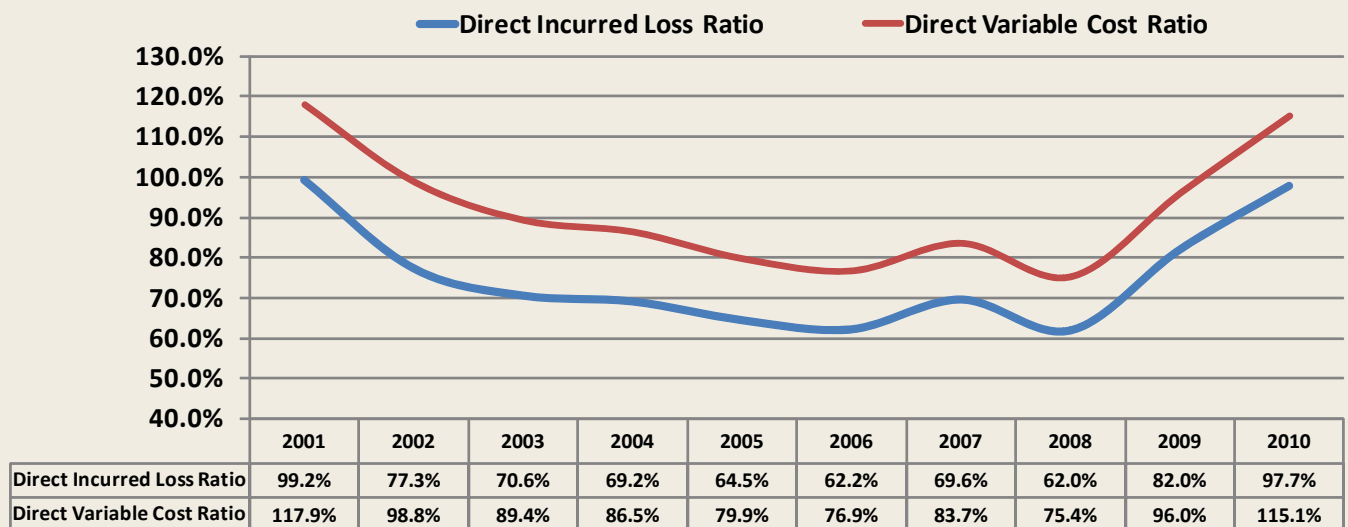


Source: NAIC I-Site database reports. Direct variable costs include direct incurred losses, defense and cost containment expenses, commissions, taxes, licenses and fees, and policyholder dividends. Direct variable costs exclude overhead expenses and investment income.

All the premium income and expense experience shown is on a “direct” basis i.e., before consideration of reinsurance assumed or ceded. Incurred losses include paid losses and reserves for reported and expected unreported losses (IBNR) incurred but not reported loss reserves. Direct variable costs include

direct incurred losses, defense and cost containment expenses, commissions, taxes, licenses and fees, and policyholder dividends. Direct variable costs exclude overhead expenses and investment income. The following chart displays the same experience as ratios to direct earned premium.

STATE OF FLORIDA PERSONAL INJURY PROTECTION INSURANCE DIRECT INCURRED LOSS AND VARIABLE COST RATIOS



Source: NAIC I-Site database summary reports. Direct variable costs include direct incurred losses, defense and cost containment expenses, commissions, taxes, licenses and fees, and policyholder dividends. Direct variable cost ratio excludes overhead expenses and investment income. Ratios are as a percent of direct earned premiums.

The dramatic increase in PIP losses has had a corresponding effect on the PIP premiums as illustrated in the OIR chart below. Average PIP rate increases since January 1, 2009 for the top five PIP insurers range from 35.1 percent (Allstate) to 72.2 percent (GEICO General). Bodily injury (BI) rates have also increased dramatically for these same carriers. It is believed that the large BI rate increases are being fueled by rising PIP losses, which are being used as justification for larger BI settlements.

Mitigating these increases somewhat have been the rate reductions for the collision and comprehensive physical damage coverages. However, a consumer that only purchases the minimum mandated coverages of PIP and property damage liability (PD) does not get the offsetting benefit of the physical damage rate reductions and consequently has experienced the most dramatic premium increases.

CUMULATIVE RATE CHANGES FOR TOP FIVE AUTO INSURERS (SINCE 1/1/2009)

Coverage	State Farm Mutual Automobile Insurance Company	Geico General Insurance Company	Progressive American Insurance Company	Progressive Select Insurance Company	Allstate Insurance Company
BI	40.0%	40.0%	33.0%	36.0%	46.3%
PD	40.0%	-6.0%	-4.2%	2.3%	29.6%
PIP	49.7%	72.2%	63.0%	48.5%	35.1%
UM	52.4%	-3.3%	48.7%	67.8%	-7.4%
MP	-3.8%	-1.9%	-1.7%	-0.2%	23.1%
COLL	-15.9%	-22.1%	-19.8%	-12.4%	-24.7%
COMP	-7.2%	-18.0%	-29.5%	-16.6%	-26.3%
Total:	26.0%	14.0%	19.0%	18.8%	11.5%
Market Share:	19.9%	8.6%	5.2%	4.7%	4.5%

Source: For filings implemented by insurers with effective dates for new business on or after January 1, 2009. Based on data submitted in the Rate Collection System as of August 1, 2011.



FLORIDA OFFICE OF
INSURANCE REGULATION

The OIR Report revealed information regarding the regional breakdown of adverse trends. While there are increases throughout the state with regards to claims and total payments made, South Florida and the Tampa/St. Petersburg areas experienced the greatest increases with PIP claims payments exceeding \$1 billion in South Florida in 2010.² Many of the

analyses used in this report focus on the areas with the greatest concentration of adverse developments in Florida's No-Fault system. While these trends may not be extrapolated statewide, the focus on these areas does reveal the information that will be needed to adequately address reforms to the PIP system. Insurance companies charge different rates for the

² OIR Report on Review of the 2011 Personal Injury Protection Data Call, April 11, 2011, pgs. 9-10.

same line of automobile insurance coverage because of differences in each company's loss and expense experience. A company's rates are prospective in nature and rely upon its own experience to project future rates. The deterioration in insurers' PIP loss and expense experience has generated rate needs, which have resulted in rate increases.

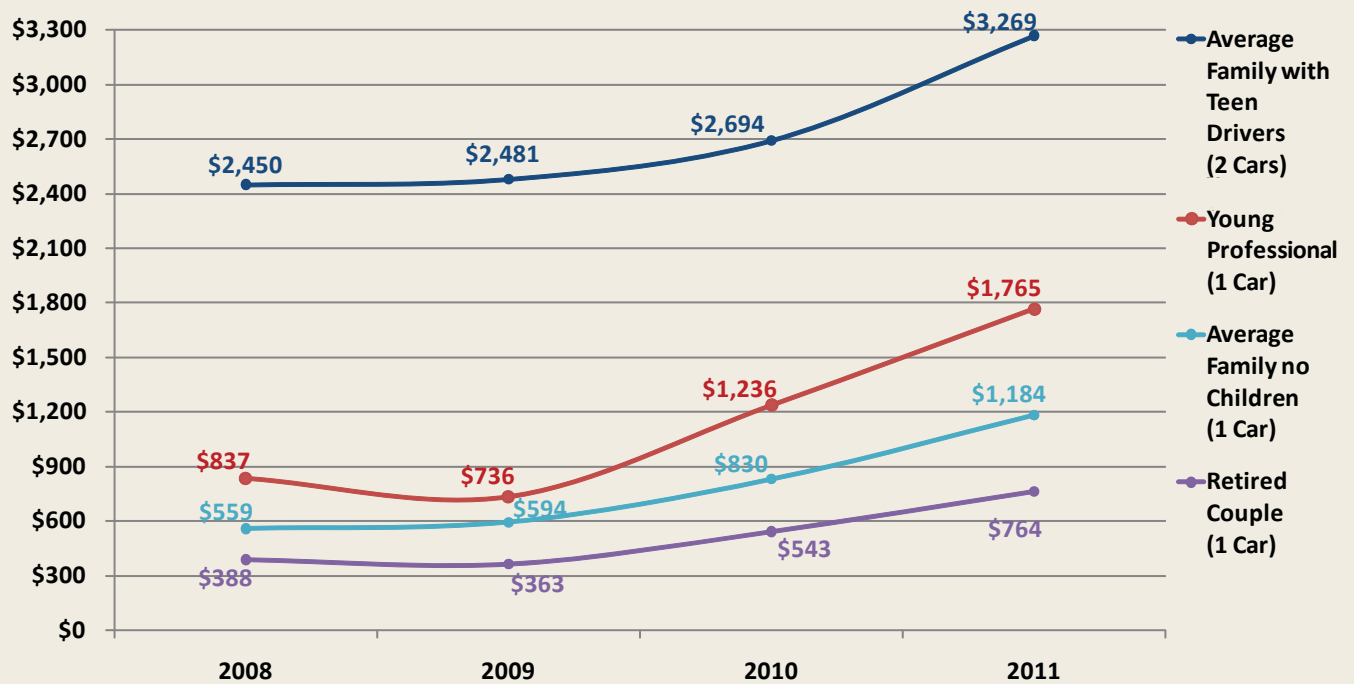
The likelihood of variation is often greatest between standard and non-standard underwriters. A "standard" insurance company writes traditional risks. A "non-standard" insurance company typically underwrites drivers who find it difficult to obtain or afford insurance. Drivers with a record of serious motor vehicle offenses or at-fault accidents typically secure coverage from a non-standard insurer. Furthermore, low-income drivers who frequently can only afford the mandated minimum coverages are forced to purchase through a non-standard insurer.

A review was conducted to determine the difference in

premiums throughout the state between two insurers, one standard national insurance company (State Farm Mutual) and one non-standard domestic insurance company (Direct General). The review showed that an average family with teen drivers (2 cars) living in Miami-Dade (Hialeah) with no accidents or violations and insured with State Farm were paying approximately \$2,450 in 2008. Today, the same family is paying \$3,268. If this same family lived in Central Tampa, their premium would have been \$1,276 in 2008. Today, their premium would be \$1,997, a 56.4 percent increase.

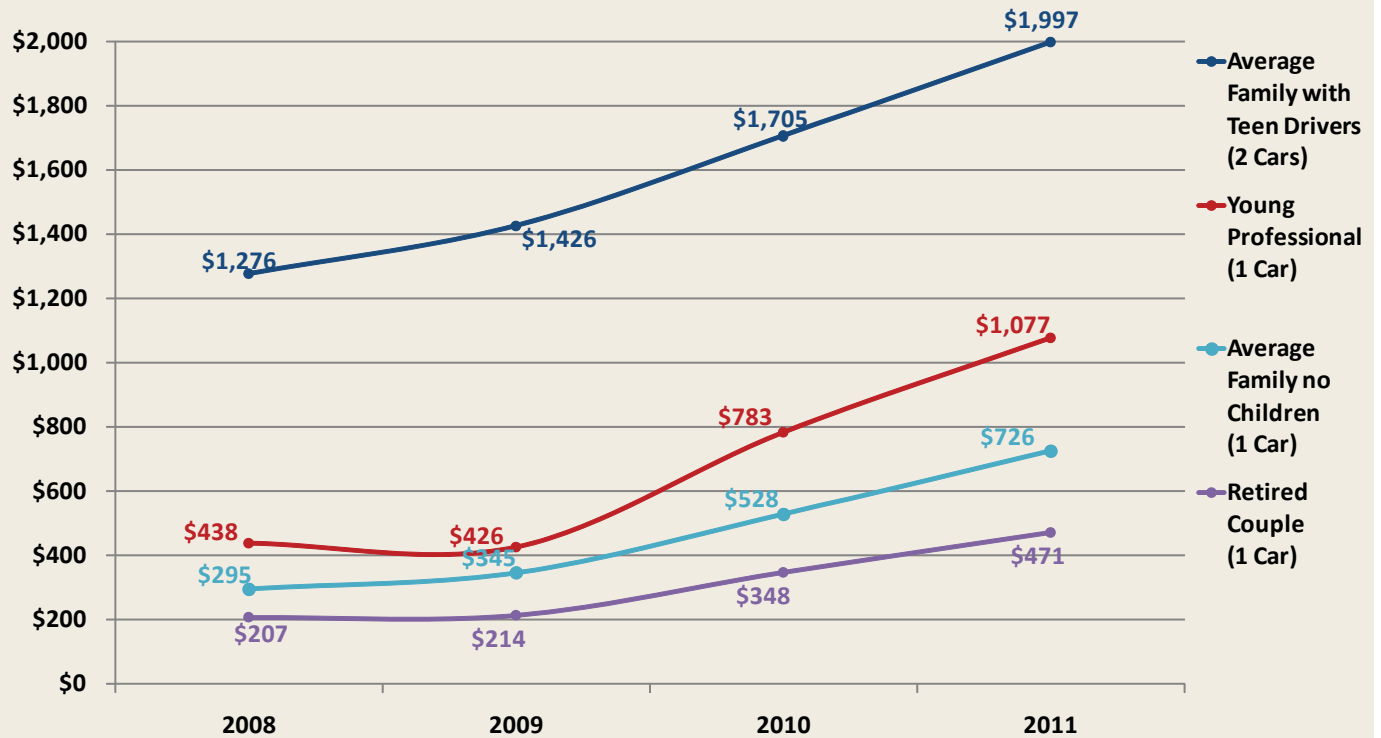
In comparison, if this same family lived in Miami-Dade (Hialeah), and was insured with Direct General, a non-standard insurer, their premium would have been \$490 in 2008. Today, their premium has escalated to \$3,814, a 678.4 percent increase. If this same family lived in Central Tampa, their premium would have been \$490 in 2008. They are paying \$1,918 today which is a 291.4 percent increase.

STATE FARM MUTUAL INSURANCE COMPANY PIP ANNUAL PREMIUMS HIALEAH - 33013



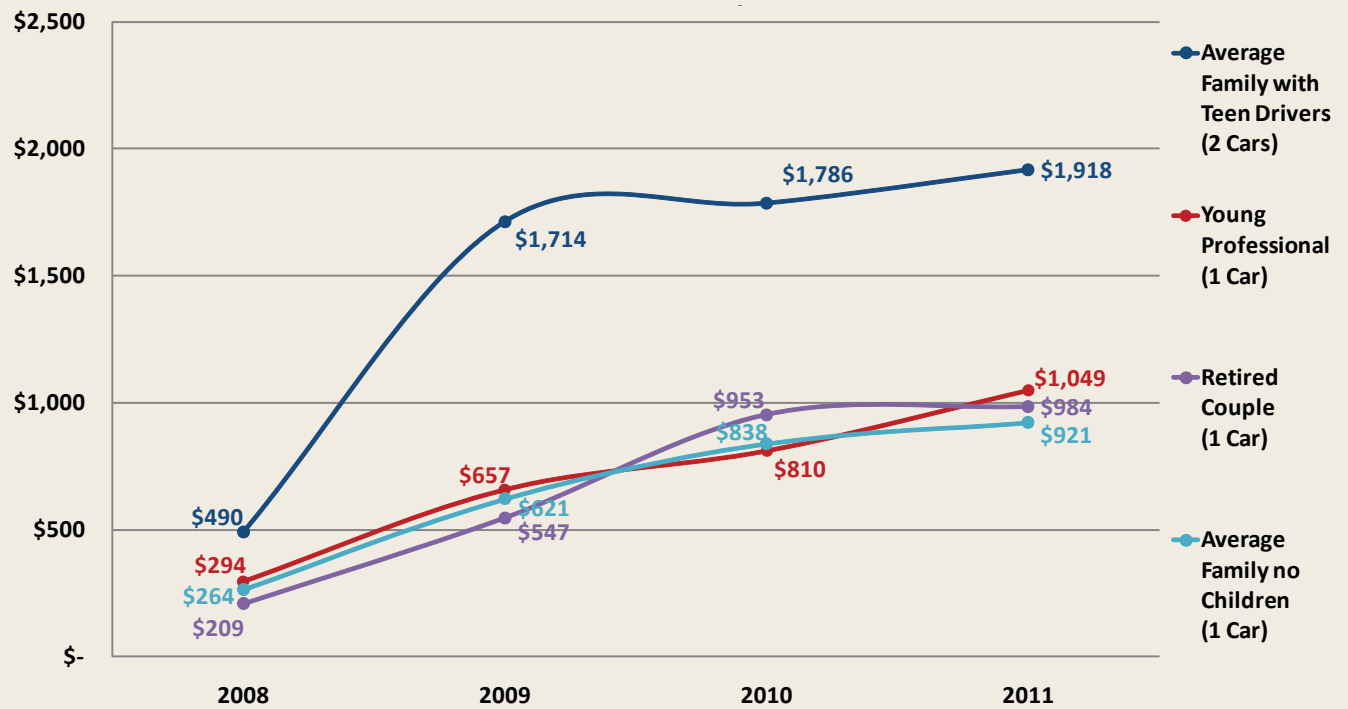
Source: Office of Insurance Regulation, <http://www.flor.com/edms/>, OIR Filing Numbers: 08-18641, 09-11587, 10-13827, 11-02568, PIP Rating Example exhibits.

STATE FARM MUTUAL INSURANCE COMPANY PIP ANNUAL PREMIUMS CENTRAL TAMPA - 33610



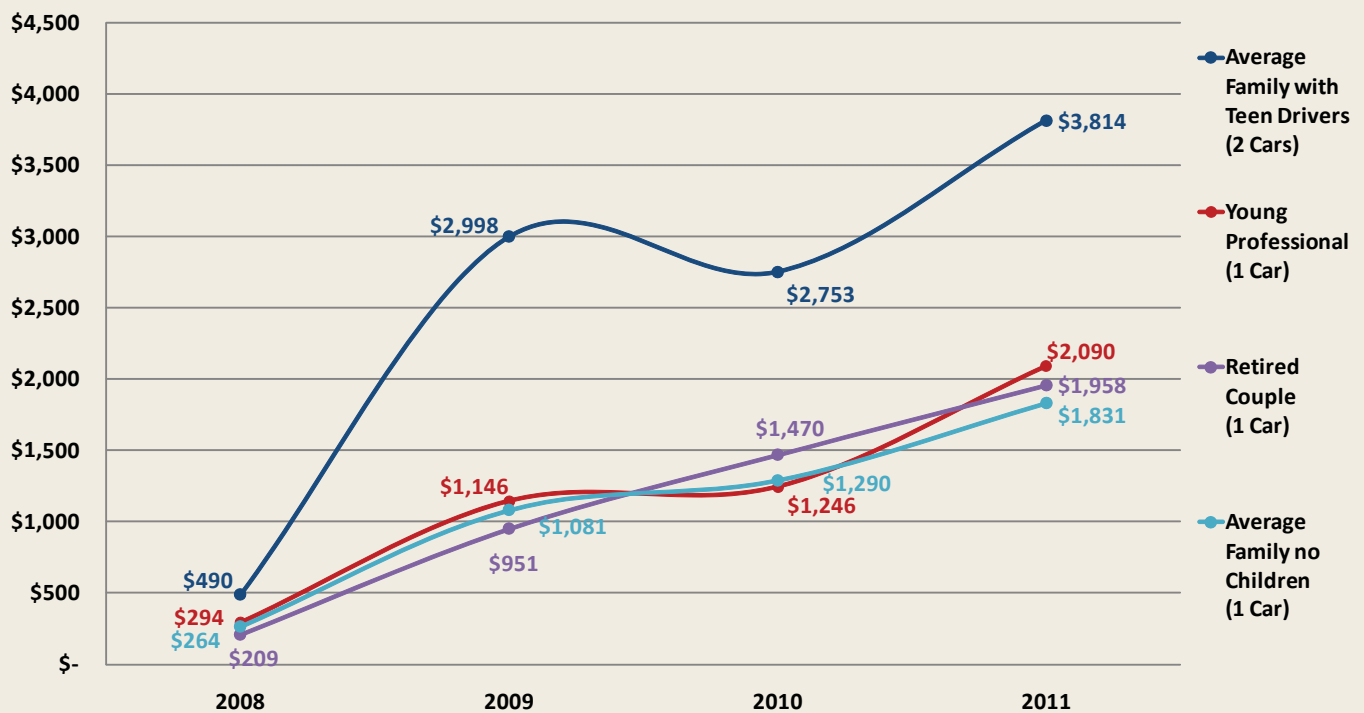
Source: Office of Insurance Regulation, <http://www.flor.com/edms/>
OIR Filing Numbers: 08-18641, 09-11587, 10-13827, 11-02568, PIP Rating Example exhibits.

DIRECT GENERAL INSURANCE COMPANY PIP ANNUAL PREMIUMS CENTRAL TAMPA



Source: Office of Insurance Regulation, <http://www.flor.com/edms/>
OIR Filing Numbers: 08-12176, 09-15897, 10-19438, 11-09716, PIP Rating Example exhibits.

DIRECT GENERAL INSURANCE COMPANY PIP ANNUAL PREMIUMS HIALEAH



Source: Office of Insurance Regulation, <http://www.flor.com/edms/>
OIR Filing Numbers: 08-12176, 09-15897, 10-19438, 11-09716, PIP Rating Example exhibits.

Between 2008 and 2011, retired couples and young professionals have also experienced premium increases. It is clear that the increases over time are drastic for some of the areas of the state. (Appendix A)

PIP premiums are representative of the rate increases that have occurred for three metro counties in the state. In order to appreciate the impact these premium increases have on an average household, it is noted that the median household income for Orange, Hillsborough and Miami-Dade counties is approximately \$40,000. Furthermore, the unemployment rates for these same counties are above the statewide average of 10.6 percent. (Appendix B) The average PIP premium of the two insurers (not including premiums for other auto coverages such as bodily injury, property damage liability, comprehensive and collision) for an average insured in Central Orlando, Central Tampa and Miami-Dade (Hialeah) has increased from approximately \$488 per year to \$1,315 per year in only 4 years. It seems for the average

household, the rate would be excessive for a \$10,000 coverage benefit.

The rate increases, driven by profound PIP losses, leave no doubt that consumers are finding this mandated coverage to be less affordable. For lower income consumers, the benefits of this \$10,000 coverage may not be seen as important enough to justify the premium paid when faced with the decision on how to spend critical dollars in their budget. Consequently, it is particularly important to recognize that some drivers may choose to go without coverage, and risk suspension of their drivers' licenses and loss of vehicle registration.

The Uninsured

Florida's automobile insurance financial responsibility laws (Chapter 324, Florida Statutes) acknowledge that it is a privilege to operate a motor vehicle on public streets and highways, and requires all automobile owners and operators to maintain minimal insurance, or show proof of financial ability to pay for an auto accident that involves personal injury protection (PIP) and/or property damage (PD) to others. In addition, the law requires all Florida insurers that write PIP or PD liability coverage to report renewals, cancellations or non-renewals to the Department of Highway Safety and Motor Vehicles (DHSMV) within 45 days after the effective date of the renewal, cancellation or nonrenewal. Upon issuance of a policy offering PIP or PD coverage to a new insured, the insurer must also notify the DHSMV within 30 days. The DHSMV has acknowledged that the current system used to capture this information has a number of limitations and may not be a reliable indicator of the number of motorists failing to maintain the mandatory PIP and PD coverage. As of October 1, 2011, DHSMV reported 2.93 percent (454,380 / 15,507,284) of Florida drivers do not meet the mandate.

Information from other sources support that the uninsured number for bodily injury (BI) is greater than what is captured by the DHSMV. The Insurance Research Council calculates the uninsured motorist rate by examining the ratio of BI claim frequency compared to uninsured motorist claim frequency. The study, *Uninsured Motorists, 2011 Edition* found that nationally the estimated percentage of uninsured motorists was 14.3 percent in 2008 and 13.8 percent in 2009. Florida's uninsured bodily injury rate was at 24 percent in 2008 and 2009.³

In addition, the National Insurance Crime Bureau (NICB) has participated in traffic stops with a few South Florida Police Departments and insurance industry representatives to check for compliance with Florida insurance laws. The data collected from these traffic stops indicate the number of uninsured drivers in some areas of South Florida could be as high as 25 percent. (Appendix C)

In its entirety, this information suggests that the uninsured rate is higher than that reported by the DHSMV. If the premiums for PIP insurance continue to increase, it is reasonable to expect that the percentage of uninsured drivers will increase as well. It will simply be a question of affordability for many Floridians.

³ Insurance Research Council (IRC) uninsured motorist (UM) rates were estimated by taking the ratio of UM claim frequency to BI claim frequency. For example, in Florida, the UM claim frequency rate in 2009 was 0.294 UM claims for every 100 UM earned car years, and the BI claim frequency rate was 1.250 BI claims for every 100 BI earned car years. IRC's estimate of the percentage of uninsured motorists in 2009 is the ratio of these claim frequencies, 0.294 / 1.250, or 23.5 percent. The ratio of UM to BI claim frequencies estimates the probability that a given injury to an insured auto occupant will have been the fault of an uninsured motorist.

The Uninsured's Access to Emergency Care

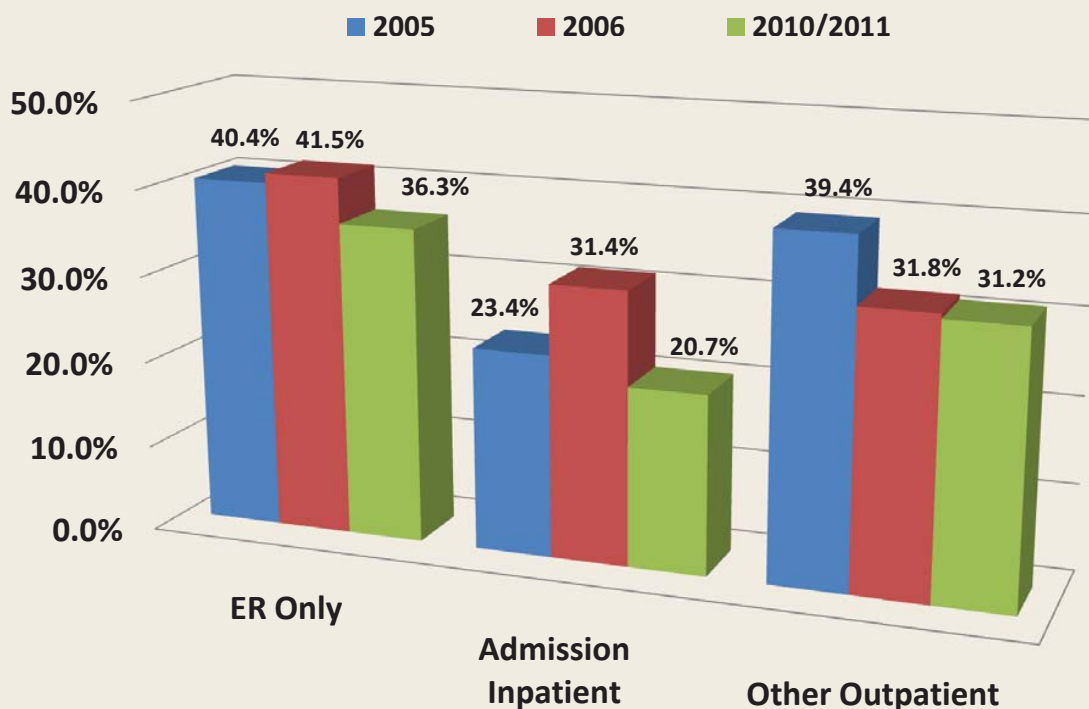
In the state of Florida, 21.3 percent of Floridians (more than 1 in 5 persons) do not have health insurance. Health insurance coverage includes Medicare, Medicaid, KidCare, commercial health insurance, HMOs, or any other non-automobile related coverage. (Appendix D)

It is unknown what percentage of Floridians are without both health insurance and PIP, however, a driver injured in an auto accident may only have PIP benefits to cover medical treatment. When a driver

has no insurance at all, the cost of treatment is borne not by the driver, but by the state and its taxpayers.

Information provided by the Florida Hospital Association (FHA) shows that currently 36.3 percent of the PIP patients treated and discharged from the emergency room after an automobile accident have no form of health insurance coverage other than PIP. This decrease since 2005 may be related to the overall decline in the percentage of billings from emergency rooms for PIP and an aging population, because it is believed a high percentage of auto accident victims are in the younger age groups.

PIP HOSPITAL PATIENTS WITHOUT HEALTH INSURANCE



Source: Florida Hospital Association, surveys of PIP payments for patients in auto crashes.

During the pendency of the Working Group, the Florida Hospital Association (FHA) reported that the recovery of PIP benefits for services in emergency rooms is essential to financially sustaining hospital emergency rooms and trauma centers throughout the state. Of the 94 hospitals surveyed by FHA, for the time period of July 1, 2010 through June 30, 2011, emergency rooms billed \$265,638,060 for PIP benefits. (Appendix E)

A critical component of care rendered in the emergency room setting comes from Emergency Room Physicians. These physicians contract with hospitals to provide emergency care and are generally compensated by the patient and not by the hospital.⁴

Section 627.736(4)(c), Florida Statutes, requires an insurer to reserve \$5,000 of PIP benefits for payment to physicians who provide emergency services and care or hospital inpatient care. The insurer must reserve this amount for 30 days after notice of the accident. However, it is becoming increasingly common for these reserves to be expended for other providers prior to the emergency care physician bills for services.

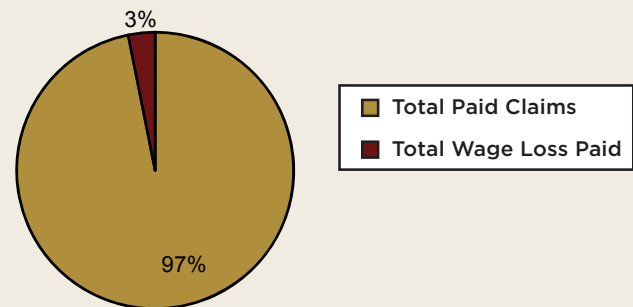
The Florida College of Emergency Physicians submitted several observations regarding the failure to observe the set-aside. In some counties, county ordinances apply a lien for services rendered in public hospitals. As a result, the lien law has superseded the set-aside provision. Additionally, insurers have asserted that certain services cannot be considered “emergency” in nature, so the set-aside is applied but payment is made at 200 percent of Medicare instead of the usual and customary charge.

Ensuring payment for emergency medical services is an important component of any No-Fault system. Unfortunately, when consumers do not carry insurance, payment for those emergency services is shifted to taxpayers to support public facilities and other consumers through higher health insurance rates.

Lost Wages

PIP coverage was also designed to provide compensation to the insured for lost wages and funeral benefits upon death as a result of the auto accident. However, most benefits are now for medical services from providers and insurers see fewer claims for lost wages as a result of an accident. In a case study submitted to the House of Representatives Banking & Insurance Subcommittee, Farmers Insurance Company examined closed claim files to determine the amount of benefits paid for lost wages as opposed to medical benefits. Only 3 percent of the claims examined had an element of lost wages and over 60 percent of those lost wage claims were for total payments of under \$1,000.⁵

WAGE LOSS CLAIMS AS A PORTION OF ALL PIP CLAIMS



Source: Farmers Insurance Company

In many instances, the insurer’s claims representative stated that the \$10,000 benefit is exhausted before an individual submits a claim for lost wages. Reimbursement for lost wages would have gone directly to the insured, but by function of the medical provider exhausting those benefits, the consumer does not have an opportunity to access the benefits to cover expenses intended under PIP.

⁴ Information submitted by the Florida College of Emergency Room Physicians, PIP Working Group meeting October 15, 2011.

⁵ Farmers Insurance Company’s presentation to the House of Representatives Insurance & Banking Subcommittee meeting held on November 16, 2011.

INJURIES, TREATMENT AND PROVIDERS

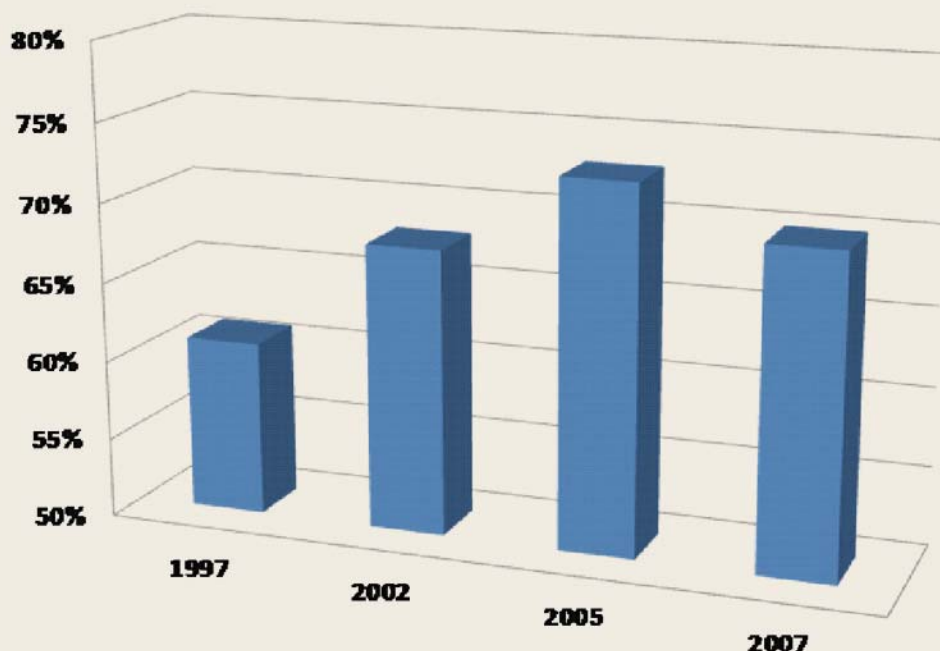
In order to fully explore the cost drivers plaguing the No-Fault system, the analysis should focus on who provides services, what services are provided and what types of claims and injuries are reported under PIP.

Injuries under PIP

The PIP system was designed to take care of temporary injuries. Bodily Injury coverage typically takes effect when an injury takes on a more permanent nature.

The most recent comprehensive study showing the type of injury for PIP claims was completed by the Insurance Research Council (IRC) in February 2007⁶ which used claims data from 2005. At that time, sprains and strains were the most common injury reported for PIP claims with over 73 percent of the claimants reporting that type of injury. The 2007 claims data reviewed by IRC and reported in February 2011⁷ found that this statistic remained consistent with a slight drop to 70 percent.

STATE OF FLORIDA INCREASE IN THE PERCENTAGE OF PIP CLAIMS WITH SPRAINS OR STRAINS AS THE MOST SERIOUS INJURY



1997	2002	2005	2007
61%	68%	73%	70%

Source: Insurance Research Council, Florida Auto Injury Claim Environment 2007 Final Report, February, 2007 for 1997 through 2005. 2007 data point provided by Insurance Research Council on 10/17/2007

⁶ Florida Auto Injury Insurance Claim Environment 2007 Final Report, Insurance Research Council, February 2007.

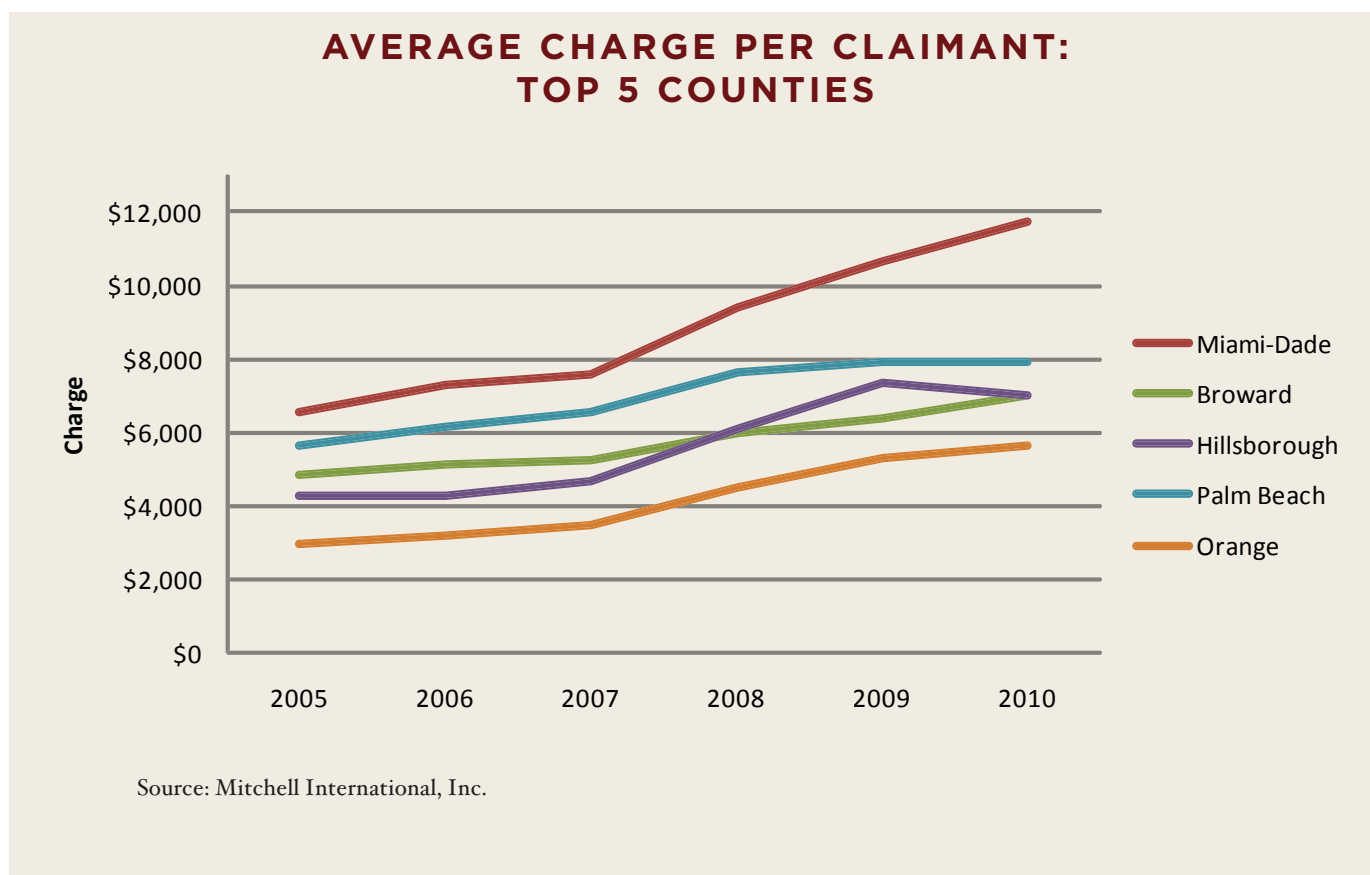
⁷ PIP Claiming Behavior and Claim Outcomes in Florida's No-Fault Insurance System, Insurance Research Council, February 2011.

Treatment and Providers

Information in the OIR Report provided by Mitchell International Inc. (Mitchell) indicated that Florida is above the national average in many instances, including provider charges per claim, average number of procedures per claim and the average cost of procedures per bill. Average procedures per claim became significantly greater after 2007⁸. This phenomenon correlates with the inclusion of a medical fee schedule in the No-Fault Law when the law was re-instated in 2007.

Additional data provided by Mitchell tracks the claims experience relative to the top five most populous counties. Among the top five counties, the average cost per claimant increased by 91.3 percent over the past five years, rising from an average of \$2,962.60 per claimant in 2005 to \$5,667.72 in 2010.

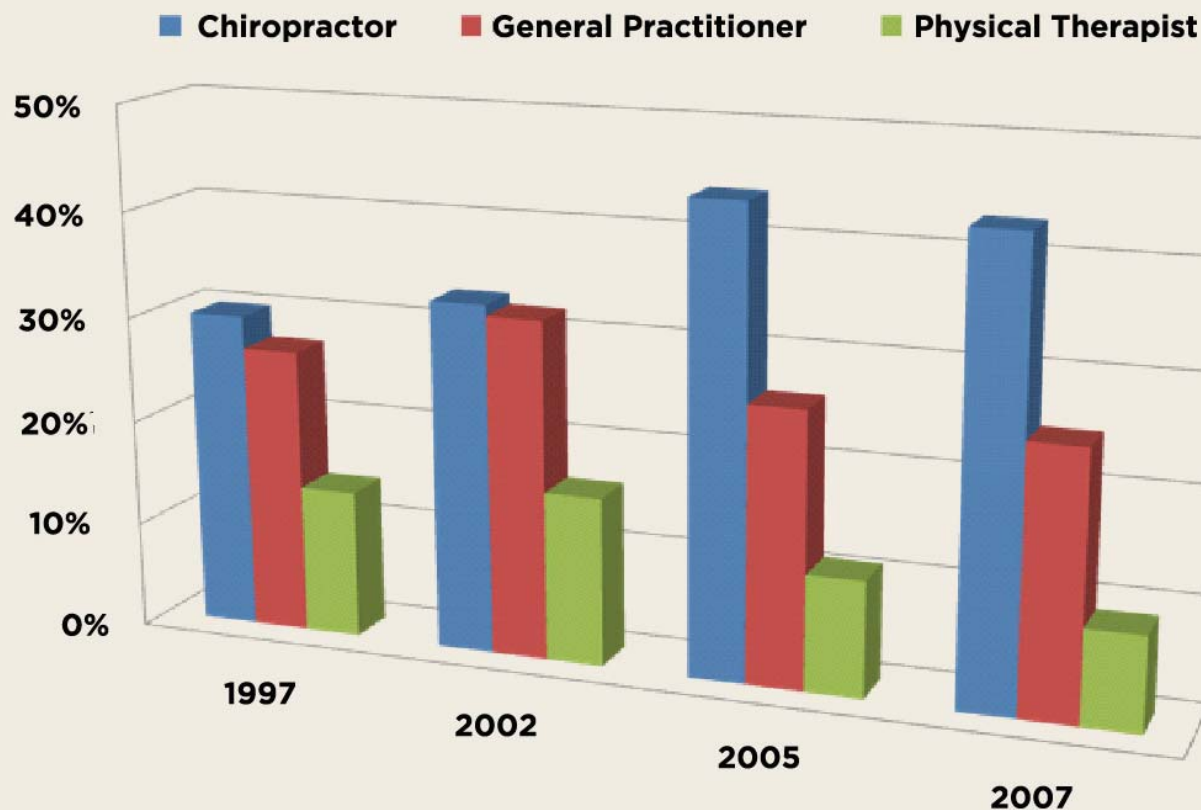
Of the five counties, Miami-Dade experienced the largest change with a 78.7 percent increase in the average cost per claimant between 2005 and 2010 (2005 - \$6,582.49; 2010 - \$11,760.72).



The trend of numerous treatments charged per bill is illustrated in Miami-Dade. The county maintains the highest number of procedures per claimant yet ranks last for the number of bills issued per claimant. This is a result of PIP providers in Miami-Dade administering a higher number of procedures per visit, which is reflected in Miami-Dade's top ranking among counties for the average charge per bill and average number of lines per bill. (Appendix F)

⁸ The OIR Report included a review of information from Mitchell International Inc., a large provider of technology solutions to Property and Casualty Insurance Companies. Mitchell's data yielded a high level review of medical claims costs trends nationally and in Florida.

STATE OF FLORIDA INCREASING PERCENTAGE OF PIP CLAIMANTS VISITING CHIROPRACTORS



	1997	2002	2005	2007
Chiropractor	30%	33%	44%	43%
General Practitioner	27%	32%	26%	25%
Physical Therapist	14%	16%	11%	9%

Source: Insurance Research Council, Florida Auto Injury Insurance Claim Environment 2007 Final Report, February, 2007. 2007 Data points provided by Insurance Research Council on 10/17/2001.

Acceptable PIP providers and entities are enumerated in statute. The law allows Medical Doctors, Osteopaths, Dentists or Chiropractors to supervise, order or prescribe medical services for PIP. Services may also be provided in hospitals, ambulatory settings, emergency transport centers and a number of health care clinics as prescribed in the statute.

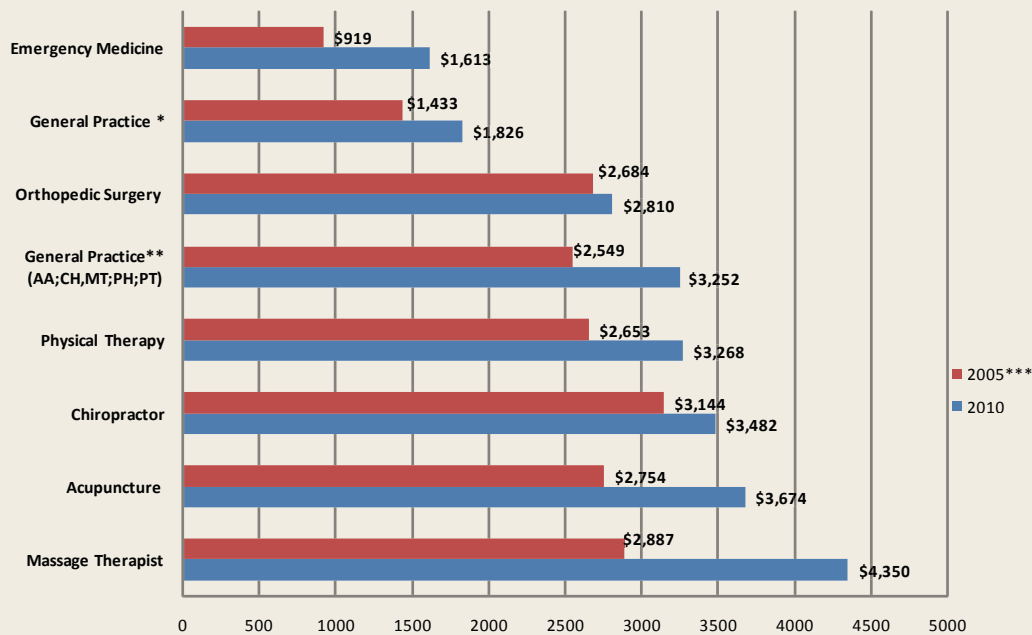
The 2007 IRC Study indicates that Chiropractors are the largest percentage of medical providers submitting charges for treating PIP claimants and had the highest average total charge per claimant as compared with other medical providers. This trend held steady through 2007 as indicated in the 2011 IRC report.⁹

⁹ Florida Auto Injury Insurance Claim Environment 2007 Final Report, Insurance Research Council, February 2007, pg. 14 et. seq.

As a result of the Insurance Consumer Advocate's presentation to the Florida Cabinet in early November, additional information was sought to determine current trends for providers and treatment in the PIP system. As a result of interaction with several insurance company claims representatives, additional information was secured from Mitchell International, Inc. to allow comparisons of providers and treatments from 2005 to through 2010. Mitchell's information is representative of approximately 70 percent of the current Florida PIP insurer marketshare.

The assumed medical inflation rate between 2005 and 2010 for Florida was 21.2 percent, which is the average medical cost inflation in the Miami-Fort Lauderdale (19.7 percent) and Tampa/St. Petersburg area (22.8 percent) according to the U.S. Bureau of Labor Statistics (BLS). These metro areas were selected because they are the only two metro areas in Florida for which data was collected by the BLS, and a large proportion of the PIP medical care has been provided in these areas.¹⁰

AVERAGE CHARGES PER CLAIMANT - BY PROVIDER



* Represents all General Practice Providers who *do not* specialize secondarily in Acupuncture (AA); Chiropractic Care (CH); Massage Therapy (MT); Physical Medicine and Rehab (PH); Physical Therapy (PT); or Radiology(R)/Diagnostic Radiology (RA).
 ** Represents General Practice Providers who report a secondary specialty in the areas of AA;CH; MT; PT; PH; R; or RA.
 *** Adjusted for Medical Inflation

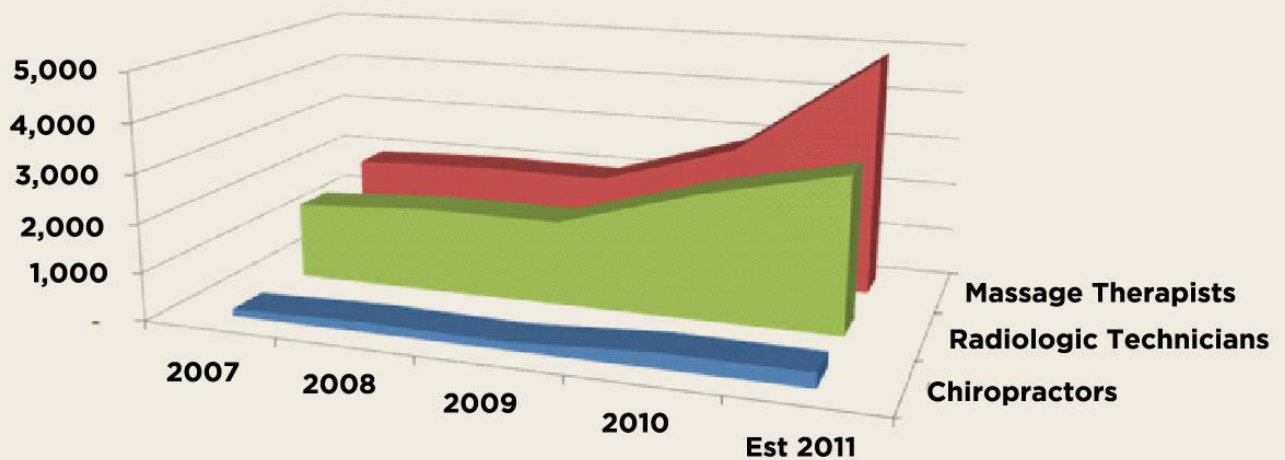
Source: Mitchell International, Inc. and U.S. Bureau of Labor Statistics, Series IDs CUUSA321SAM and CUUSA320SAM

The chart above shows that the cost of all types of medical care under PIP has exceeded the medical inflation rate, which reflects increased utilization of these types of care. The largest increase over time was for Massage Therapy with an increased average charge per claimant of \$1,463 (\$4,350 - \$2,887), a 51 percent increase adjusted for medical inflation.

When looking at General Practice, several providers report a second specialty in at least one of the following areas: Acupuncture; Chiropractic Therapy; Massage Therapy; Physical Medicine and Rehab; Physical Therapy and Radiology. In 2010, the average charge per claimant by these types of providers (\$3,252) was nearly 80 percent higher than the rest of General Practice providers (\$1,826), a difference of \$1,426 in the average charge per claimant. Further, between 2005 and 2010, the average charge per claimant by these types of General Practice providers exceeded medical inflation by \$703 (\$3,252 - \$2,549).

¹⁰The medical inflation rate may be less in rural areas and current data and trends for 2011 suggest medical inflation would actually be trending negatively; therefore, the numbers represented above may actually overestimate the amount of inflation.

STATE OF FLORIDA NEW LICENSES GRANTED BY ISSUE YEAR



Source: Florida Department of Health, License Data Center, <https://ww2.doh.state.fl.us/downloadnet/Main.aspx>

For example, medical cost inflation suggests that massage therapy care that cost \$2,381 in 2005 should cost \$2,887 in 2010 based on average medical cost inflation, however massage therapy costs in 2010 were \$4,350. The increased cost of \$1,463 suggests that there has been increased utilization of massage therapy.

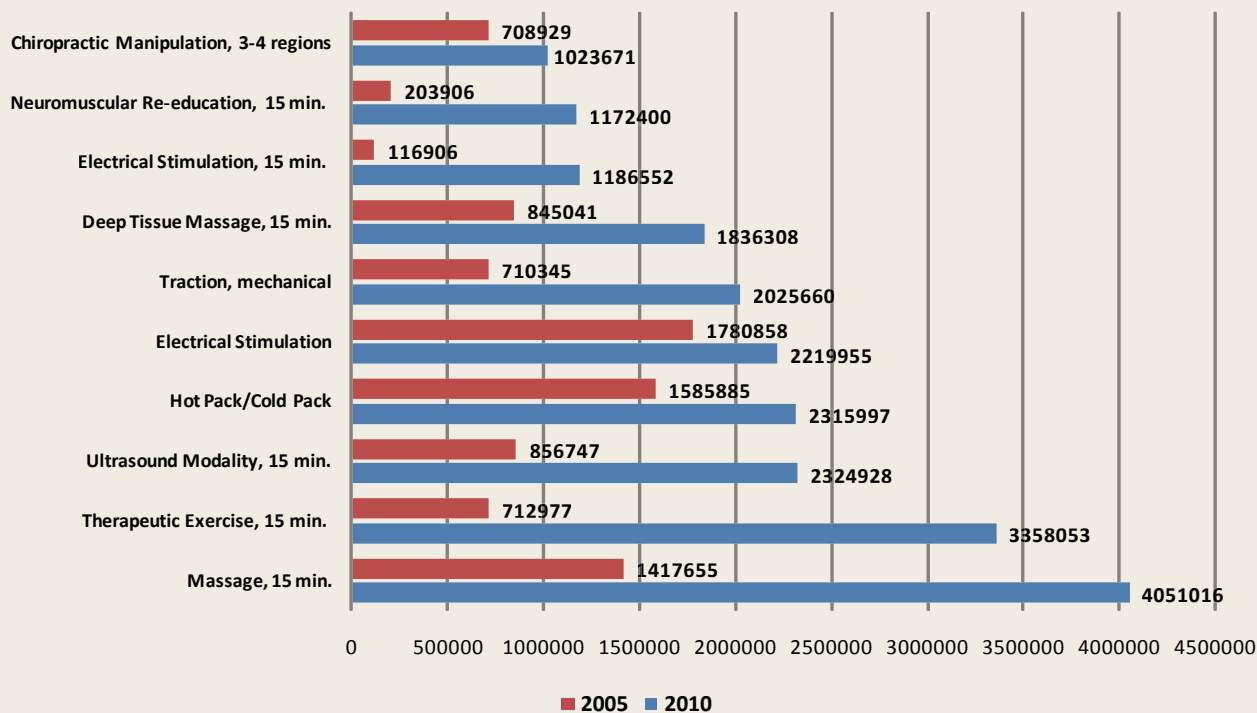
Further evidence of a growth trend for the Chiropractic profession and the associated professions of Massage Therapy and Radiologic Technicians can be found in data from the Agency for Health Care Administration (AHCA) licensing information as shown in the following chart.¹¹

These disciplines have experienced rapid growth from 2007 through 2011, with there being twice as many or more new licenses issued for Chiropractors, Massage Therapists and Radiologic Technicians.

This overall increase in the number of providers for these disciplines correlates with the increasing numbers of these procedures being billed in PIP claims.

¹¹ Florida Department of Health, License Data Center, <https://www.doh.state.fl.us/downloadnet/main.aspx>

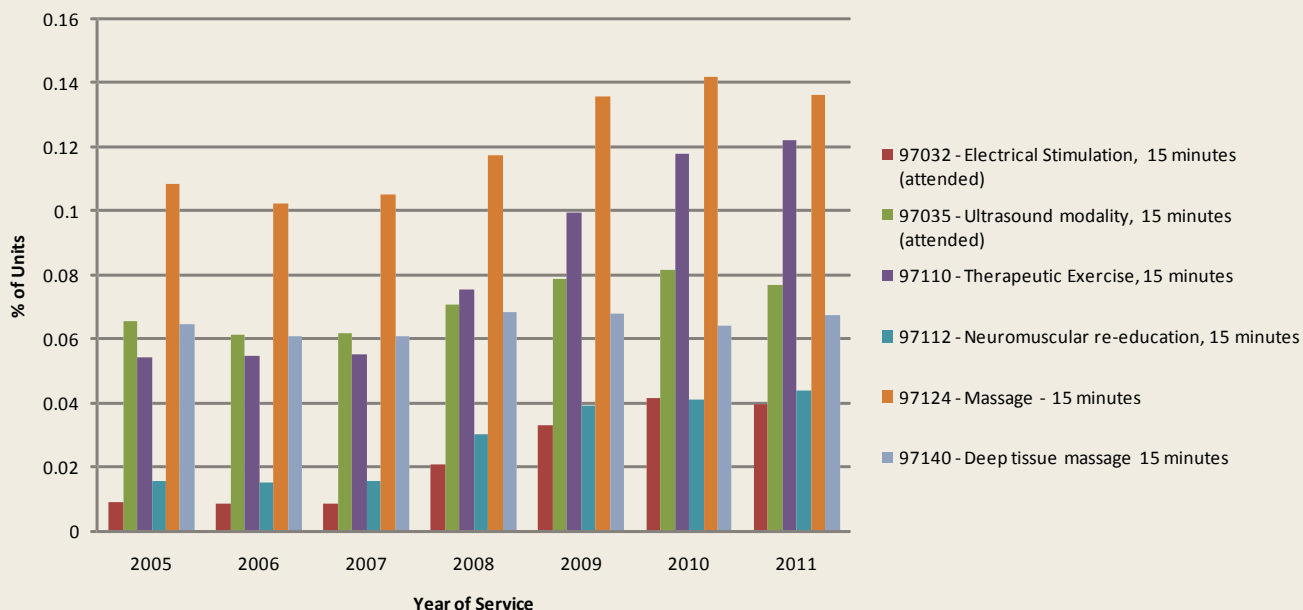
GROWTH OF THE TOP TEN PROCEDURES BY UNITS BILLED



Source: Mitchell International, Inc.

The Current Procedural Terminology (CPT) codes in the following charts represent the codes reported at one time or another in the top ten procedures billed in Florida from 2005 – 2010.

TOP (TIME) BASED PM & REHAB PROCEDURES FLORIDA

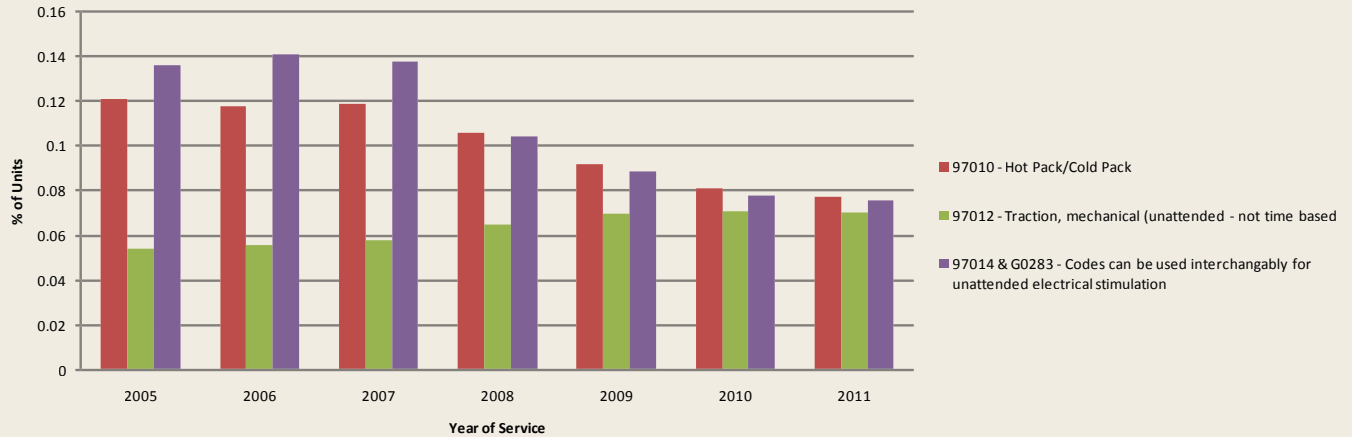


Source: Mitchell International, Inc.

There have been many assumptions that the implementation of the fee schedule in 2007 led to an increase in the number of treatments. The following charts illustrate some of the noticeable trends in “time” and “non-time” based treatments in Physical Medicine (PM) & Rehab and Chiropractic care. As the “time” based treatment increased in frequency, the “non-time” based treatment decreased in frequency.

As noted in the chart below, the “non-time” based PM & Rehab codes are billed less frequent except for code 97012. Code 97012 is the only code that describes Traction and it is only allowed to be reported one time per visit.

TOP (NON-TIME) BASED PM & REHAB PROCEDURES FLORIDA



Source: Mitchell International, Inc.

The same trend can be seen in the top “non-timed” based chiropractic manipulation codes. There is a noticeable downward trend in the “non-timed” based codes beginning in 2007. This indicates that chiropractic care has moved to “time” based treatments which are more lucrative.

TOP CHIROPRACTIC MANIPULATIVE CODES - (NOT TIME) BASED



Source: Mitchell International, Inc.

FACILITIES PROVIDING TREATMENT

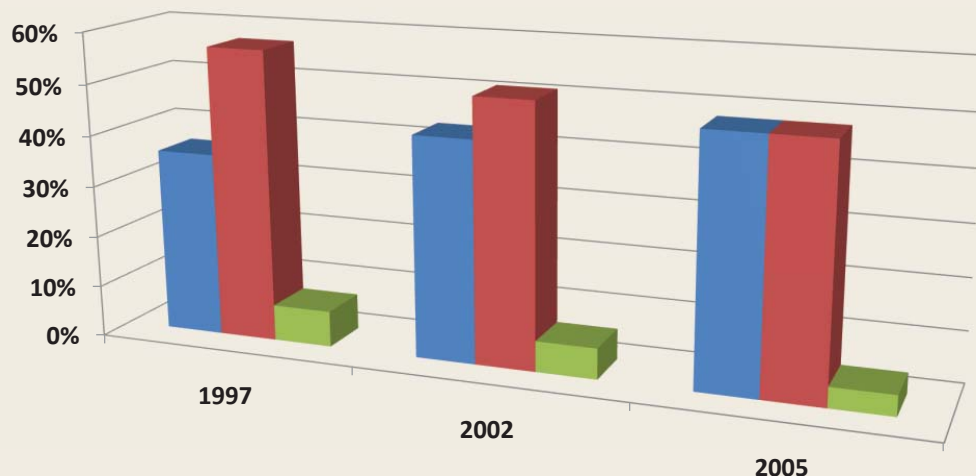
Emergency Rooms and Hospitals

The 2007 IRC Study reveals that fewer PIP claimants are being treated in emergency room settings. The number of PIP claimants treated in emergency room settings declined from 57 percent in 1997 to 54 percent

in 2007¹². (Appendix G) The chart in the previous section regarding Average Charges Per Claimant – By Providers indicates that the number of claimants treated in the emergency room is more than likely holding steady or slightly increasing as the charges for emergency room services has increased in 2010. However, the charges for emergency care are still by far the least incurred for PIP medical claims.

DECLINE IN THE PERCENTAGE OF PIP CLAIMANTS SUBMITTING CHARGES FOR HOSPITALS AND EMERGENCY ROOMS

■ None/Outpatient Clinic Only ■ Emergency Room Treatment ■ Stayed One Or More Nights



	1997	2002	2005
None/Outpatient Clinic Only	36%	43%	48%
Emergency Room Treatment	57%	51%	48%
Stayed One Or More Nights	7%	6%	4%

Source: Insurance Research Council, Florida Auto Injury Insurance Claim Environment 2007 Final Report, February, 2007

This data was compared with data submitted by Blue Cross / Blue Shield of Florida's representative at the Working Group which indicates that the majority of its coordination of benefits (COB) liability with automobile insurers is for medical services that are provided in a hospital setting and that Chiropractors represent .04 percent of the payments provided. The difference being, that these benefits are administered in a "managed care" setting. (Appendix H)

¹² Analysis updated in PIP Claiming Behavior and Claim Outcomes in Florida's No-Fault Insurance System, Insurance Research Council, February 2011, pg. 11.

Clinics and Licensure

If, as the data suggests, emergency rooms and hospitals are treating fewer PIP patients, then it is likely that more PIP patients are being treated in other settings. It has been stated anecdotally that many medical doctor general practitioners do not accept PIP claimants because of the antiquated manual claims filing process as opposed to the streamlined electronic filing processes for other forms of health insurance.

In 2003, the Florida Legislature passed the Health Care Clinic Act transferring the registration and licensure of health care clinics to the Agency for Health Care Administration (AHCA). The licensure program provided for the background screening of clinic owners, medical directors and licensed health care practitioners. It also required surveys of every clinic prior to licensure and gave the ability for AHCA to enter these clinics at any time to review documentation. In 2004, revisions were made to this Act allowing numerous additional exemptions and removing the scope limitation from practitioner owned clinics.

The *Analysis of Health Care Clinic Exemptions in Florida and Miami-Dade, Hillsborough Counties, January 2005 through August 2011* prepared by AHCA indicates that in Dade County where the greatest numbers of filed exemptions from clinic licensure exist, Massage Therapists had the greatest increase in exemptions¹³. (Appendix I)

The health care clinic exemption is based upon the assertion that the practitioner license that is administered by the Department of Health (DOH) should be sufficient to “police” the activities of the licensee. However, DOH as of 2010 has over 783,000 active licensed practitioners. During 2009-2010, DOH completed 25,166 examinations and 6,648 investigations from the 18,010 complaints received.¹⁴ It would be unlikely that the fraud and abuse that

occurs in the clinic setting, unless reported to DOH by a complaint, could be discovered. In fact, for more of the aggressive fraud with staged accidents, there is no “victim” and the only likely source of referral would be from an active criminal investigation.

This is equally true for licensed health care clinics. Licensure is not a bar to participation in fraudulent schemes. Arrest information from July 2010 through September 2011 from the Department of Financial Services, Division of Insurance Fraud shows that of the 168 clinic arrests, 34 were licensed clinics, 70 were self-declared exempted and 56 other.

Over the past several years, Hillsborough County has been one of the worst counties in the country for questionable claims from staged accidents as reported by the National Insurance Crime Bureau (NICB).¹⁵ As a result, efforts by the Hillsborough County Sheriff's Office and the State Attorney's Office have led to some initial positive results and decreased staged accident claims during the first part of 2011.¹⁶ In actively pursuing investigations of staged accidents, the Hillsborough County Sheriff's Office concluded that “PIP” clinics have played a significant role in this type of crime. As part of the effort to better identify and control these clinics, Hillsborough County has passed the “PIP Medical Providers Ordinance,”¹⁷ which requires PIP Medical Providers in that county to obtain a license.

Since a health care clinic can self-exempt without any reporting requirements, it is impossible to tell how many clinics are in operation or the type of practitioner license that holds the unreported exemption. AHCA has no authority over any of these self-exempting clinics and very little authority with regards to the clinics that have sought an exemption.

¹³ Analysis of Health Care Clinic Exemptions in Florida and Miami-Dade, Hillsborough Counties, Jan 2005 through Aug 2011, updated September 15, 2011, Agency For Health Care Administration, Health Care Unit.

¹⁴ The Florida Department of Health, Division of Medical Quality Assurance Annual Report, July 1, 2009 through June 30, 2010, pg. 17.

¹⁵ NICB Data Analytics Forecast Report, 2010 Questionable Claim Maps by Loss Location, June 8, 2011.

¹⁶ NICB Data Analytics Forecast Report, Suspicious Vehicle Collision Questionable Claim Analysis - Florida 1st

¹⁷ Half of 2011, September 26, 2011.

Hillsborough County Ordinance No. 11-13 enacted October 26, 2011.

Referral Services

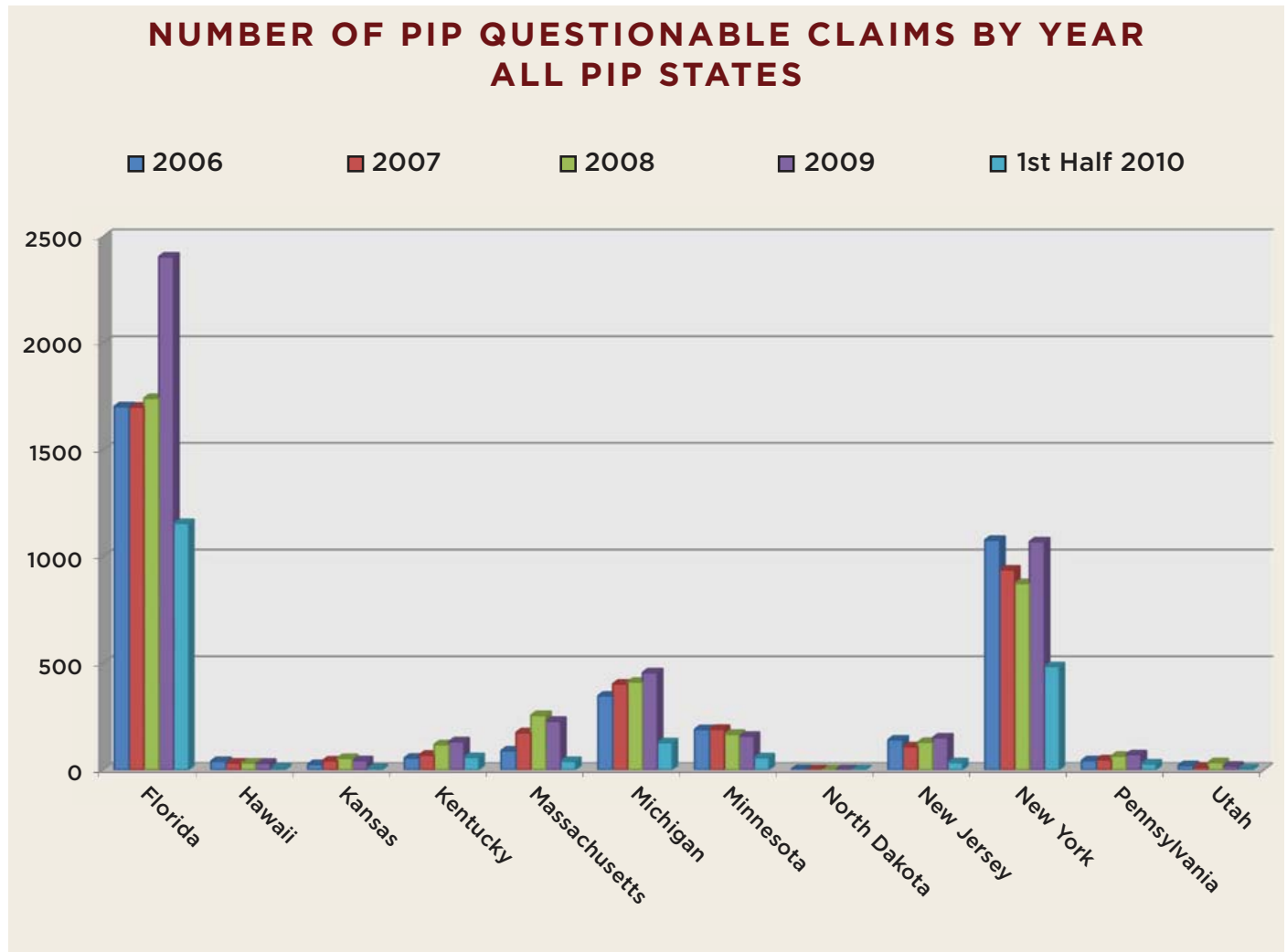
The connection between referral services and clinics was explored. It is perceived that the lack of oversight regarding clinics leaves the door open for many types of healthcare abuse and fraud, especially as it relates to mechanisms like referral services that direct auto accident victims to clinics whether they are medical referral or legal referral services. While The Florida Bar does not directly regulate lawyer referral services, attorneys participating in a referral service are still required to comply with rules regarding solicitation and advertisement. The Florida Bar has registered approximately 71 private attorney referral services and more than half of those have registered in the past two years.¹⁸ This has become such an issue that The Florida Bar has convened a Special Committee on Lawyer Referral Services (Committee) to examine the merit and potential regulation for private referral services. Investigators for the Florida Department of Financial Services, Division of Insurance Fraud presented before the Committee's September 22, 2011 meeting regarding the impact that these types of referral services has on the No-Fault system. Investigations by the Division of Insurance Fraud have revealed situations where the referral services use advertising to disguise direct solicitations by attorneys. In some situations, medical treatment is predicated upon the inclusion of an attorney in the process whether the injured party requested representation or not. There is no question that advertisement for these types of referral services has become aggressive throughout the state. Current regulation, whether from The Florida Bar or existing anti-solicitation laws, have not curbed the potential for abuse and fraud that may arise from referral services.

¹⁸ The Florida Bar News, Volume 38, Number 20, October 15, 2011.

FRAUD

The clinic and medical setting or legal referral services are both conduits for fraud and exploitation of the No-Fault system. Florida leads the nation in the number of PIP Questionable Claims reported.¹⁹ In Florida,

Questionable Claims rose 34 percent from 2008 through 2010 with a 17 percent increase recorded for 2009 through 2010.²⁰



¹⁹ NICB Forecast Report regarding No-Fault PIP Questionable Claims in the United States, 2006-1st half 2010.

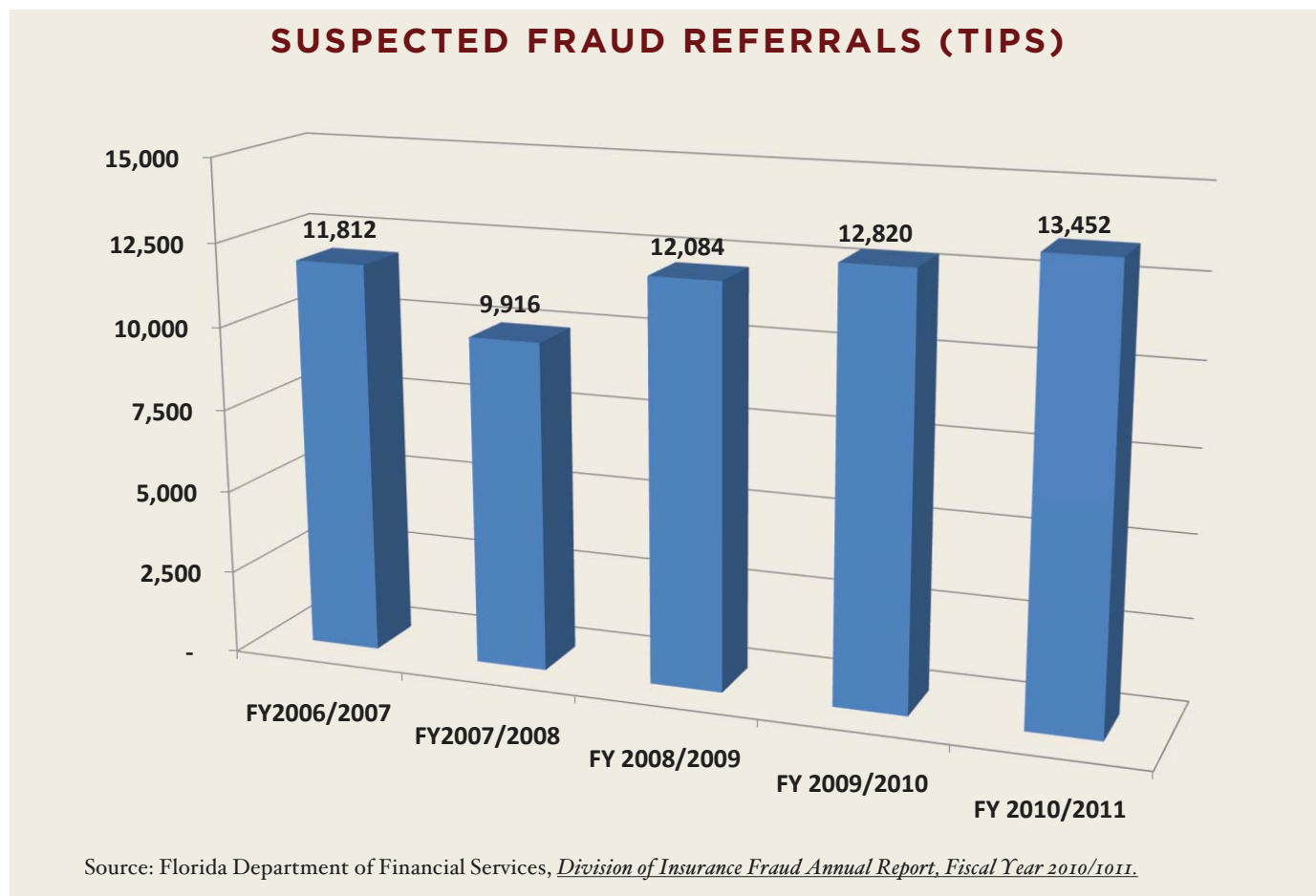
²⁰ NICB Forecast Report regarding Staged Accidents Analysis - Florida 2008-2010, dated April 20, 2011.

One of the specific types of questionable claims that plague our state is the staged/caused accident. A staged accident is a suspicious collision that could be classified as follows:

- Jump-in (persons claim to have been in a car during a collision but were not)
- Paper Accident/Phantom Driver
- Solicitation
- Staged/Caused Accident
- Suspicious Hit While Parked

National Insurance Crime Bureau (NICB) reports that information filed through December 31, 2010 shows a 119 percent increase in staged accident questionable claims since 2008²¹. (Appendix J)

The Department of Financial Services, Division of Insurance Fraud (DIF) received more than 13,000 referrals for suspected insurance fraud in the fiscal year 2010-2011.²²



Due to the increase in fraud referrals for PIP, the DIF reorganized in 2009, setting up dedicated squads to investigate PIP cases in Broward, Palm Beach, Orlando, Tampa and Ft. Myers.²³ In 2009/2010, the referrals associated with PIP were roughly 40 percent of the total referrals. Last fiscal year, almost half or 49 percent of the referrals received by the DIF were for PIP fraud. A large amount of state and local law enforcement resources are expended on the investigation and subsequent prosecution of PIP fraud. Law enforcement testified that targeting resources to combat PIP fraud in one area often prompts fraudsters to simply move to another area of the state.

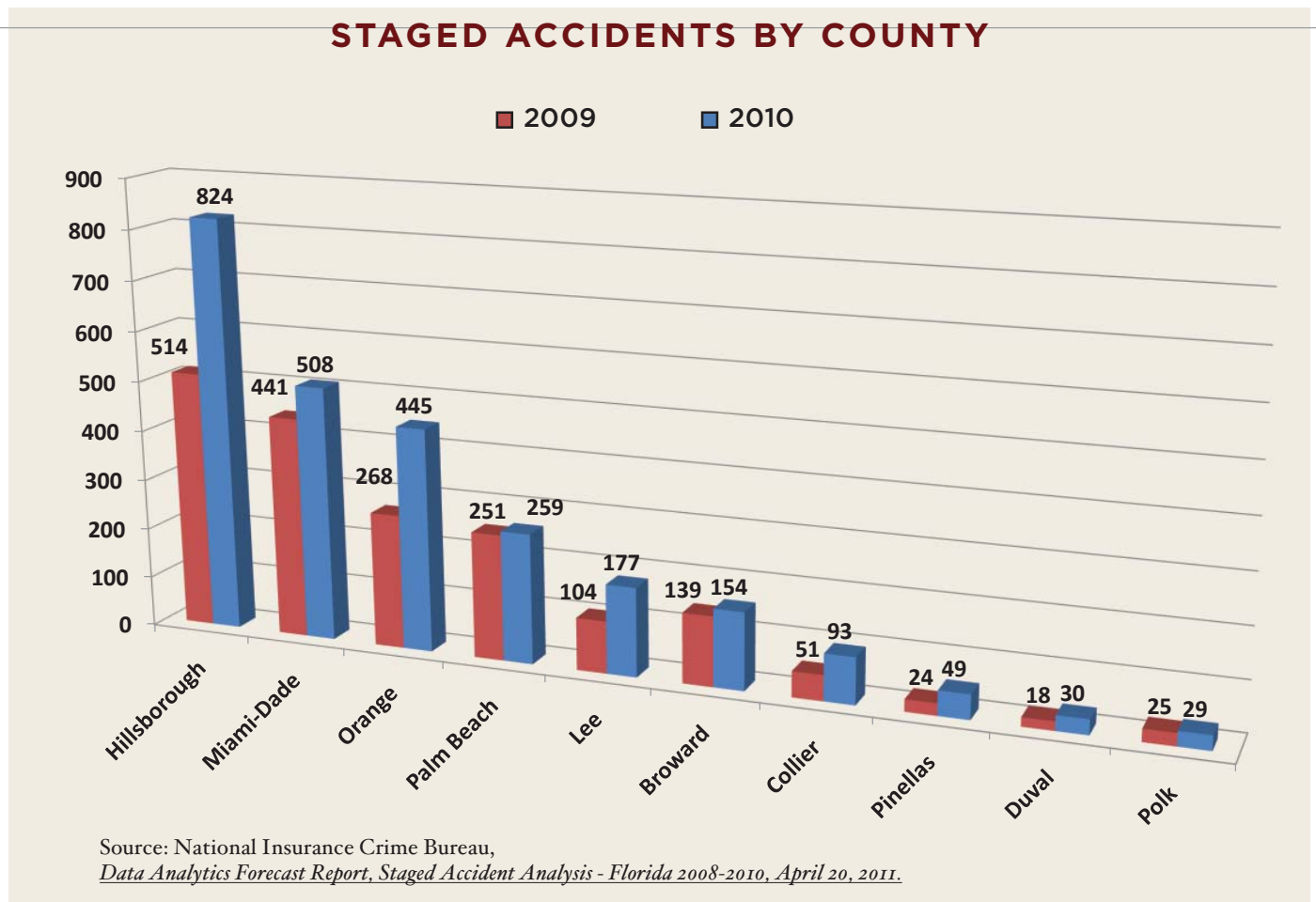
²¹ NICB Forecast Report regarding Staged Accidents Analysis - Florida 2008-2010, dated April 20 2011.

²² Florida Department of Financial Services, Division of Insurance Fraud Annual Report, Fiscal Year 2010/2011.

²³ Florida Department of Financial Services, Division of Insurance Fraud Annual Report, Fiscal Year 2009/2010.

A good example is in Hillsborough County where the most recent data regarding staged accidents shows there has been a decrease in that area. NICB reported that in 2009 and 2010, Hillsborough County had the greatest increases in staged accident questionable claims.²⁴

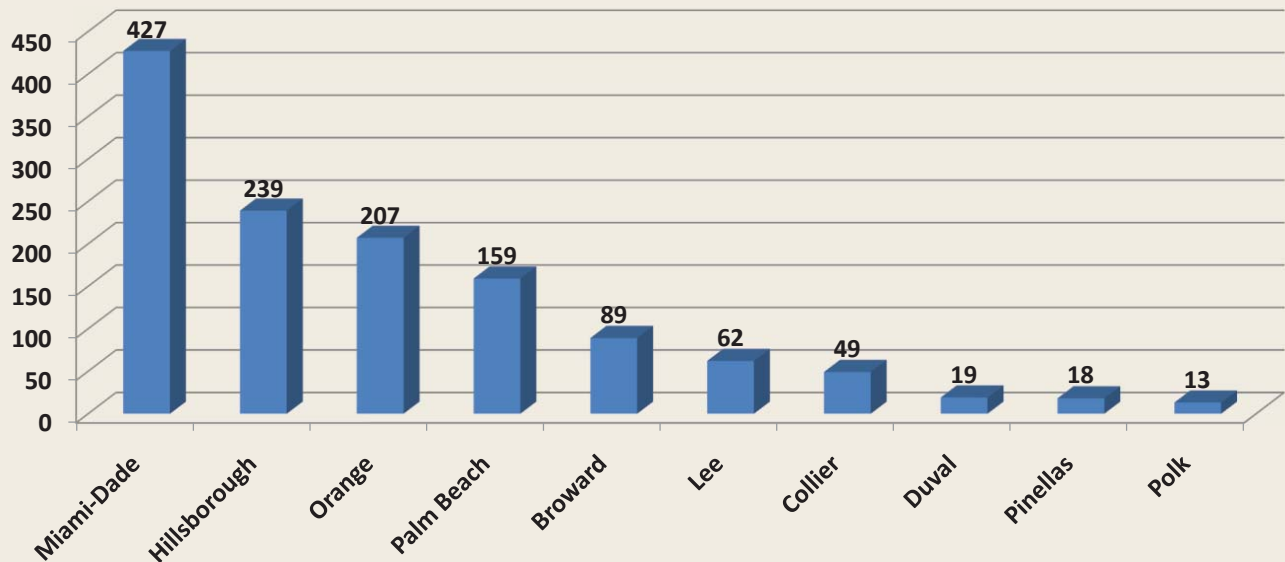
The results from the first half of 2011 suggest that the effort to concentrate resources on this area has resulted in decreases but the fraud has shifted to Miami-Dade County and Orange County.²⁵



²⁴NICB Data Analytics Forecast Report, Staged Accident Analysis - Florida 2008-2010, April 20, 2011.

²⁵NICB Data Analytics Forecast Report, Suspicious Vehicle Collision Questionable Claim Analysis - Florida 1st half of 2011, September 26, 2011.

FLORIDA SUSPICIOUS VEHICLE COLLISIONS BY COUNTY FIRST 6 MONTHS OF 2011



Source: National Insurance Crime Bureau.

ANTI-FRAUD MEASURES

The Legislature has made numerous attempts at addressing the fraud and abuse in the No-Fault system. Over the years, stronger provisions have been added to the claims handling process, including the introduction of the fee schedule, examinations under oath and independent medical exams to help combat fraud and abuse.

Claims Handling Process

Many of the claims processes for PIP have been implemented to address fraud and abuse in the No-Fault system. The claims handling procedures for any physician, hospital, clinic, or other person or institution lawfully rendering treatment to an injured person covered by PIP benefits is clearly outlined in Florida Insurance Code (Section 627.736(5), Florida Statutes). It states, in part, that insurers shall not be considered to have been furnished with notice of the amount of covered loss or medical bills due unless the statements or bills comply with all requirements, and unless the statements or bills are properly completed in their entirety. In addition, the insured person or his/her guardian must sign the Disclosure and Acknowledgment form to ensure informed consent. This document must be signed by the licensed medical professional and the original form must be manually sent to the insurer. Additionally, medical providers are required to maintain a signed patient log for each visit and they are not allowed to send any billing statements electronically to the insurer. Therefore, in order to prove compliance with the specific timelines, billing statements must be mailed certified to the insurer. These mandatory check and balance procedures were implemented to combat fraud. Instead, these procedures have led to an onerous, antiquated PIP claims handling process.

As noted by the Working Group's representatives from the medical industry, the PIP claims handling process deters primary care physicians and other medical specialists from treating auto accident victims. It was also noted by the representatives of the

medical industry that most physicians' offices have implemented electronic billing for Medicare and other private health insurance plans. The rigorous provisions in the PIP claims handling process have not abated the fraud in the No-Fault system and, coupled with the disputes that have arisen in the implementation of a fee schedule, have likely produced more litigation.

Fee Schedule

The Florida's Motor Vehicle No-Fault Law was re-enacted in 2008 to reduce the amount of uncompensated medical treatment hospitals would have rendered to auto-accident victims treated in emergency rooms and trauma centers.²⁶ In 2008, the Legislature also enacted a fee schedule to establish a ceiling for charges paid to medical providers. At the time, the legislation appeared to be forthright and the limitations placed on the amount medical providers would receive from PIP benefits were designed to eliminate litigation regarding what is a "reasonable" charge and to reduce fraud and unnecessary medical care.

Unfortunately, the interpretation of this legislation and the fee schedule has been a dominant issue associated with litigation in the No-Fault system. Recently, the Fourth District Court of Appeal, in *Kingsway Amigo Insurance Company v. Ocean Health, Inc.*²⁷ ruled that the statute allowing an insurer to limit reimbursement according to federal and state medical fee schedules did not allow an insurer whose policy did not mention the limitation to limit its reimbursement. Further, the Medicare fee schedule which is the established baseline for medical treatments under the No-Fault system tends to be modified throughout the year. This makes it difficult to determine which fee schedule applies to the date of service. One of the only items that garnered consensus for change from the Working Group was to establish a date certain for a fee schedule's applicability for each year.

Whether the debate over the medical services arose

²⁶ Florida Senate Bill Analysis CS/SB 40-C, October 2, 2007.

²⁷ *Kingsway Amigo Insurance Company v. Ocean Health, Inc.*, 63So.3d 63 (Fla. 4th DCA 2011).

from insurers denying legitimate claims or providers filing inflated claims, the utilizations of PIP is governed through litigation. This has only increased the cost of claims that is subsequently passed on to the consumer.

Examination Under Oath (EUO)

Examination under oath (EUO) is an insurance contract provision which permits the insurer to obtain a statement under oath from its insured in order to gather facts pertaining to the automobile accident. EUOs are a valuable tool for insurers to determine appropriate payment of the claim and to combat fraud.

While policyholders are required to cooperate with their insurer as a condition of their policy, there are no provisions for insurers to obtain a statement or require an EUO for other types of claimants, such as a passenger or the healthcare clinic/medical provider that has assumed the assignment of benefits. An assignment of benefits allows the healthcare clinic/medical provider to “step in the shoes” of the injured person and requires the insurer to reimburse the healthcare clinic/medical provider directly for medical treatments. The Fifth District Court of Appeal in *Shaw v. State Farm*²⁸ ruled that a medical provider who was assigned PIP benefits by its insured was not required to submit to an EUO. Under the contractual theory of assignments, the insured could assign the benefits but not the burden. There are no provisions in Florida law which requires these parties to cooperate with the insurer. This may impede the insurer’s ability to adequately investigate the claim. However, medical providers have complained that the EUO process has become abusive and over utilized. Insurers may use this tool to try and establish an abuse with regard to over utilization. This is yet another situation where litigation is used for “managing” care.

Independent Medical Examination (IME)

An independent medical examination (IME) as provided by (ss. 628.736(7), Florida Statutes) allows

an insurer to request the injured person to submit to an independent medical evaluation of their mental or physical condition whenever the injuries have been or may be covered by PIP benefits. The purpose of the IME is to obtain an independent opinion of the clinical status of the injured person and whether the individual has reached the maximum benefit from treatment. An insurer may not withdraw payment of a treating physician without the consent to the injured person covered by PIP, unless the insurer first obtains a factually supported written report by a Florida physician stating that the medical treatments being sought are not reasonable, related to the auto accident or necessary. If the injured person “unreasonably” refuses to submit to an IME, the insurer is no longer liable for PIP benefits.

However, the Third District Court’s decisions in *United Auto Ins. Co. v. Custer Med. Ctr.*²⁹ found that there is no legal authority supporting the position that failure to appear for an IME is “unreasonable” as a matter of law. Beyond the Custer decision, it is arguable if liability exists once it has been found that the person unreasonable refuses to submit to an examination. There are different interpretations as to when the PIP benefits should be extinguished; *ab initio* or from the point at which the person fails to submit.

²⁸ *Shaw v. State Farm Fire and Casualty Company*, 37 So.3d 329 (Fla. 5th DCA 2010).

²⁹ *United Auto Ins. Co. v. Custer Med. Ctr.*, 990 So.2d 633,635 (Fla.3d DCA 2008) (Custer II).

LITIGATION

As mentioned above, many of the tools used to fight fraud have devolved into mechanisms that generate litigation. Additionally, PIP is the only remaining “health” coverage that does not have utilization protocols as are found in managed care settings. Consequently, utilization in PIP is, by default, managed by litigation.

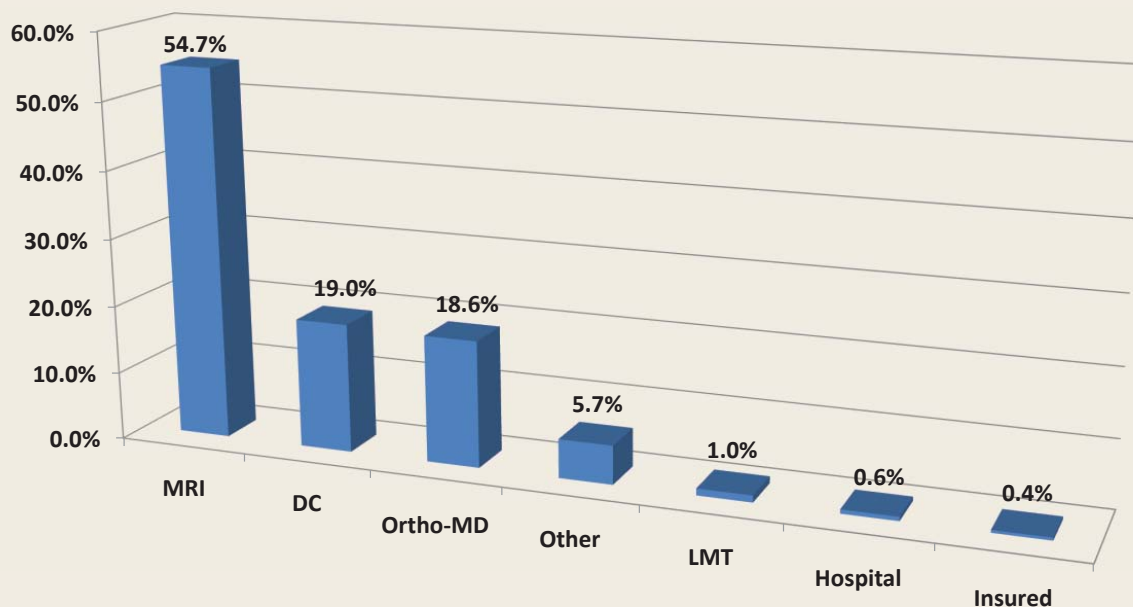
An increasing number of PIP claims involve attorneys. The 2007 IRC Report shows that in 2005, 45 percent of PIP claimants hired an attorney, an increase from 2002 when only 34 percent hired an attorney. This did not change significantly in the 2007 IRC data, which showed that the attorney involvement held steady at 41 percent and is significantly higher than

the countrywide average of 31 percent and the claimed economic loss.³⁰

The 2007 IRC Study also revealed that claims from Chiropractors and MRI providers were much more likely to have an attorney. (Appendix K)

During the Working Group, the request was made to submit any information dispositive of the issues discussed. As a result, information has been provided that is reflective on a single non-standard auto company’s litigation experience indicates that 73.7 percent (54.7% + 19.0%) of the company’s PIP litigation is associated with MRIs and chiropractors.³¹

PROVIDER TYPE IN LITIGATION



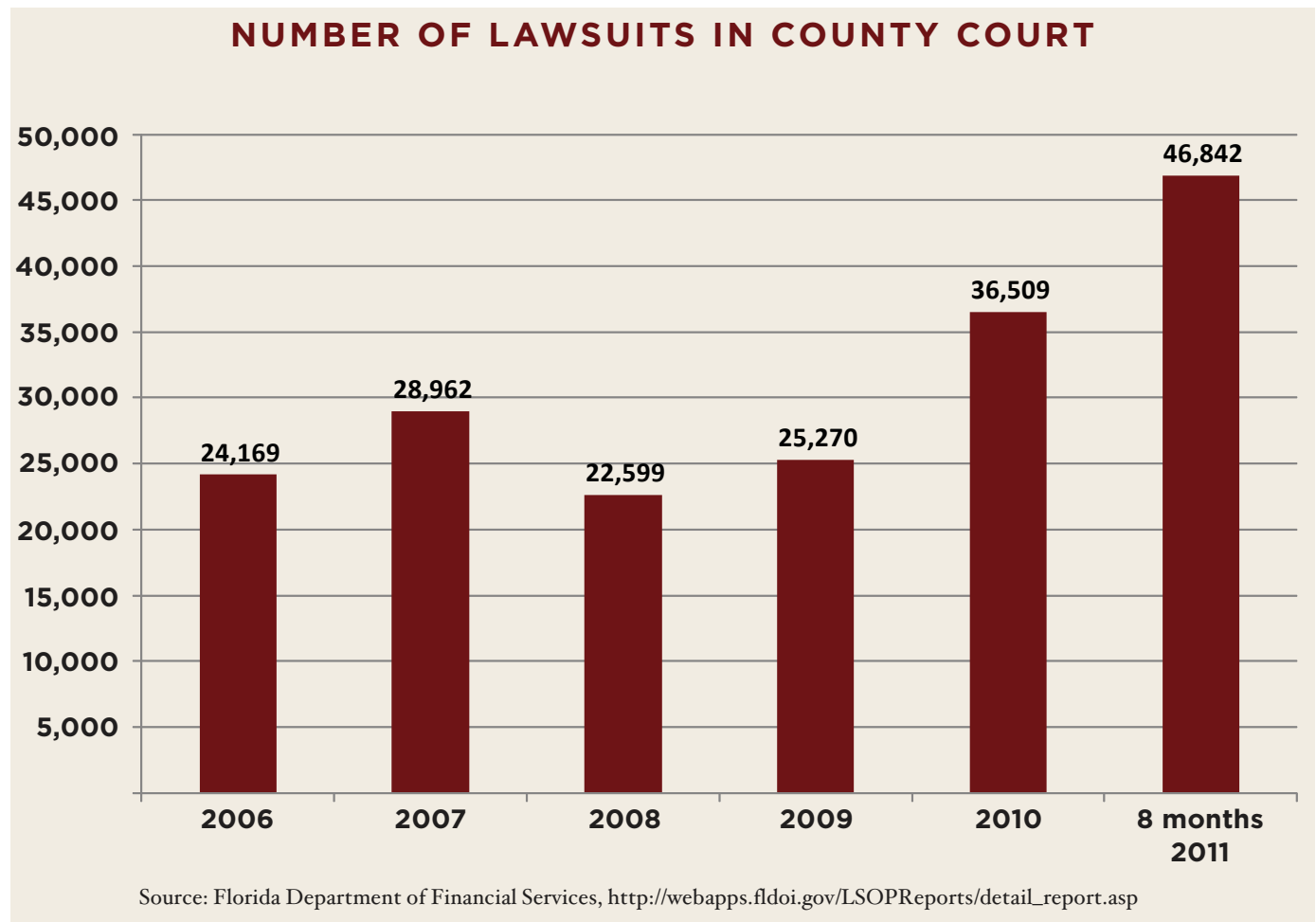
Source: Single insurer’s litigation experience not independently verified.

³⁰ PIP Claiming Behavior and Claim Outcomes in Florida’s No-Fault Insurance System, Insurance Research Council, February 2011, pg. 15.

³¹ This information has not been independently verified, but it offered to show the contamination of the trends established from other sources and in support of the supposition that litigation is a growing cost driver for PIP.

The Department of Financial Services (DFS) receives Service of Process on behalf of insurance companies doing business in Florida. The data indicates that for 2010, 36,509 lawsuits were filed against insurance companies in county courts. It is estimated that 95

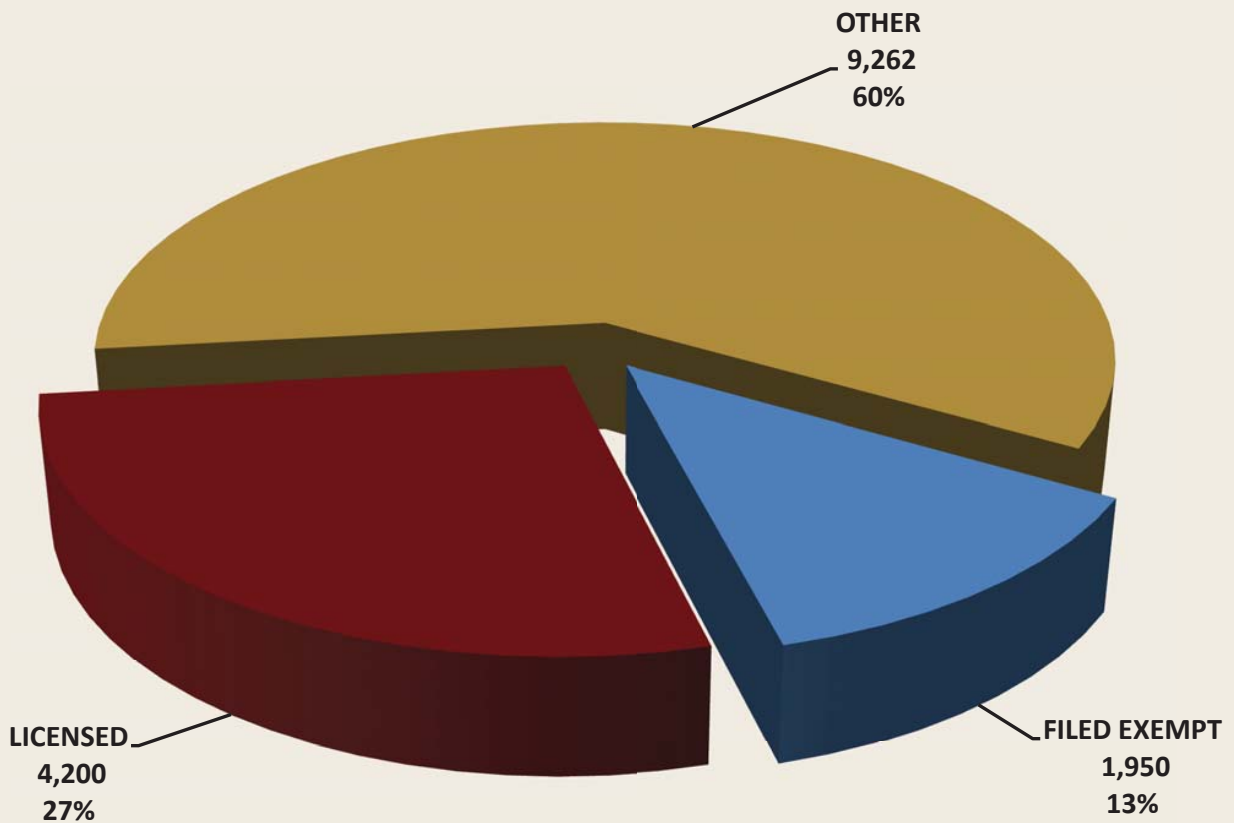
percent of these lawsuits are related to PIP coverage. For 2011, there have been 46,842 lawsuits filed through August. Records indicate a steady increase per month beginning 2009 in the number of lawsuits filed with almost 9,215 lawsuits filed in August 2011 alone.



The DFS database of lawsuits for June 1, 2011 through August 31, 2011 was compared to AHCA's Health Clinic License database and found that only 40 percent of the lawsuits filed were from either licensed clinics

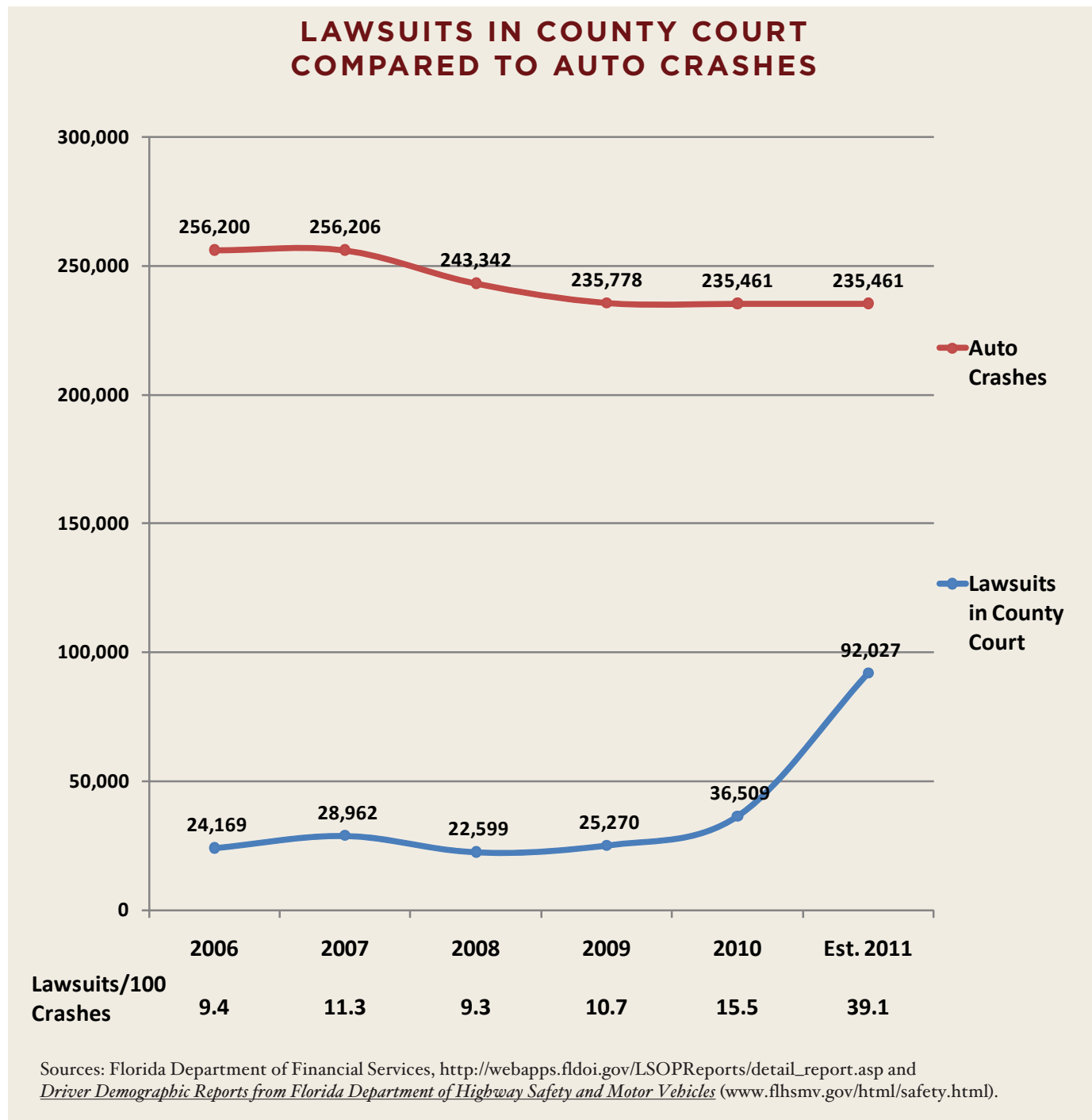
or clinics that sought the exemption. In addition, 60 percent were filed by providers not licensed or self-exempted by AHCA.

COUNTY COURT LAWSUITS FILED BY PLAINTIFFS FILING 20 OR MORE LAWSUITS BY TYPE OF PROVIDER JUNE 1, 2011 THROUGH AUGUST 31, 2011



Sources: Florida Department of Financial Services, http://webapps.fldoi.gov/LSOPReports/detail_report.asp, and licensed and exempt listings of providers provided by the Agency for Health Care Administrations, Health Care Clinic Unit.

The lawsuits as it relates to reported crashes were also reviewed. The estimate for 2011 indicates that approximately 39 lawsuits will be filed for every 100 crashes as shown in the following chart.



As lawsuits are expected to increase over the next few years, the litigation generated in the No-Fault system is still operating with a fee award that was predicated on the basis that representation for the matter in dispute would be difficult to obtain. Currently, cases involving PIP litigation are subject to the award of a contingency Risk Multiplier. The Florida Supreme Court in *Compensation Fund v. Rowe*³² established the precedent that courts could use a contingency risk multiplier in calculating the attorneys' fees awarded pursuant to a "fee-shifting" statute.

However, in a later decision, *Sarkis v. Allstate Insurance Company*,³³ the Court acknowledged it never intended to vest trial or appellate courts with the ability to apply attorneys' fees in statutes that impose "penalties" on parties who do not prevail in litigation.³⁴ The Court has refused jurisdiction from certified questions from the Third and Fifth District Court of Appeals regarding the application of the multiplier for attorneys' fees resulting from penalty based fee statutes.³⁵ The result has been conflicting decisions in the Fifth and First District Courts of Appeals. The main controversy in these cases involves the essential requirements found in *Rowe* that one of the underpinnings for the award of the multiplier would be that it is established that the relevant market requires a contingency fee multiplier to obtain competent counsel. It is noted in the Fifth District's case *Progressive Express Insurance Co. v. Shultz*³⁶, the Court noted that "[c]ommon sense also plays a role here. We are not so isolated from the world around us to know that few people have any difficulty retaining competent counsel in these circumstances. Our docket, and the dockets of the trial courts in Central Florida, has hundreds, and perhaps thousands, of PIP suits pending at any given time."³⁷

In addition to capturing the increased frequency of lawsuits, a request for information regarding any change in severity was made of the insurance industry. Based on information from a survey conducted by the Property Casualty Insurers Association of America (PCI) and Personal Insurance Federation of Florida

(PIFF), from 2008 through the third quarter of 2011, total attorneys' fees have represented approximately 5 percent of total No-Fault losses and loss adjustment expenses (LAE). Between 2009 and 2011, the amounts paid to plaintiff attorneys have grown nearly three times faster than amounts paid to defense attorneys, which is offered to support the insurers' position that they currently allocate more resources towards the increasing number of No-Fault lawsuits³⁸. (Appendix L) However, data from the industry does not support that the development of attorneys' fees represents an increase of severity. The attorneys' fees impact has been the result of frequency in the number of demands and suits filed and the perpetuation of these settlements with attorneys' fees awarded consistently over hundreds of lawsuits where the underlying claim may be pennies on the dollar. Information from Farmers Insurance Company submitted to the House of Representatives Insurance & Banking Subcommittee revealed a case study example of one global settlement with one provider represented by one attorney for over 300 cases. The underlying indemnity to the provider was \$69,694 while the attorney received over \$890,000 in fees for the global settlement.

³² 472 So. 2d 1145 (Fla.1985).

³³ 863 So. 2d 210 (Fla.2003).

³⁴ The Florida Bar Journal, *Putting the Lid Back on Pandora's "Jar": A Clarion Call for the Elimination of Contingency Risk Multipliers in Florida PIP Litigation* by Douglas H. Stein and Donald A. Blackwell July/August, 2010 Volume 84, No. 7.

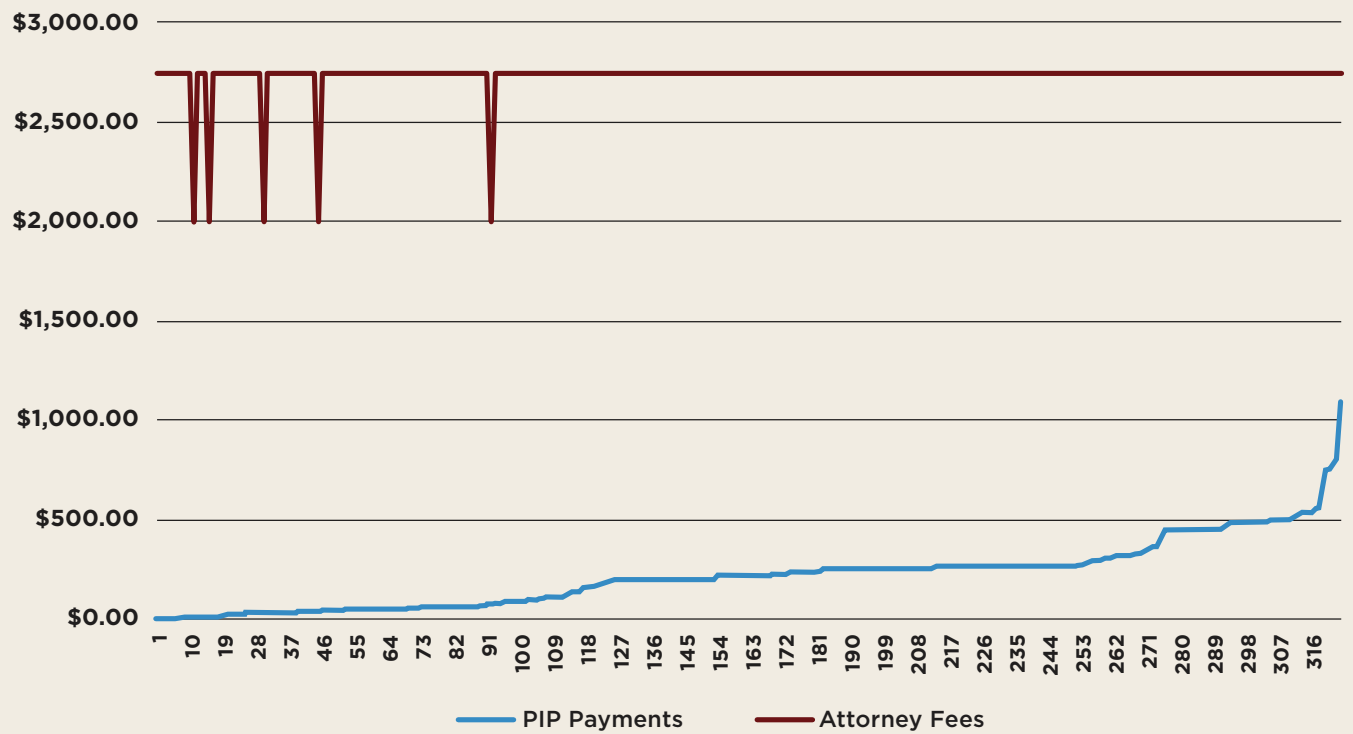
³⁵ Id.

³⁶ 948 So. 2d 1027 (Fla. 5th DCA 2007).

³⁷ Id. at 1031.

³⁸ PCI and PIFF - Results from recent Industry Survey on Florida Attorney Fees.

ATTORNEY FEE SETTLEMENTS



Source: Farmers Insurance Company

The underlying indemnity for this particular global settlement may not have involved fraud. However, it is certainly not a stretch to say that claims for as little

as 32 cents and an average indemnity of less than \$200 are abusive and represents the type of litigation now apparent in the No-Fault system.

COMPARISON

With only 10 states having a No-Fault system and each being very different from one another, it is impossible to make adequate comparisons. However, other states such as Michigan, New Jersey and New York face the same type of questions regarding escalating costs for this coverage. New Jersey has implemented a very complex fee schedule and utilization review. However, New Jersey has a \$250,000.00 PIP limit that may warrant extensive protocols to control fraud and abuse.

The most recent example of a state converting from the No-Fault system to a Tort Liability was Colorado in 2003.³⁹ While the benefits under the Colorado No-Fault system were much greater, some of the cost drivers that led to the repeal were similar in nature to what Florida is currently experiencing. The overall savings in auto insurance premiums as a result of the repeal of No-Fault for Colorado were estimated to be roughly 27 percent from June 2003 until May 2006.⁴⁰ A shift in cost of coverage for Bodily Injury and Uninsured Motorist did occur, but the net effect of eliminating the prohibitively expensive PIP coverage resulted in a net overall savings. More than half of Colorado drivers chose to carry Bodily Injury coverage with policy limits of \$100,000/\$300,000 which exceeded the mandatory coverage of \$25,000 per person and \$50,000 per accident.

In 2007, Florida's Motor Vehicle No-Fault Law was repealed as a result of a sunset provision in the law. As a result, The Florida Senate Committee on Banking and Insurance prepared a report entitled, *The Effect of Repealing Motor Vehicle No-Fault Law*.⁴¹ This study concluded that the repeal of PIP would result in the shifting of medical costs to other types of coverage and to some extent the whole health care system including health insurers, health care providers, government programs, Medicare and Medicaid, and ultimately employers and consumers.⁴² If the current No-Fault

system were eliminated, an injured party's health care coverage, for those who have it, would become primary. As a result, health insurance premiums would increase to absorb this new cost. The Senate Report reflected information from the OIR regarding filings for several health insurers immediately after the repeal of PIP in 2007.

Four insurers representing 42 percent of the small employer group health insurance market in the state had requested increases ranging from 0.7 percent to 1.7 percent.⁴³ The Senate Report examined the 2007 study by Pinnacle Actuarial Services that supported the assumption that most of the losses in PIP would be transferred to other coverages in the auto insurance system.⁴⁴ The Pinnacle Study estimated that approximately 79.5 percent of the PIP medical losses would be transferred to the Auto Insurance System, 16.4 percent to the Health Care System and 4.1 percent not covered. The Senate Report examined several rate filings submitted by auto carriers after the sunset of PIP and found that there were proposed increases for other coverages in the Auto Insurance System such as Bodily Injury and Uninsured Motorist coverages. In 2007, the net effect was an overall savings when PIP was eliminated. However, there have been no recent studies or reports updating these estimates and there have been substantial rate increases for the PIP and Bodily Injury coverages since the Pinnacle Study and the Senate Report were completed.

³⁹ Colorado currently has mandatory Bodily Injury coverage for drivers.

⁴⁰ The Florida Senate Committee on Banking and Insurance, Report Number 2008-102 at pg. 38.

⁴¹ The Florida Senate Committee on Banking and Insurance, Report Number 2008-102, October 2007.

⁴² The Florida Senate Committee on Banking and Insurance, Report Number 2008-102, October 2007 at pg. 29.

⁴³ The Florida Senate Committee on Banking and Insurance, Report Number 2008-102, pg. 30.

⁴⁴ Pinnacle Actuarial Resources, Inc. Florida Automobile No-Fault Study, March 2007.

CONCLUSION

There is merit to a No-Fault system. Consumers in our state would derive benefit from prompt payment of expenses resulting from an automobile accident if the cost for the delivery of those services was not skyrocketing and fraud and abuse were curtailed. Most certainly, the consideration of individuals who do not have any other type of health insurance and the impact to shift that financial responsibility may be substantial. More complicated fraud provisions and utilization protocols would appear to make an impact, however, the cost associated with policing the fraud and the potential for litigation as a result of more complex utilization requirements may outweigh any benefits derived.

During the 2012 Legislative Session, if policymakers are determined to keep some form of a No-Fault system, serious consideration must be given to the types and extent of services to be rendered under the system.

The Legislature may want to consider the following policy areas based on the data reviewed and compiled by the PIP Working Group:

- Providers and Venue
- Over-Utilization
- Electronic Claims Filing
- Litigation Costs

Following reforms that address these cost drivers, it is imperative that insurance companies be held accountable for passing savings on to consumers through a required rate filing within 12 months of enacted reforms, and every six months thereafter.

Absent much-needed changes to our No-Fault system, Florida's consumers will be left with fewer choices, higher rates or, worse, they will choose to go uninsured, which presents a greater financial risk to everyone who gets behind the wheel.

SPECIAL RECOGNITION

TECHNICAL SUPPORT:

Department of Financial Services:
Chan Leonard, Carol MacMillan, Terry Taylor, Eston Crew, Pamela Griffis

Florida House of Representatives:
Vickie Summerville, Drew Tillman

The Florida Channel (WFSU):
Aimee Coleman, Dan Boldman

RESEARCH:

National Insurance Crime Bureau:
Alan Haskins, Luis Padilla, Ralph Garcia

Department of Highway Safety and Motor Vehicles:
Ann Howard, Julie Gentry, Kevin Gray

Insurance Research Council, The Institutes:
Victoria Kilgore, David L. Corum

Office of Insurance Regulation:
Cynthia Fuller

Farmers Insurance Company:
Natalie Kaschalk

Mitchell International, Inc.:
Michele Hibbert-Iacobacci

Department of Financial Services:
Katie Hayden

OFFICE INSURANCE CONSUMER ADVOCATE INTERNS:

Florida State University – Finance / Economics:
Drew Jennewein

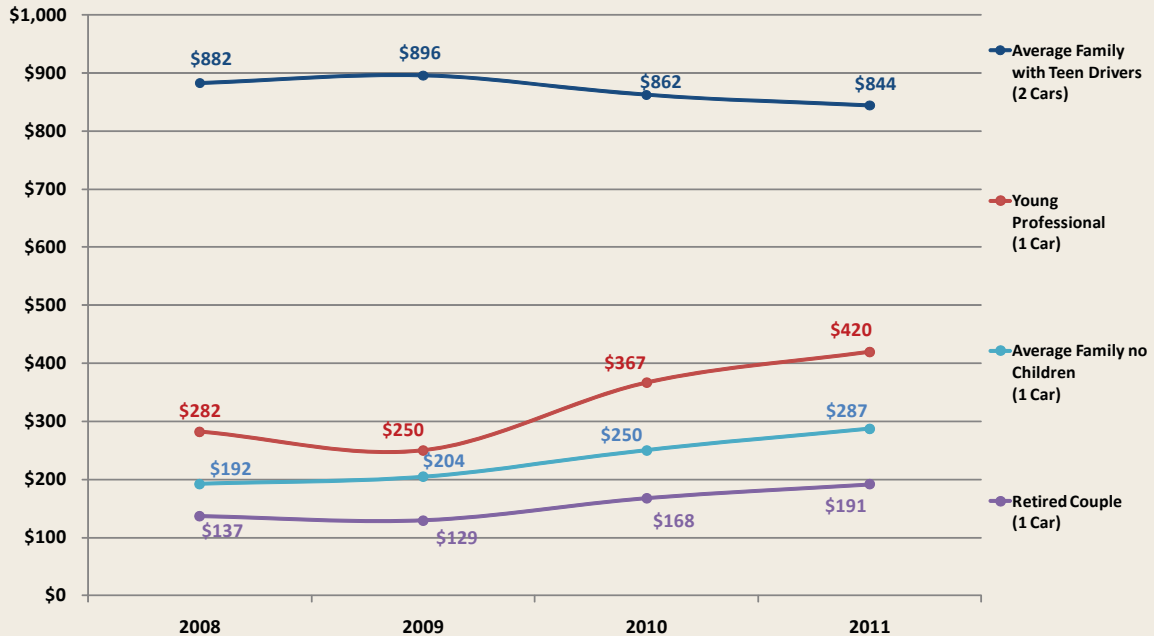
Actuarial Science:
Natalie Claus, Nathan Skupny

APPENDICES

APPENDIX A	45-46
APPENDIX B	47
APPENDIX C	48
APPENDIX D	49
APPENDIX E	50
APPENDIX F	51-52
APPENDIX G	53
APPENDIX H	54
APPENDIX I	55
APPENDIX J	56
APPENDIX K	57
APPENDIX L	58-62

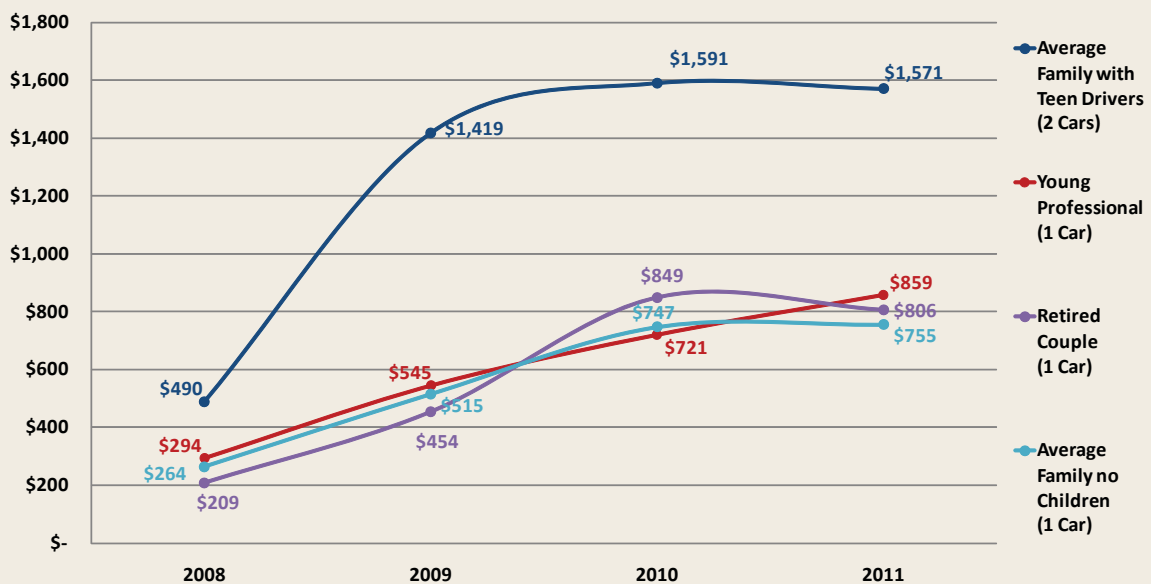
APPENDIX A

STATE FARM MUTUAL INSURANCE COMPANY PIP ANNUAL PREMIUMS CENTRAL ORLANDO - 32806



Source: Office of Insurance Regulation, <http://www.florir.com/edms/>, OIR Filing Numbers: 08-18641, 09-11587, 10-13827, 11-02568, PIP Rating Example exhibits.

DIRECT GENERAL INSURANCE COMPANY PIP ANNUAL PREMIUMS CENTRAL ORLANDO



Source: Office of Insurance Regulation, <http://www.florir.com/edms/>, OIR Filing Numbers: 08-12176, 09-15897, 10-19438, 11-09716, PIP Rating Example exhibits.

APPENDIX A

Average Family No Children (1 car)

Age/Sex/Marital Status - Married Male Age 40, Married Female Age 40, No Additional Operators; Policy Term - One Year; Policy Tenure - New Business; Prior Insurance - Proof Available for Preceding Three years; Coverages Purchased - BI, PD, PIP, MP, UM, COMP, COLL; Limits Purchased - 10/20, 10, 10, 1, 10/20 Non-Stacked, All limits in thousands of dollars, Unchanged for prior 3 years; Deductibles - \$100 COMP, \$250 COLL, \$0 PIP; Number of Cars - One; Experience of Operators - No violations or accident involvement in past 3 years; Use and Mileage - Pleasure Us, 8,000 miles per year; Insurance Credit Score - 80th Percentile; Make and Model of Car - Toyota Camry LE; Age of Car - Latest model year (2007 as of October 1, 2006, etc.); Safety Devices - Drivers Side Airbag.

Average Family with Teen Drivers (2 cars)

Age/Sex/Marital Status - Married Male Age 50, Married Female Age 50, Single Male Age 20, Single Female Age 18; Policy Term - One Year; Policy Tenure - New Business; Prior Insurance - Proof Available for Preceding Three Years; Coverages Purchased - BI, PD, PIP, MP, UM, COMP, COLL; Limits Purchased - 25/50, 50, 10, 5, 25/50 Non-Stacked, All limits in thousands of dollars, Unchanged for prior 3 years; Deductibles - \$250 COMP, \$500 COLL, \$0 PIP; Number of Cars - Two, Camry driven equally by each of the males, Corolla driven equally by each of the females; Experience of Operators - No violations or accident involvement in past 3 years, All were licensed at age 16; Use and Mileage - Camry driven to work 12 road miles each way, 12,000 miles a year, Corolla pleasure use, 8,000 miles per year; Insurance Credit Score - 80th Percentile; Make and Model of Car - Toyota Camry LE, Toyota Corolla LE; Age of Car - Latest model year (2007 as of October 1, 2006, etc.) and five model years old; Safety Devices - Drivers Side Airbag.

Retired Couple (1 car)

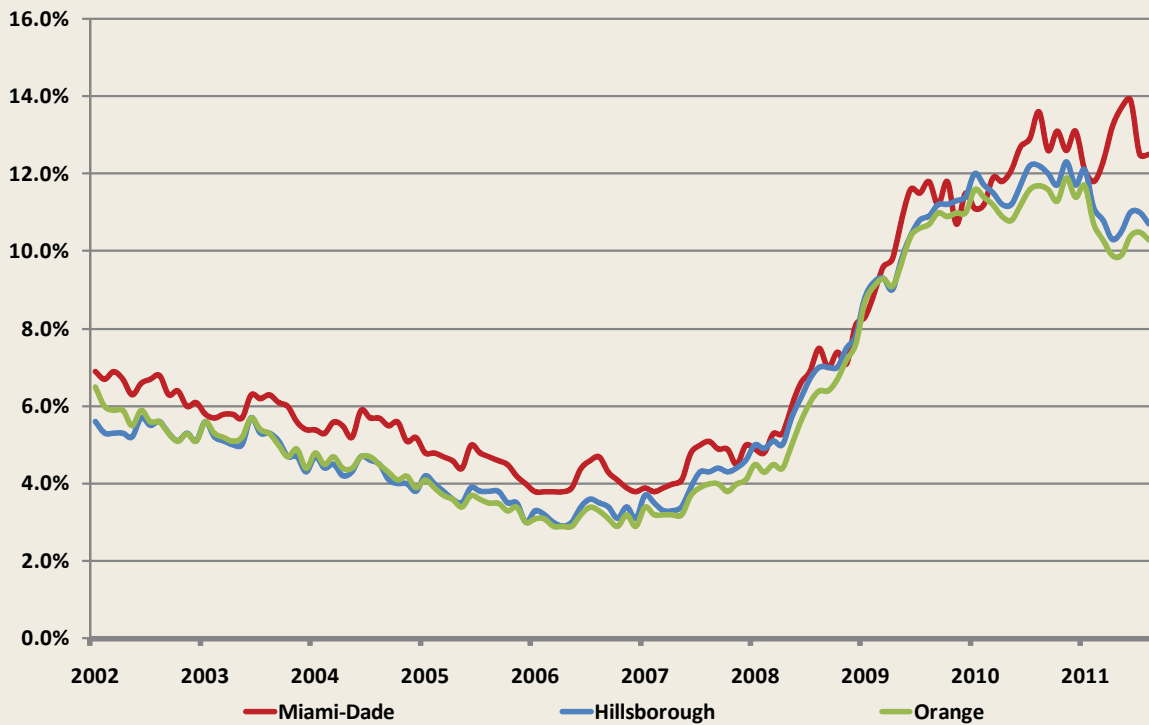
Age/Sex/Marital Status - Married Male Age 70, Married Female Age 65; Policy Term - One Year; Policy Tenure - Has continuously renewed policy with company for prior five years; Prior Insurance - Proof Available for Preceding Five Years; Coverages Purchased - BI, PD, PIP, MP, UM, COMP, COLL; Limits purchased - 50/100, 100, 10, 5, 50/100 Non-Stacked, All limits in thousands of dollars, Unchanged for prior 3 years; Deductibles - \$250 COMP, \$500 COLL, \$0 PIP; Number of Cars - One; Experience of Operators - No violations or accident involvement in past 3 years; Use and Mileage - Pleasure use, 6,000 miles per year; Insurance Credit Score - 80th Percentile; Make and Model of Car - Toyota Camry LE; Age of Car - Five model years old (2002 as of October 1, 2006, etc.); Safety Devices - Drivers Side Airbag; Additional Discounts - Paid in Full, Homeowner.

Young Professional (1 car)

Age/Sex/Marital Status - Single Female Age 25; Policy Term - One Year; Policy Tenure - New Business; Prior Insurance - Proof Available for Preceding Year; Coverages Purchased - BI, PD, PIP, MP, UM, COMP, COLL; Limits Purchased - 25/50, 50, 10, 5, 25/50 Non-Stacked, All limits in thousands of dollars, Unchanged for prior 3 years; Deductibles - \$250 COMP, \$500 COLL, \$0 PIP; Number of Cars - One; Experience of Operators - One minor violation and one not-at-fault accident in prior 3 years, licensed at age 16; Use and Mileage - Camry driven to work 12 road miles each way, 12,000 miles per year; Insurance Credit Score - 50th Percentile; Make and Model of Car - Toyota Camry LE; Age of Car - Latest model year (2007 as of October 1, 2006, etc.) and five model years old; Safety Devices - Drivers Side Airbag.

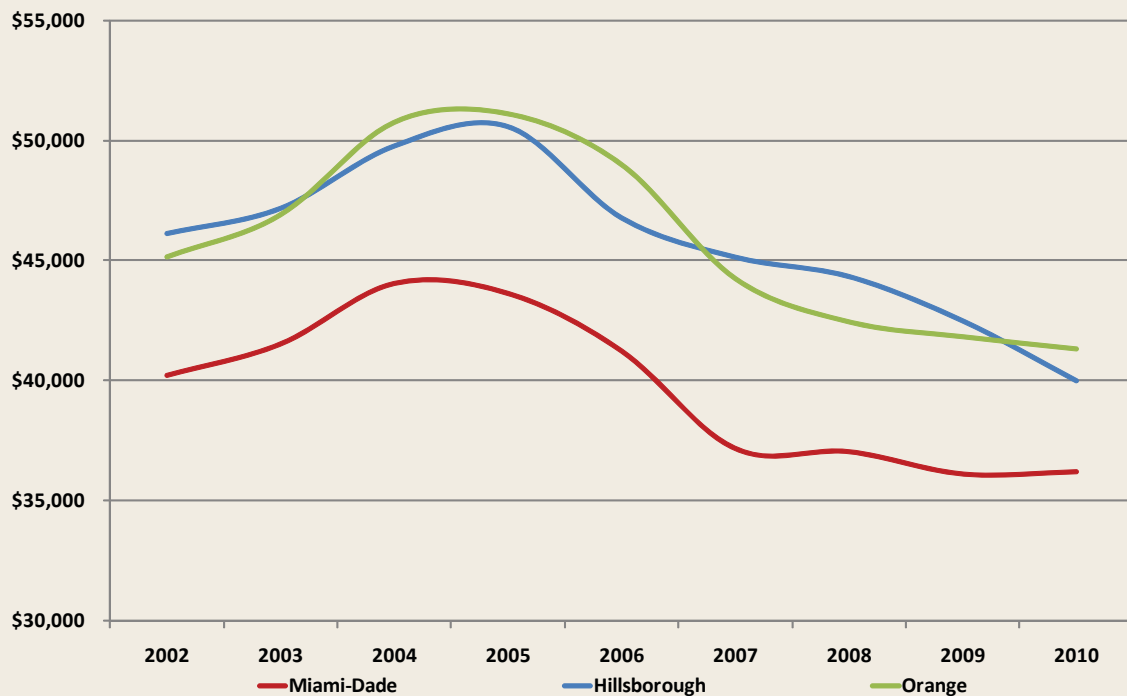
APPENDIX B

UNEMPLOYMENT RATES



Source: <http://data.bls.gov/pdq/querytool.jsp?survey=la>

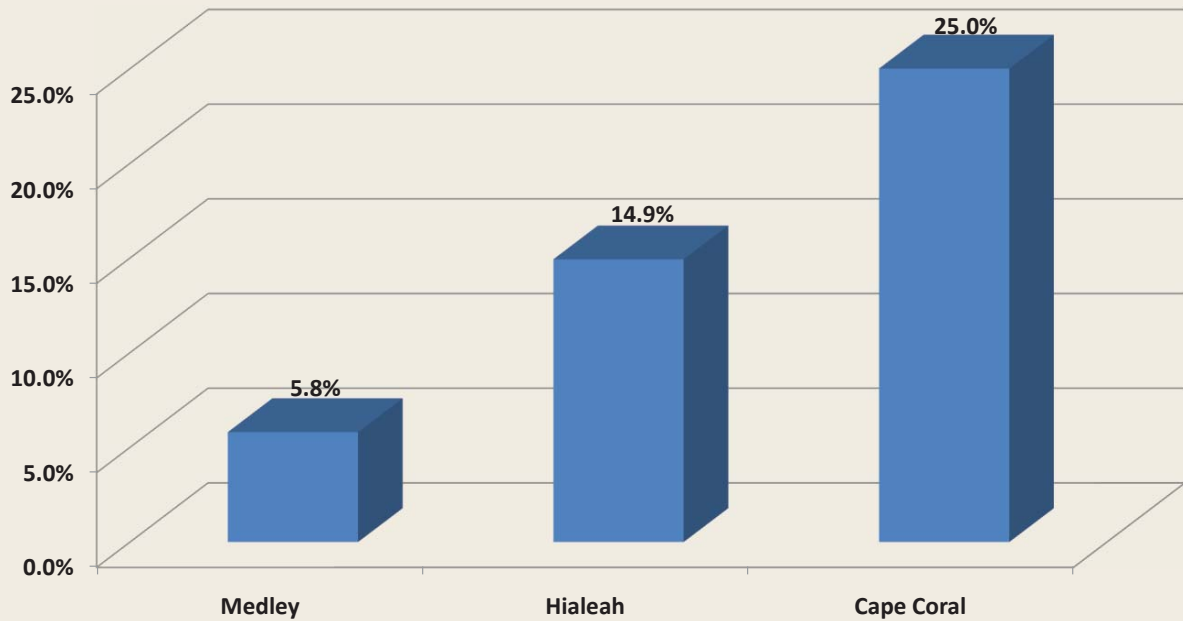
MEDIAN HOUSEHOLD INCOME



Source: http://factfinder.census.gov/servlet/DTGeoSearchByListServlet?ds_name=ACS_2001_EST_GOO_&_lang=en&_ts=337254009018

APPENDIX C

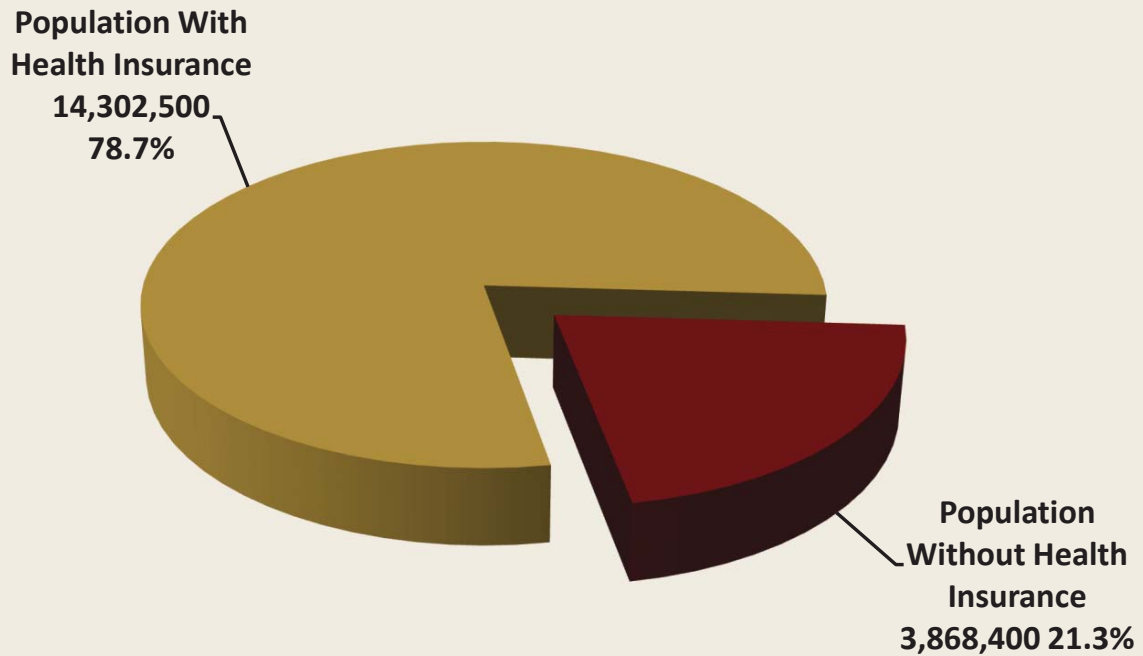
DRIVERS WITHOUT PIP INSURANCE IN INSURANCE VERIFICATION TRAFFIC STOPS 2010/2011



Source: National Insurance Crime Bureau

Date	Police Department	Number of Traffic Stops	Uninsured Motorist Summons	Percent
9/28/11	Hialeah PD	268	40	14.9%
3/3/11	Cape Coral PD	44	11	25.0%
5/20/10	Medley PD	759	44	5.8%

STATE OF FLORIDA POPULATION WITHOUT HEALTH INSURANCE



Source: The Henry J. Kaiser Foundation, State Health Facts, <http://www.statehealthfacts.org/index.jsp>

APPENDIX E

FLORIDA HOSPITAL ASSOCIATION SURVEY OF PIP PAYMENTS FOR PATIENTS IN AUTO CRASHES 7/1/10-6/30/11

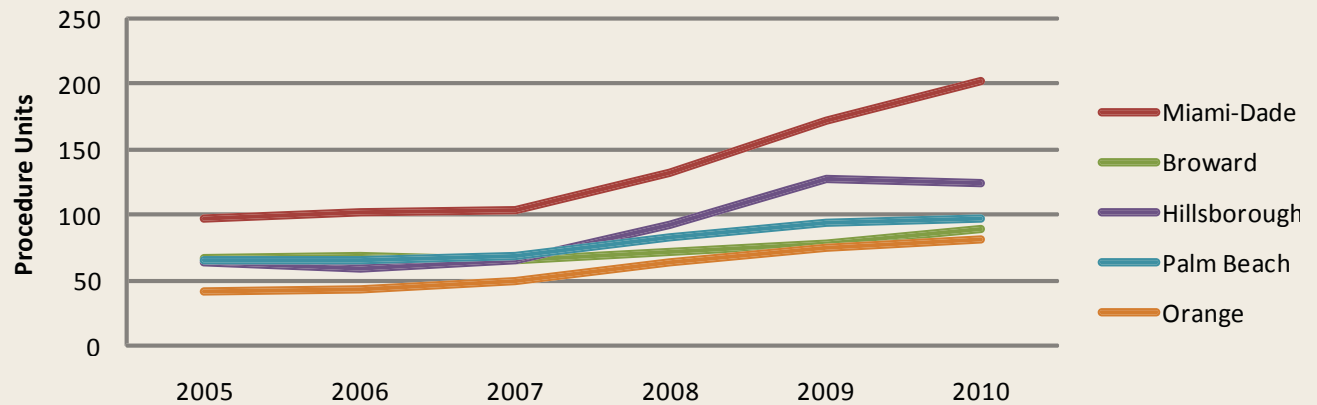
	ER Only	Admission Inpatient	Other Outpatient	Total
Total Number of PIP Patients	89,622	9,913	26,100	125,635
PIP Patients with no Health Insurance Coverage	32,513	2,053	8,146	42,712
PIP Patients with no Health Insurance Coverage	36.3%	20.7%	31.2%	34.0%
Total Billed Charges for PIP Patients	\$425,758,558	\$883,879,638	\$125,366,457	\$1,435,004,653
Number of Patients with Billed Charges < \$10,000	77,886	336	23,777	101,999
Total Billed Charges for Patients < \$10,000	\$221,407,065	\$2,253,999	\$41,976,996	\$265,638,060
Number of Patients with Billed Charges > \$10,000	11,736	9,575	3,477	24,788
Total Billed Charges for Patients > \$10,000	\$205,897,702	\$885,993,532	\$85,328,815	\$1,177,220,049

Total Billed Charges are the total charges billed to automobile insurers, such as Allstate, State Farm, GEICO, Progressive, and others, regardless of the amount actually collected. Separate the billed charges into the appropriate categories: ER only, inpatient admission, inclusive of related ER charges; and outpatient.

Health Insurance Coverage includes Medicare, Medicaid, KidCare, commercial health insurance, HMOs, or any other non-automobile-related coverage.

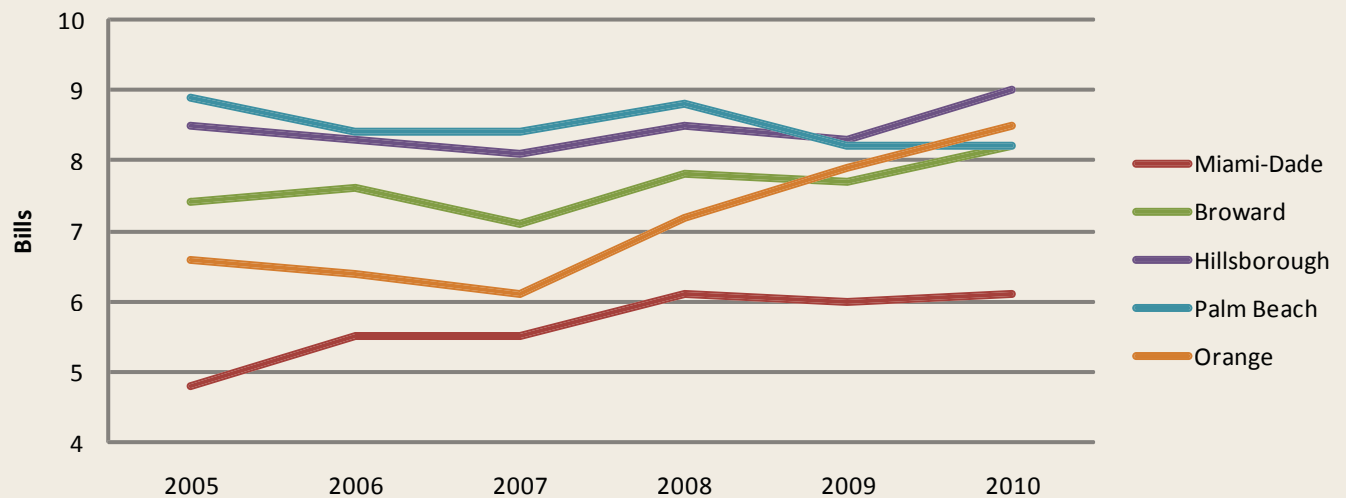
APPENDIX F

AVERAGE NUMBER OF PROCEDURES PER CLAIMANT: TOP 5 COUNTIES



Source: Mitchell International, Inc.

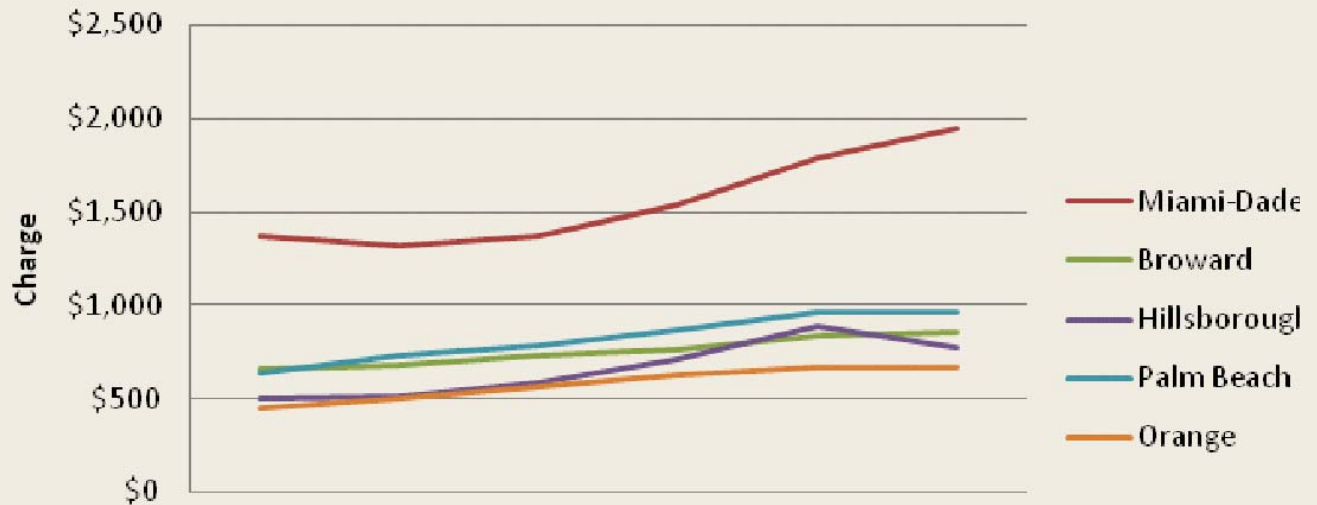
AVERAGE NUMBER OF BILLS PER CLAIMANT: TOP 5 COUNTIES



Source: Mitchell International, Inc.

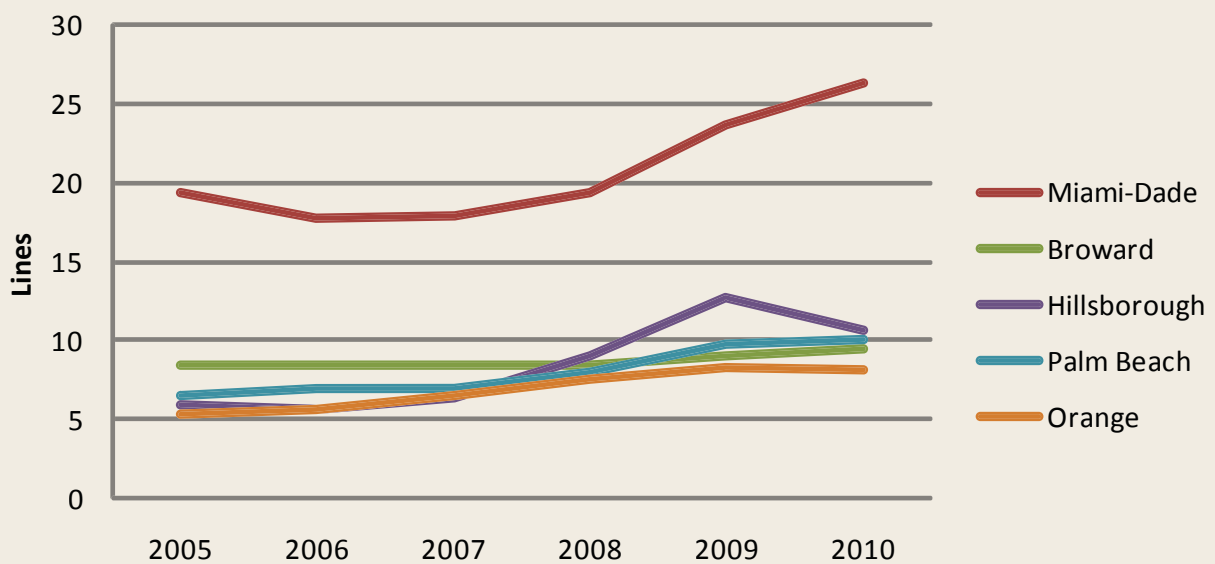
APPENDIX F

**AVERAGE CHARGE PER BILL:
TOP 5 COUNTIES**



Source: Mitchell International, Inc.

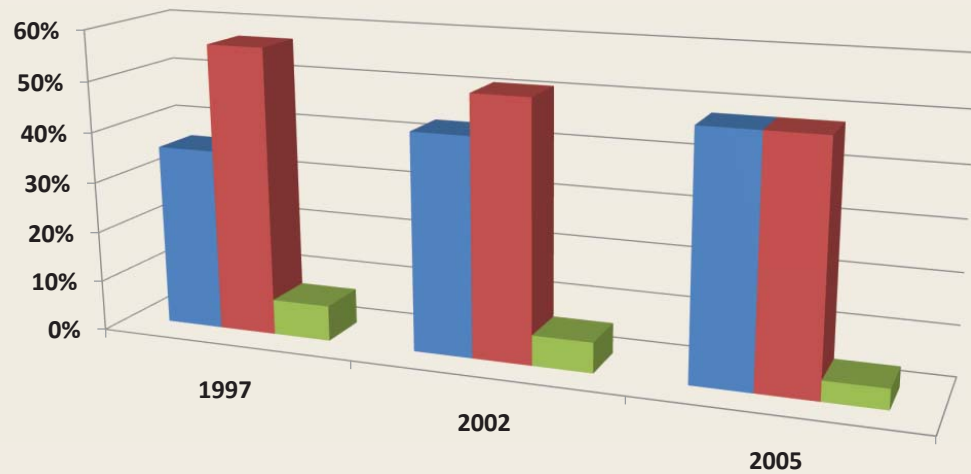
**AVERAGE NUMBER LINES PER BILL:
TOP 5 COUNTIES**



Source: Mitchell International, Inc.

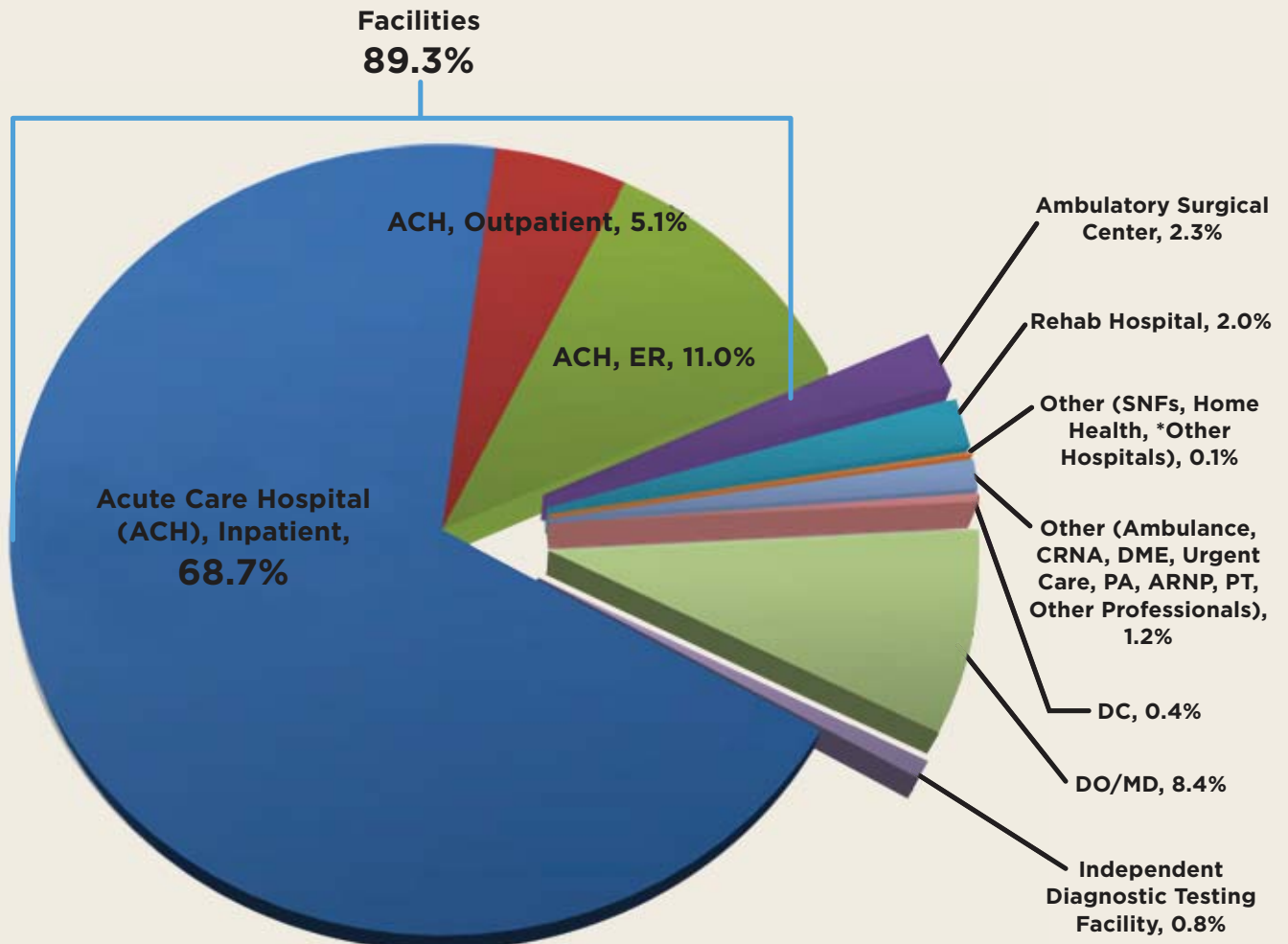
DECLINE IN THE PERCENTAGE OF PIP CLAIMANTS SUBMITTING CHARGES FOR HOSPITALS AND EMERGENCY ROOMS

■ None/Outpatient Clinic Only ■ Emergency Room Treatment ■ Stayed One Or More Nights



Source: Insurance Research Council, Florida Auto Injury Insurance Claim Environment 2007 Final Report, February, 2007

BCBS OF FLORIDA'S COORDINATION OF BENEFITS LIABILITY WITH AUTOMOBILE INSURERS

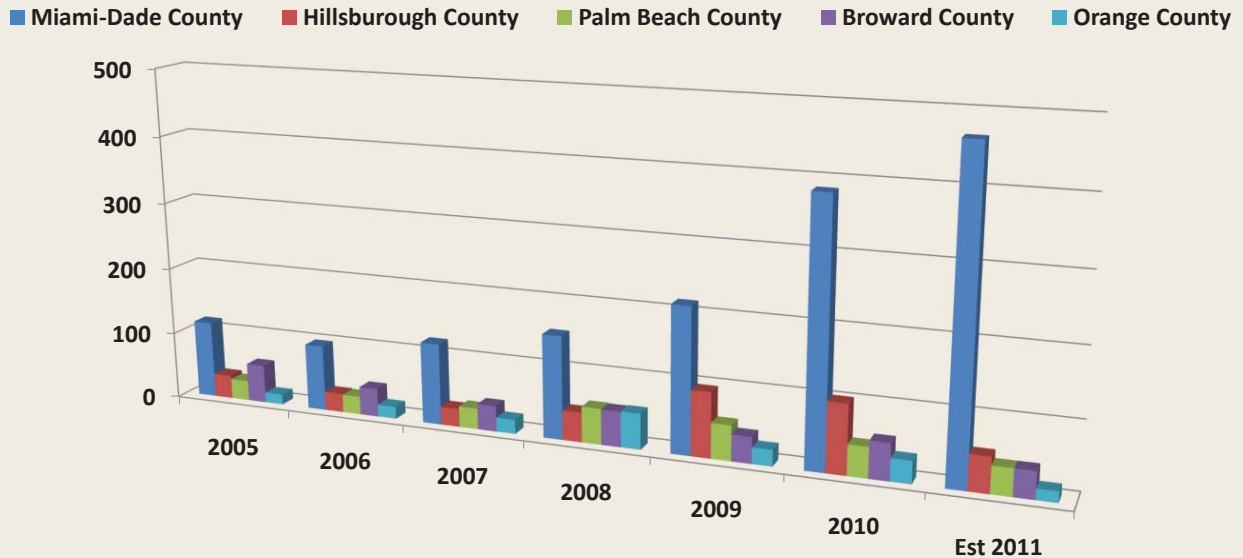


Source: Blue Cross Blue Shield of Florida

* Includes VA and Children's Hospitals

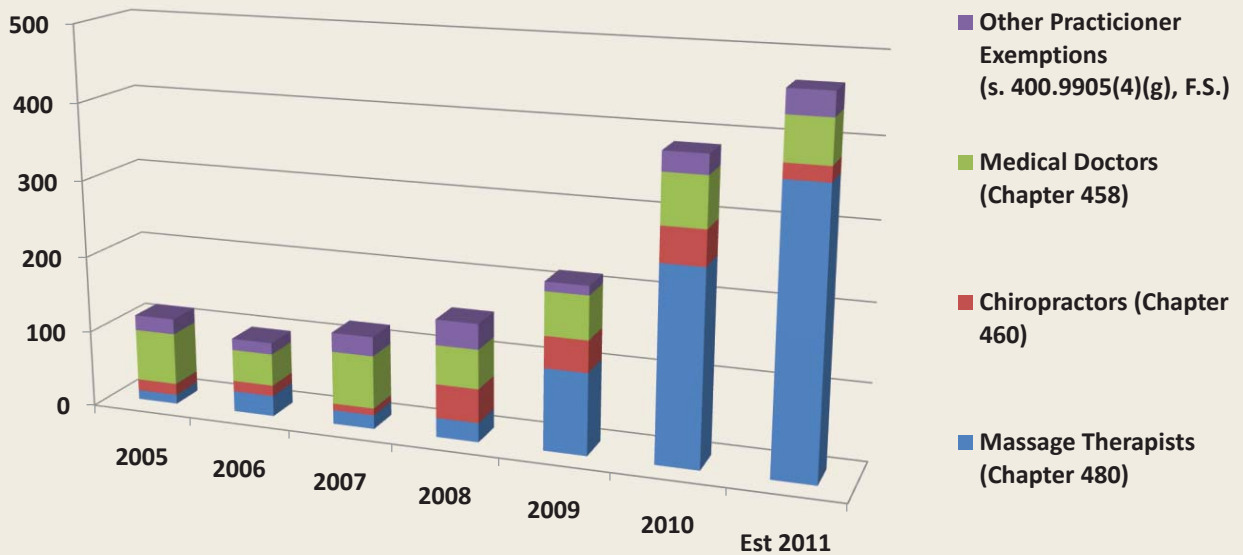
APPENDIX I

NEW EXEMPTIONS ISSUED FLORIDA'S TOP COUNTIES



Source: *Analysis of Health Care Clinic Exemptions in Florida and Miami-Dade, Hillsborough Counties Jan 2005 through Aug 2011, updated September 15, 2011.* Agency For Health Care Administration, Health Care Unit.

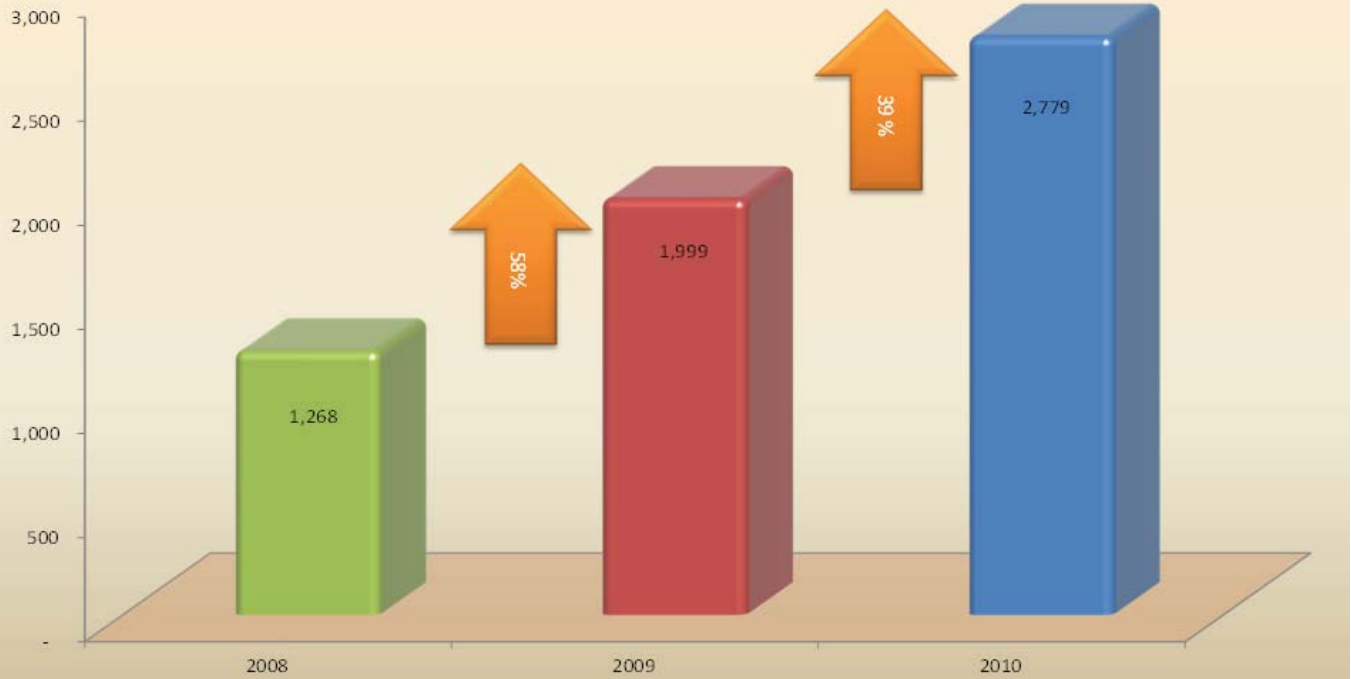
MIAMI-DADE PRACTITIONER EXEMPTIONS



Source: *Analysis of Health Care Clinic Exemptions in Florida and Miami-Dade, Hillsborough Counties Jan 2005 through Aug 2011, updated September 15, 2011.* Agency For Health Care Administration, Health Care Unit.

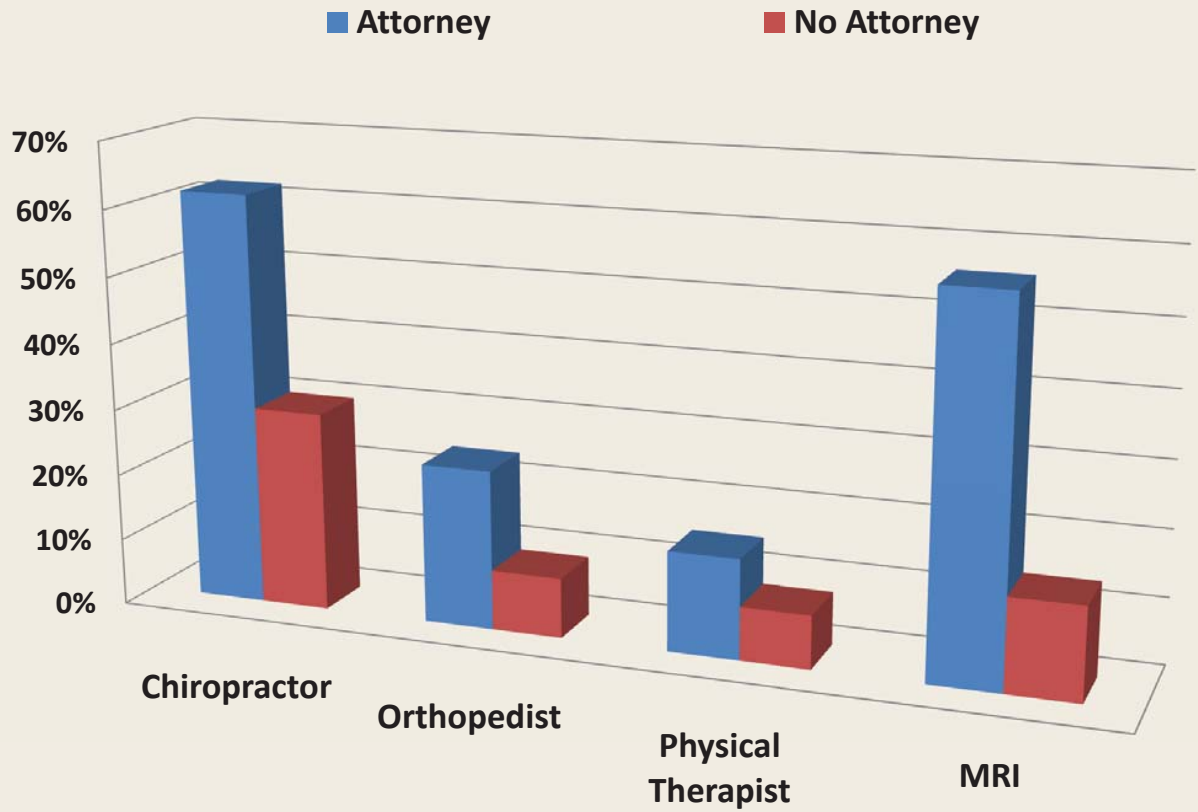
APPENDIX J

FLORIDA STAGED ACCIDENTS 2008-2010



Source: NICB - National Insurance Crime Bureau

DIFFERENCES IN MEDICAL TREATMENT BY ATTORNEY



	Chiropractor	Orthopedist	Physical Therapist	MRI
Attorney	62%	24%	15%	56%
No Attorney	30%	9%	8%	14%

Source: Insurance Research Council, Florida Auto Injury Insurance Claim Environment 2007 Final Report, February, 2007.



RESULTS FROM RECENT INDUSTRY SURVEY ON FLORIDA ATTORNEY FEES

Introduction

Personal automobile insurance liability rates for Florida residents are climbing due to increased costs such as attorney fees. In an effort to have a better understanding of attorney fees associated with personal auto no fault insurance claims, the Property Casualty Insurers Association of America (PCI) and the Personal Insurance Federation of Florida (PIFF) recently conducted a brief survey¹ of insurance companies. The survey requested data from 2008 through the third quarter of 2011, i.e., 2011(3), for the following four items:

- 1) Total loss and loss adjustment expense (LAE)² paid on closed no fault claims.
- 2) Of the amount in (1) above, the amount paid to defense attorneys.
- 3) Of the amount in (1) above, the amount paid to plaintiff attorneys.
- 4) Of the amount paid to plaintiff attorneys in (3) above, the amount paid as a result of the “contingency fee multiplier.”

Participants in the survey represent about 70% of the state’s personal auto market, based on written premium volume. Data from individual insurers were aggregated together for the purpose of protecting the identity of each participating company and providing an overall average to Florida’s Chief Financial Officer, Jeff Atwater. **Since each no fault claim is unique and claim settlement procedures differ among companies, results for individual insurers may be quite different from the averages presented. In addition, individual company results are impacted by policy growth.**

Aggregated data for 2008 through 2011(3) are shown in Appendix I. **A review of the data trends shows that 2008 attorney fees are strikingly different from those of more recent years. This may be due to the fact that Florida no fault reform went into effect on January 1, 2008. Data for this year largely reflect a period in transition; it typically takes some time before consistent trends begin to emerge after a law change.** Hence, some of the results focus on the period beginning in 2009.

¹ The survey was conducted by third-party agents who collected the data and aggregated the results. Survey participation was voluntary. All data are kept confidential and no individual participant will be identified. Individual data will not be shared with other participants, PCI, PIFF or the public. Data submissions will be destroyed when it is no longer necessary to retain the information.

² LAE reflects all expenses connected to the adjustment and settlement of claims, including costs to defend claims.

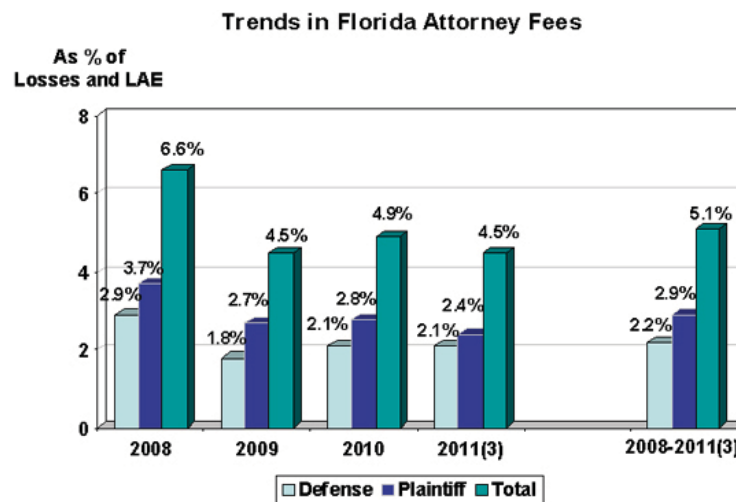
APPENDIX L

It must also be noted that survey results do not capture the costs associated with the currently pending 40,000+ no fault lawsuits that were filed between January and August 2011.³ (Compared to the number of lawsuits filed in all of 2009 and 2010,⁴ this quantity demonstrates the dramatic increase in the number of lawsuits expected to be filed in this entire year.) **Because plaintiff attorney fees are not determined until the settlement or judgment, the total fees for 2011 which may have a significant impact on the entire year's results will not be known for some time.**

Survey Highlights

Findings from the survey are summarized below:

- 1) Overall, from 2008 through the third quarter of 2011, total attorney fees have represented about 5% of total no fault losses and LAE. Fees for both defense attorneys and plaintiff attorneys relative to losses and LAE have increased from 2009 to 2010. Since the numbers provided by companies do not reflect all of 2011, it is unclear what the total year results will be, especially given the very large number of lawsuits through August 2011.

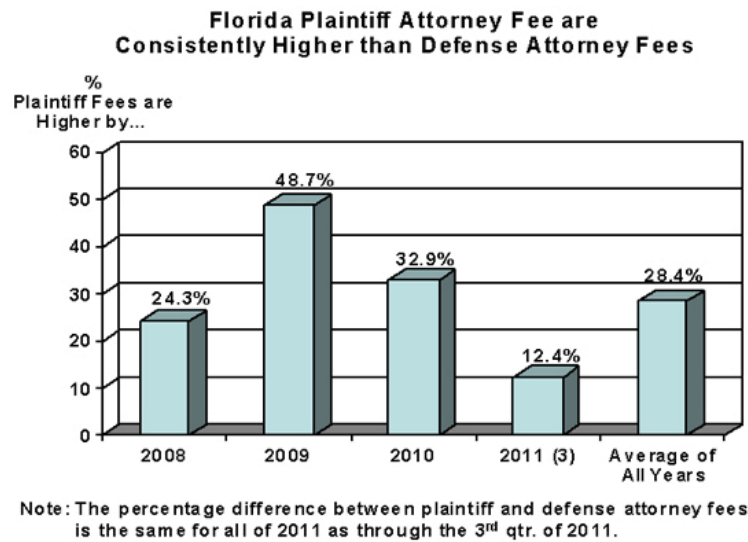


Note: Full year 2011 results are not known and may be much larger than earlier years.

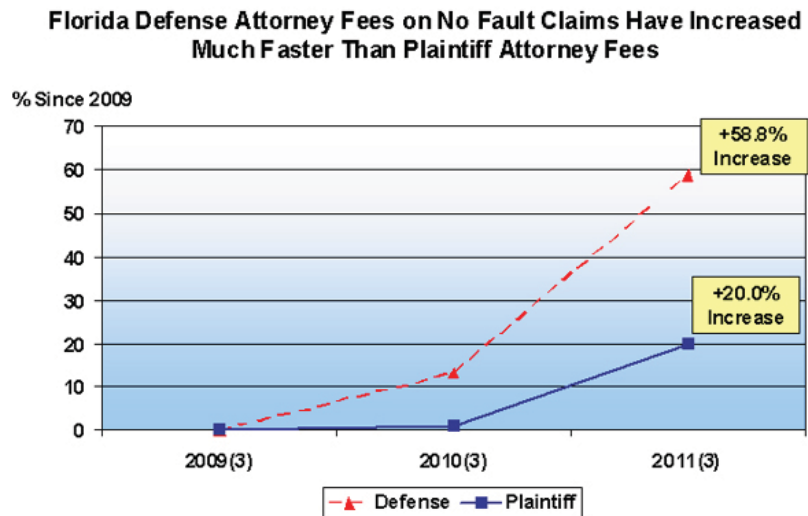
- 2) The total amount of plaintiff attorney fees paid has consistently been much higher than the total amount of defense attorney fees, hence contributing more to the cost of Florida's no fault claims. Overall, plaintiff attorney fees paid from 2008 to the present are roughly 30% greater than defense attorney fees. The differential in fees between the two groups of lawyers has declined over time, however, suggesting that Florida insurers are being forced to allocate more resources towards defending lawsuits involving suspected abuses and invalid or fraudulent claims.

³ The number of no fault lawsuits was cited by Insurance Consumer Advocate Robin Smith Westcott, Esq.

⁴ Florida Insurance Consumer Advocate powerpoint presentation, "Florida Motor Vehicle No-Fault Insurance (Personal Injury Protection)," November 2011



- 3) Comparing the trends in fees, beginning in 2009, shows that amounts paid to defense attorneys have grown nearly three times faster than amounts paid to plaintiff attorneys (58.8% - defense vs. 20.0% - plaintiff).⁵ Again, this supports the proposition that insurers are being forced to allocate more money (and time) towards the increasing number of no fault lawsuits. [Defense and plaintiff attorney fees through 2008(3) (not shown) are respectively 50% and 25% greater than comparable fees in 2009(3).]



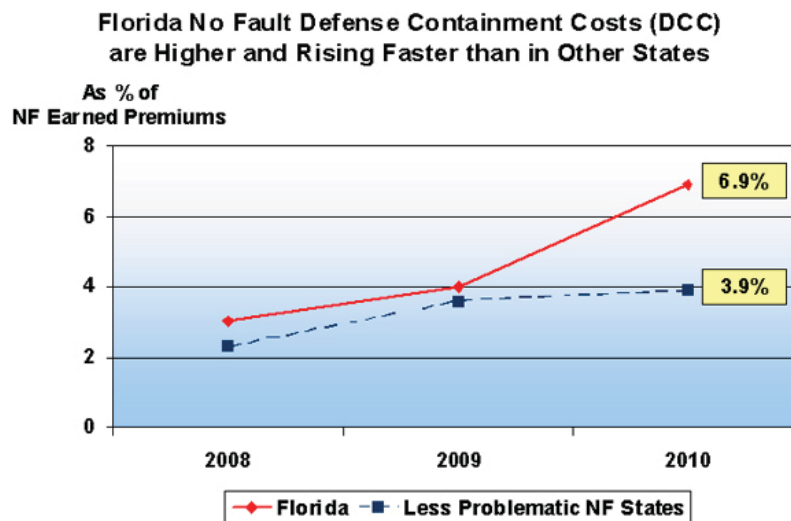
⁵ Since fees are not known for the entire year of 2011, it is more appropriate to examine their trends over a consistent period of time, in this case, the first three quarters of each year from 2009 to 2011.

- 4) Companies surveyed do not electronically track the amount of fees determined using the “contingency risk multiplier.” To do so for this survey would have required a massive manual review of all litigation files for the entire survey period. As such, no conclusions can be made with respect to the trend in multiplier-based attorney fees.

Defense Containment Costs in Florida are Higher than Other No Fault States

The above survey results demonstrate that plaintiff attorney fees contribute more to Florida’s no fault costs than defense attorney fees. However, defense attorney fees are not far behind and appear to be more prominent here than in other states. This finding is supported by industry information on defense containment costs (DCC) associated with no fault claims. Although these amounts include other costs related to the adjustment and settlement of claims besides the cost to defend cases, a comparison between Florida and less problematic no fault states⁶ nevertheless provides some insight into attorney fees.

Florida’s no fault DCC as a percentage of earned premiums are now much higher than the DCC ratio of less problematic no fault states whose overall costs are lower, hence resulting in lower prices for their drivers. Florida’s DCC ratio more than doubled, increasing from 3.0% in 2008 to 6.9% in 2010. It spiked in 2010 and is now three-fourths higher than the corresponding DCC ratio of other no fault states; their average ratio increased from 2.3% in 2008 to 3.9% in 2010. During the last three years, Florida’s DCC rose 2.4 times faster than other no fault states (3.9 percentage points in Florida vs. 1.6 percentage points in less problematic no fault states).⁷ This trend is responsive to the explosion of no fault litigation. It is clearly contrary to the intent of the no fault concept, which is to significantly reduce the cost that litigation adds to the auto accident reparations system.



Notes: DCC includes defense costs and other loss adjustment expenses as well.
Less problematic no fault states are: HI, KS, KY, MA, MN, ND, PA and UT.

⁶ The eight less problematic no fault states are Hawaii, Kansas, Kentucky, Massachusetts, Minnesota, North Dakota, Pennsylvania and Utah.

⁷ National Association of Insurance Commissioners database

APPENDIX L

AGGREGATED SURVEY RESULTS: 2008 THROUGH THE FIRST THREE QUARTERS OF 2011

Data Item	2008	2009	2010	Through Sept. 2011
(1) Total loss & LAE paid on closed no fault claims	\$1,135,316,761	\$1,232,926,735	\$1,207,327,343	\$1,243,016,500
(2) Of the amount in (1) above, the amount paid to defense attorneys	\$33,413,744	\$22,352,901	\$25,284,727	\$26,618,543
(3) Of the amount in (1) above, the amount paid to plaintiff attorneys	\$41,546,650	\$33,241,540	\$33,599,493	\$29,908,629
TOTAL ATTY. FEES	\$74,960,394	\$55,594,441	\$58,884,220	\$56,527,172
Loss & LAE excl. Fees	\$1,060,356,367	\$1,177,332,294	\$1,148,443,123	\$1,186,489,328
(4) Of the amount paid to plaintiff attorneys in (3), the amount paid as a result of the "contingency fee multiplier."	Do Not Track	Do Not Track	Do Not Track	Do Not Track
Defense Atty. Fees as % of Loss & LAE	2.9%	1.8%	2.1%	2.1%
Plaintiff Atty. Fees as % of Loss & LAE	3.7%	2.7%	2.8%	2.4%
Plaintiff Atty. Fees are Higher than Defense Atty. Fees by....	24.3%	48.7%	32.9%	12.4%
<i>Gray-shaded rows are calculations made from the survey results provided by participating companies.</i>				

Gray-shaded rows are calculations made from the survey results provided by participating companies.

The **Property Casualty Insurers Association of America (PCI)** is a trade association consisting of more than 1,000 insurers of all sizes and types. PCI members represent 38.3% of the total general insurance business. They also represent about 44% of the total personal auto business in the entire nation as well as in Florida.

The **Personal Insurance Federation of Florida (PIFF)** is a personal lines insurance trade association whose charter members represent 45% of the auto insurance market in the state. The trade's goals are to create a dynamic, efficient, and competitive marketplace for personal insurance products for the benefit of all Floridians.

Roosevelt C. Mosley, Jr. FCAS, MAAA
Principal & Consulting Actuary
rmosley@pinnacleactuaries.com

September 13, 2016

Ms. Sandra Starnes
Florida Office of Insurance Regulation
200 East Gaines Street
Tallahassee, FL 32399

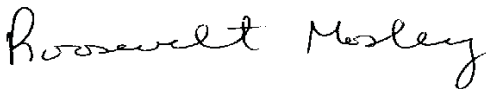
Dear Ms. Starnes:

Attached is the actuarial report analyzing the impact of Florida House Bill 119 (PIP reforms), the expected impact of the repeal of the Florida No Fault and the expected impact of the repeal of the compulsory insurance law.

I, Roosevelt C. Mosley, Jr., FCAS, MAAA, am responsible for the content and conclusions set forth in the report. I am a Fellow of the Casualty Actuarial Society and a Member of the American Academy of Actuaries, and am qualified to render the actuarial opinion contained herein.

It has been a pleasure working with you and your team to complete this study. I am available for any questions or comments you have regarding the report and its conclusions.

Respectfully Submitted,



Roosevelt C. Mosley, Jr. FCAS, MAAA
Principal and Consulting Actuary

Florida Office of Insurance Regulation: Review of Personal Injury Protection Legislation

September 13, 2016



3109 Cornelius Drive
Bloomington, IL 61704
309.807.2300
pinnacleactuaries.com

Commitment Beyond Numbers

Review of Personal Injury Protection Legislation

Contents

Purpose and Scope.....	1
Distribution and Use	1
Reliances and Limitations	1
Data	2
Executive Summary.....	4
Florida House Bill 119	4
PIP Repeal	5
Repeal of Requirement to Purchase Insurance	6
Background	7
Florida House Bill 119	7
Analysis of Repealing Personal Injury Protection Coverage Requirements	7
Analysis of Repealing Requirements for Purchasing Insurance	8
Analysis of the Impacts of Florida House Bill 119.....	9
Summary of Florida House Bill 119.....	9
Findings	13
1. Expansion of Florida Traffic Crash Report Long Form (Lines 130 – 154 of HB 119)	15
2. Clinics Must be Licensed (Lines 331 – 334).....	16
3. Establish Automobile Insurance Fraud Strike Force (Lines 478 – 613).....	17
4. Separation of Death Benefit (Lines 668 – 669 & 777 – 781)	20
5. Initial Services within 14 Days (Lines 677 - 679).....	21
6. Limitation on Non-Emergency Conditions (Lines 750 - 754).....	23
7. Exclusion of Massage Therapy & Acupuncture (Lines 755 - 776).....	25
8. Repay Medicaid within 30 Days (Lines 821-823)	26

9. Submission of Revised Claim within 15 Days (Lines 852 - 860)	27
10. Additional 60 Days for Fraud Investigation (Lines 964 - 975)	28
11. Report All Claims Denied for Fraud to Division of Insurance Fraud (Lines 975 – 977)	29
12. Fix Medicare Fee Schedule (Lines 1049 - 1057)	30
13. Insureds Must Comply with Policy Conditions/Examination Under Oath (Lines 1428 - 1439) .	32
14. Insureds Refusal to Submit /Failure to Appear at Two Medical Exams (Lines 1522 - 1525)	33
15. Attorney Fees Calculated Without Contingency Fee Multiplier (Lines 1543 - 1545)	34
16. Loss of License to Practice for 5 Years/Reimbursement for PIP 10 Years (Lines 1746 - 1751)..	36
Bodily Injury/Uninsured/Underinsured Motorists Coverage	38
Analysis of Repeal of no fault Insurance.....	39
Findings	39
Analysis	39
Conclusion – BI Loss Impact Resulting from the Repeal of No Fault	56
Optional Medical Payments Coverage.....	57
Conclusion – Overall Effect of No Fault Repeal	58
Transfer of Costs to Health Care Industry	60
By County Impacts	70
Financial Responsibility Limit Options	70
Rate Examples.....	71
Analysis of Repeal of Compulsory Insurance.....	72
Index of Exhibits.....	77
Index of Appendices.....	78

Purpose and Scope

Pinnacle Actuarial Resources, Inc. (Pinnacle) was retained by the Florida Office of Insurance Regulation (OIR) to conduct an independent actuarial study to estimate the cost savings that have resulted from Florida House Bill 119 (HB 119), which introduced a series of automobile insurance reforms for the Personal Injury Protection (PIP) coverage. In addition, Pinnacle was retained to develop estimated premium impacts if PIP coverage requirements were repealed and replaced with various levels of Bodily Injury Liability (BI) and/or Medical Payments (MP) levels, and also if the compulsory requirement for purchasing automobile insurance were repealed.

Distribution and Use

This report is being provided to the OIR for its use and the use of makers of public policy in evaluating the savings resulting from HB 119, and also in the evaluation premium impacts if certain insurance requirements are repealed. Specifically, the OIR must submit this report to the Governor, the President of the Senate and the Speaker of the House of Representatives. Permission is hereby granted for this distribution on the condition that the entire report, including the exhibits, is distributed rather than any excerpt. We are available to answer any questions that may arise regarding this report.

Any third parties receiving the report should recognize that the furnishing of this report is not a substitute for their own due diligence and should place no reliance on this report or the data contained herein that would result in the creation of any duty or liability by Pinnacle to the third party.

Our conclusions are predicated on a number of assumptions as to future conditions and events. These assumptions, which are documented in subsequent sections of the report, must be understood in order to place our conclusions in their appropriate context. In addition, our work is subject to inherent limitations, which are also discussed in this report.

Reliances and Limitations

Listed in the next section are the data sources Pinnacle has relied on in our analysis. We have relied on the accuracy of these data sources in our calculations. If it is subsequently discovered that the underlying data or information is erroneous, then our calculations would need to be revised accordingly.

We have also relied on a number of assumptions about the implementation of various provisions of HB 119, the repeal of certain aspects of the insurance requirements and other assumptions regarding the calculations contained herein. Those assumptions are described in detail later in this report.

We have relied on a significant amount of publicly available data and information without audit or verification. However, we did review as many elements of the data and information as practical for reasonableness and consistency with our knowledge of the insurance industry. It is possible that the historical data used to develop our estimates may not be predictive of future loss and loss adjustment expense (LAE) experience in Florida. We have not anticipated any extraordinary changes to the legal, social or economic environment which might affect the number or cost of automobile insurance claims beyond those contemplated in HB 119 or in the repeal of certain insurance requirements.

Pinnacle is not qualified to provide formal legal interpretation of state legislation or proposed changes to state legislation. The elements of this report that require legal interpretation should be recognized as reasonable interpretations of the available statutes, regulations and administrative rules. State governments and courts are also constantly in the process of changing and reinterpreting these statutes.

Data

In our analysis, we have relied on data from the following sources:

1. Florida Department of Highway Safety and Motor Vehicles. "2011 Florida Traffic Crash Statistics"
2. Florida Department of Highway Safety and Motor Vehicles. "Traffic Crash Facts Annual Report 2012"
3. Florida Department of Highway Safety and Motor Vehicles. "Traffic Crash Facts Annual Report 2013"
4. Florida Department of Highway Safety and Motor Vehicles. "Traffic Crash Facts Annual Report 2014"
5. Mitchell International, Inc. (Mitchell) Medical Bill Information by Region and Claimant: 2011 – 2014
6. Insurance Research Council (IRC). "2014 Auto Injury Insurance Claims: Countrywide Patterns in Treatment, Cost and Compensation"
7. OIR. "HB 119 Data Call – Compiled Results" December 29, 2014
8. OIR. "PIP Data Call – Other Sources"
9. National Association of Insurance Commissioners (NAIC), Insurance Services Offices (ISO), Independent Statistical Services (ISS), National Insurance Statistical Services (NISS) Fast Track Private Passenger Auto Loss Data – 1st Quarter, 2016
10. NAIC ISO, ISS, NISS Fast Track Private Passenger Auto Loss Data – 1st Quarter, 2006
11. Property Casualty Insurers Association of America and Personal Insurance Federation of Florida, "Results from Recent Industry Survey on Florida Attorney Fees", November 11, 2011
12. Earned premium and earned exposure by ZIP Code, 2014 and 2015. ISS, NISS, ISO.

13. A.M. Best annual statement data, 2004 – 2015
14. ISS. “2015 Compilation of Automobile Experience, All Coverages, Florida”
15. United States Census Bureau, 2010 Data
16. Claim personnel surveys conducted by Pinnacle
17. Insurance Research Council. “Uninsured Motorists – 2014 Edition” August 2014
18. Kaiser Family Foundation. “Health Insurance Coverage of the Total Population” 2014

As part of the analysis, Pinnacle sent a survey to the top ten private passenger automobile insurance companies in Florida to obtain their insights on the impact of the HB 119 reforms. The claim survey sought specific information related to each of the individual reforms. Pinnacle received six responses to the survey, and this information was considered as part of the estimate of the overall HB 119 savings.

Executive Summary

Florida House Bill 119

The first analysis completed was an analysis of the impact of HB 119. HB 119 was implemented in 2012 in response to PIP costs that were increasing at a significant rate. Based on data from the OIR PIP data call, which represented about 80% of the auto insurance market, the number of PIP claims opened or recorded in 2010 was over 386,000, a 28% aggregate increase over the claim count level in 2006. During this same time period, dollars paid for PIP claims by insurers included in the data call increased 66% from approximately \$1.5 billion to \$2.5 billion.

Pinnacle completed an extensive analysis of the data sources described above regarding the impacts of HB 119 on PIP coverage benefits and payments in Florida. We also conducted a survey of the top ten private passenger automobile insurers in the state. In addition, we held discussions with OIR staff. Sixteen provisions of HB 119 were evaluated, and each of these provisions is discussed in detail in the following sections of the report. The overall conclusion is the HB 119 reforms produced an estimated aggregate savings since enactment in PIP claim costs of 17.5%, and an estimated statewide average savings in PIP premiums of 15.1%.

For many of the sixteen provisions of HB 119, we did not have available detailed claim data to measure the impacts precisely and had to rely on claim survey information which may have been based in part on judgement. Therefore, we have also estimated the overall cost savings from HB 119 based on industry Fast Track claim frequency and severity data. Specifically, we examined the arising claim frequency and paid claim severity for PIP coverage in Florida for the year ending December 31, 2014 compared to the year ended December 31, 2012 (last year prior to the HB 119 reforms). The arising claim frequency is based on the number of reported claims. This best shows the immediate impacts of HB 119. We used arising claim frequency because the paid claim frequency is on a calendar year basis rather than accident year, and can be distorted by older claims from prior accident years.

The analysis showed a 10.2% reduction in PIP arising claim frequency and a 10.9% reduction in claim severity, for a combined **reduction** in total Florida PIP loss costs of 20.0%. This compares to countrywide PIP experience excluding Florida, which showed an overall **increase** of 4.1% during this period. This results in an estimated reduction in loss costs based on the HB 119 reforms of 23.2% relative to what the costs would have likely been if no reform had been passed. Pinnacle's 2012 study for the OIR ("Impact Analysis of HB 119" – August 20, 2012) projected an overall reduction in loss costs of 16.3% to 28.7% with a central estimated savings of 22.7%.

However, since 2014, we have seen a small erosion in the cost savings from this legislation. The most recent Fast Track data for the year ending March 31, 2016 shows an increase of 5.0% in claim severity compared to the year ending December 31, 2014 and an increase in arising claim frequency of 2.3%, for a **combined increase in PIP loss costs of 7.5%**. This compares to a **4.7% increase in PIP costs**

countrywide excluding Florida. This latest Fast Track data also shows a significant increase in Florida's PIP paid claim frequency. In the responses to our claim survey and in follow up conversations with individual companies, we believe that this latest paid claim frequency may be distorted by payments on older claims. We, therefore, are placing primary reliance on the arising claim frequency figures which are more stable and show only a 2.3% increase in claim frequency since 2014. We also note that one of the companies surveyed said that their PIP claim costs are now above the 2012 level (i.e., all of the savings have been eroded).

The savings estimates in this report are generally stated in terms of the impact on PIP losses. The impact on losses are not equivalent to premium savings because a portion of insurance company expenses are for general overhead costs and do not decrease proportionally with loss costs. Based on the 2015 A.M. Best's Aggregates and Averages, Private Passenger Automobile Liability general and other acquisition expenses represent 14.0% of the industry-wide written premium (this percentage does not include agents' commissions, premium taxes and other premium-related expenses). To estimate the PIP premium savings corresponding to the cost savings shown in the report, it is necessary to reduce the cost savings by a factor of 0.86. Thus, a 17.5% loss savings equates to a 15.1% premium savings.

Estimated premium savings do not equate to the changes in insurance company premiums charged after the implementation of HB 119. To the extent that insurance company PIP premiums were inadequate prior to the implementation of HB 119, it is likely that insurers offset the savings from HB 119 against the otherwise indicated PIP rates. Also, it should be recognized that PIP coverage amounts to only 20% of the total personal automobile premium paid for a full coverage policy, so the estimated total premium impact is smaller than the PIP premium impact.

PIP Repeal

The next analysis completed was an analysis of the impact of repealing the requirement to purchase PIP coverage and replacing it with a traditional tort liability system. Pinnacle conducted an independent actuarial study to determine the estimated premium impact and the impact on the Florida Health Care system of the repeal. We have determined which current PIP insurance costs will be absorbed by other insurance programs versus which costs will go unreimbursed.

If no fault insurance is repealed in Florida, we estimate an overall reduction in premiums of 9.6% on the liability coverage package or \$81 per car annually for the average driver. This assumes that the current PIP coverage will be eliminated with the repeal of no fault. Drivers electing to replace no fault coverage with \$2,500 first party MP coverage will save an estimated 4.9% or \$41 per car annually on the liability premium. For drivers electing to buy \$5,000 in MP coverage, the liability premium would decrease by 1.0%, or approximately \$9.

For all coverages combined, the estimated premium decrease is 6.7% without MP coverage. For insureds that select \$2,500 in MP coverage, the estimated premium decrease is 3.4%. For insureds electing \$5,000 in MP coverage, the estimated premium decrease is 0.7%.

The estimated impact on the health care system is shown below.

Table 1: Impact of No Fault Repeal on Health Care System

Current PIP Loss Covered By:	Amount	Percent Of Current PIP Coverage
BI	\$1,094,392,142	
UM	\$205,090,811	
MPC - not at fault	\$50,725,794	
MPC - at fault	\$294,547,971	
Auto Insurance System subtotal	\$1,644,756,717	73.75%
Health Care Providers	\$32,781,464	1.47%
Health Care Insurance	\$469,711,546	21.06%
Injured Claimant	\$82,890,273	3.72%

Additional detail on the premium impacts is included in the report below, including premium impacts based on a mix of demographic characteristics and impacts by county.

Repeal of Requirement to Purchase Insurance

The last analysis completed was an analysis of premium impacts if the requirement to purchase auto insurance was repealed in addition to the repeal of no fault insurance. Based on our analysis, we estimate that the overall impact on premiums would be a decrease in the PIP repeal savings of 0.2% to 0.4%. However, if more stringent enforcement of the Financial Responsibility Law were implemented, we demonstrate scenarios that could increase the PIP repeal savings by 2.1% to 2.3%.

Background

Florida House Bill 119

In the 1971 legislative session, Florida adopted a no fault automobile insurance plan which took effect on January 1, 1972. A no fault plan is designed to quickly provide benefits for a person injured in an automobile accident, regardless of fault. A no fault plan provides payment for medical, wage loss and death benefits, while limiting the insured's right to sue for non-economic losses such as pain and suffering.

In 1974, the Florida Supreme Court opined in *Lasky vs. State Farm Insurance Company* [296 So.2d 9 (Fla. 1974)] that the no-fault law was intended to:

- assure that persons injured in vehicular accidents would be directly compensated by their own insurer, even if the injured party was at fault, thus avoiding dire financial circumstances with the “possibility of swelling the public relief rolls;”
- lessen court congestion and delays in court calendars by limiting the number of lawsuits;
- lower automobile insurance premiums; and
- end the inequities of recovery under the traditional tort system.

The first party (policyholder) benefit coverage is known as PIP, so the terms “no fault” and “PIP coverage” are used interchangeably to denote an automobile insurance program that allows policyholders to recover financial loss resulting from an automobile injury from their own insurer.

Prior to 2012, there were many concerns over inflated claims, fraud and abuse of the PIP system, and increasing premium and the number of law suits filed under the no fault system. From 2008 to 2012, anecdotal data as well as insurers' own experience demonstrated a significant deterioration in the claim experience of PIP coverage. This deterioration lead to the passage of HB 119, which was designed to control the rising PIP costs.

Analysis of Repealing Personal Injury Protection Coverage Requirements

The Florida no fault law provides a verbal threshold wherein auto accident victims who are hurt in or by a covered vehicle cannot recover non-economic losses (“pain and suffering”) from lawsuits unless the accident results in:

- Significant and permanent loss of an important bodily function;
- Permanent injury within a reasonable degree of medical probability, other than scarring or disfigurement;
- Significant and permanent scarring or disfigurement; or,
- Death.

The mandatory PIP coverage consists of:

- A minimum coverage amount of \$10,000 per person;
- Coverage of 80% of medical expenses;
- Coverage of 60% of lost income;
- Coverage for replacement services; and
- Up to \$5,000 in death benefits.

The Florida law provides a coinsurance requirement for PIP claimants such that the claimant is responsible for 20% of medical expense and 40% of lost income. Claimants may pursue a tort recovery for unrecovered economic damages within the first \$10,000 and for loss amounts greater than \$10,000.

In Special Session A of the 2003 Legislative Session, a PIP sunset provision was passed. Effective October 1, 2007, PIP was repealed unless the Legislature reenacted the law prior to such date. While the sunset provision did take effect on October 1, 2007, the Legislature reenacted the no-fault law, effective January 1, 2008, with several changes designed to help control medical costs.

Analysis of Repealing Requirements for Purchasing Insurance

Currently, owners of automobiles in Florida must purchase at least \$10,000 in Property Damage Liability (PD) coverage and PIP coverage. Higher limits of coverage for PD are available, and other coverages can also be purchased as well. Every state in the United States has a mandatory auto insurance requirement with the exception of New Hampshire. The amount of coverage required to be purchased varies from state to state.

In New Hampshire, even though there is no requirement to purchase insurance, auto owners must be able to demonstrate that they can meet the New Hampshire Financial Responsibility laws in the event of an accident. For most auto owners, this requirement is met by purchasing insurance.

Analysis of the Impacts of Florida House Bill 119

Summary of Florida House Bill 119

The following is a description of HB 119 taken from the Florida Senate's 2012 Summary of Legislation passed.

HB 119 revises the Florida Motor Vehicle No-Fault Law. The bill primarily amends laws governing PIP benefits under the No-Fault law and laws related to PIP motor-vehicle insurance fraud. The major changes enacted by the bill are as follows:

PIP Medical Benefits

The bill revises the provision of PIP medical benefits under the Florida Motor Vehicle No-Fault Law effective January 1, 2013. Individuals seeking PIP medical benefits are required to receive initial services and care within 14 days after the motor vehicle accident. Initial services and care are only reimbursable if lawfully provided, supervised, ordered or prescribed by a licensed physician, licensed osteopathic physician, licensed chiropractic physician, licensed dentist, or must be rendered in a hospital, a facility that owns or is owned by a hospital, or a licensed emergency transportation and treatment provider. Follow up services and care require a referral from such providers and must be consistent with the underlying medical diagnosis rendered when the individual received initial services and care.

The bill applies two different coverage limits for PIP medical benefits based upon the severity of the medical condition of the individual. An individual may receive up to \$10,000 in medical benefits for services and care if a physician, osteopathic physician, dentist, physician's assistant or advanced registered nurse practitioner has determined that the injured person had an emergency medical condition. An emergency medical condition is defined as a medical condition manifesting itself by acute symptoms of sufficient severity that the absence of immediate medical attention could reasonably be expected to result in serious jeopardy to patient health, serious impairment to bodily functions, or serious dysfunction of a body organ or part. For an individual who is not diagnosed with an emergency medical condition, the PIP medical benefit limit is \$2,500. Massage and acupuncture are not reimbursable, regardless of the type of provider rendering such services.

PIP Death Benefit

PIP now offers \$5,000 in death benefits in addition to \$10,000 in medical and disability benefits. Prior to HB 119, the death benefit was the remainder of the unused PIP benefits, subject to a limit of \$5,000. The increased death benefit was effective January 1, 2013.

PIP Medical Fee Schedule

The bill revises provisions related to the PIP medical fee schedule in an effort to resolve alleged ambiguities in the schedule that have led to conflicts and litigation between claimants and insurers. The bill clarified that the reimbursement levels for care provided by ambulatory surgical centers and clinical laboratories and for durable medical equipment are 200 percent of the appropriate Medicare Part B schedule. The Medicare fee schedule in effect on March 1 will be the applicable fee schedule for the remainder of that year until the subsequent update. Insurers are authorized to use Medicare coding policies and payment methodologies of the Centers for Medicare and Medicare Services, including applicable modifiers, when applying the fee schedule if they do not constitute a utilization limit. The bill also requires insurers to include notice of the fee schedule in their policies. These provisions are effective January 1, 2013.

Attorney Fees

The bill amends provisions related to attorney fee awards in No-Fault disputes. The bill prohibits the application of attorney fee multipliers. The offer of judgment statute, s. 768.79, F.S., is applied to No-Fault cases, providing statutory authority for insurers to recover fees if the plaintiff's recovery does not exceed the insurer's settlement offer by a statutorily specified percentage. The bill maintains current law allowing a party that obtains a favorable judgment from an insurer to recover reasonable attorney fees from the insurer. The bill also requires that the attorney fees awarded must comply with prevailing professional standards, not overstate or inflate the number of hours reasonably necessary for a case of comparable skill or complexity, and represent legal services that are reasonable to achieve the result obtained.

Investigation and Payment of Claims

Provisions relating to the investigation of PIP claims by insurers are revised effective January 1, 2013. Insurers are authorized to take an examination under oath (EUO) of an insured. Compliance is a condition precedent for receiving benefits (the insurer owes zero benefits if the insured does not comply). An insurer that unreasonably requests EUOs as a general business practice, as determined by the Office of Insurance Regulation (OIR), is subject to s. 626.9541, F.S. of the Unfair Insurance Trade Practices Act. The bill also provides that if a person unreasonably fails to appear for an independent medical examination (IME), the carrier is no longer responsible for benefits. Refusal or failure to appear for two IMEs raises a rebuttable presumption that the refusal or failure was unreasonable.

Changes are made to the statutory process for the payment of PIP benefits, primarily to assist claimants in their claim submissions, effective January 1, 2013. A claimant whose claim is denied due to an error in the claim is given 15 additional days to correct the erroneous claim and resubmit it in a timely manner. The insurer must maintain a log of all PIP benefits paid on behalf of the insured and must provide the log to the insured upon his or her request if litigation has initiated. If a dispute between insurers and insureds occurs, the insurer must provide notice within 15 days of the exhaustion of PIP benefits.

Insurers must reimburse Medicaid within 30 days. The electronic submission of records is authorized effective December 1, 2012.

Prevention of PIP-Related Insurance Fraud

House Bill 119 contains numerous provisions designed to curtail PIP fraud. The bill defines insurance fraud as knowingly presenting a PIP claim to an insurer for payment or other benefits on behalf of a person or entity that committed fraud when applying for health care clinic licensure, seeking an exemption from clinic licensure, or demonstrating compliance with the Health Care Clinic Law. Claims that are unlawful under the patient brokering law (s. 817.505, F.S.) are not reimbursable under the No-Fault Law. A health care practitioner found guilty of insurance fraud under s. 817.234, F.S., loses his or her license for 5 years and may not receive PIP reimbursement for 10 years. Insurers are provided an additional 60 days (90 total) to investigate suspected fraudulent claims, however, an insurer that ultimately pays the claim must also pay an interest penalty.

All entities seeking reimbursement under the No-Fault Law must obtain health care clinic licensure except for hospitals, ambulatory surgical centers, entities owned or wholly owned by a hospital, clinical facilities affiliated with an accredited medical school and practices wholly owned by a physician, dentist, or chiropractic physician or by such physicians and specified family members.

The bill creates standards for evaluating whether an entity claiming it is exempt from the requirement to obtain clinic licensure is actually wholly owned by a physician.

The bill defines failure to pay PIP claims within the time limits of s. 627.736(4)(b), F.S., as an unfair and deceptive practice. The OIR may order restitution to the insured or provider, but is not limited in its other administrative penalties, which may include suspending the insurer's certificate of authority.

Law enforcement is required to complete a long-form crash report when there is an indication of pain or discomfort by any party to a crash. All crash reports completed by law enforcement must identify the vehicle in which each party was a driver or passenger. For all crashes that do not require a law enforcement report, the vehicle driver must submit a report on the crash to the Department of Highway Safety and Motor Vehicles within 10 days of the crash.

The bill creates a non-profit direct support organization, the Automobile Insurance Fraud Strike Force, which can accept private donations for the purposes of preventing, investigating, and prosecuting motor vehicle insurance fraud. Monies raised by the Strike Force may fund the salaries of insurance fraud investigators, prosecutors, and support personnel so long as such grants or expenditures do not interfere with prosecutorial independence. Funds may not be used to advertise using the likeness or name of any elected official or for lobbying.

Mandatory Rate Filings and Data Call

The Office of Insurance Regulation was required to contract with a consulting firm to calculate the expected savings from the act, which was required to be presented to the Governor and Legislature by September 15, 2012. By October 1, 2012, each insurer that writes private passenger automobile personal injury protection insurance was required to submit a rate filing. If the insurer requests a rate that does not provide at least a 10 percent reduction of its current rate, it was required to explain in detail its reasons for failing to achieve those savings. A second rate filing was required to be made by January 1, 2014. If the insurer requests a rate that does not provide at least a 25 percent reduction of the rate that was in effect on July 1, 2012, it was required to explain in detail its reasons for failing to achieve those savings. The Office of Insurance Regulation was required to order an insurer to stop writing new PIP policies if the insurer requested a rate in excess of the statutorily required rate reduction and fails to provide a detailed explanation for that failure. The Office of Insurance Regulation was also required to perform a comprehensive PIP data call and publish the results by January 1, 2015. The data call was to analyze the impact of the act's reforms on the PIP insurance market.

Findings

In order to address the cost savings in a comprehensive and orderly way, we have reviewed the provisions of HB 119 in sixteen major categories. The following chart summarizes our estimates of the impacts of the sixteen changes. For each reform, Pinnacle determined the estimated minimum, central and maximum impact for each individual item. It should be noted that one of the changes in the statute resulted in estimated increases in costs rather than savings (Separation of Death Benefits). This item is shown as a positive number as opposed to the negative numbers associated with the items estimated to have produced savings. Following the chart is a detailed explanation of each item and the rationale for our anticipated savings or increased cost.

Table 2: Estimated Savings from HB 119

<u>Item #</u>	<u>Item Description</u>	<u>Lines</u>	<u>Minimum Impact</u>	<u>Central Impact</u>	<u>Maximum Impact</u>
1	Expansion of Florida Traffic Crash Report Long Form	130-154	-1.0%	-2.0%	-3.0%
2	Clinics must be Licensed	331-334	0.0%	0.0%	0.0%
3	Establish Automobile Insurance Fraud Strike Force	478-613	0.0%	-0.3%	-0.5%
4	Separation of Death Benefit	668-669 & 777-781	0.1%	0.2%	0.4%
5	Initial Services within 14 Days	677-679	-1.0%	-2.0%	-5.0%
6	Limitation on Non-Emergency Conditions	750-754	-1.0%	-4.0%	-6.0%
7	Exclusion of Massage Therapy & Acupuncture	755-776	-3.0%	-5.3%	-7.0%
8	Repay Medicaid within 30 Days	821-823	0.0%	0.0%	0.0%
9	Submission of Revised Claim within 15 Days	852-860	0.0%	0.0%	0.0%
10	Additional 60 Days for Fraud Investigation	964-975	0.0%	0.0%	0.0%
11	Report All Claims Denied for Fraud to Division of Insurance Fraud	975-977	0.0%	0.0%	0.0%
12	Fix Medicare Fee Schedule	1049-1057	-2.0%	-3.0%	-4.0%
13	Insureds Must Comply with Policy Conditions/Examination Under Oath	1428-1439	-0.5%	-0.7%	-1.0%
14	Insureds Refusal to Submit/Failure to Appear at 2 Medical Exams	1522-1525	-0.1%	-0.2%	-0.5%
15	Attorney Fees Calculated w/o Contingency Fee Multiplier	1543-1545	-0.2%	-0.2%	-0.2%
16	Loss of License to Practice for 5 Years/Reimbursement for PIP 10 Years	1746-1751	0.0%	0.0%	0.0%
Overall Anticipated Impact on Losses			-8.7%	-17.5%	-26.8%
General and Other Acquisition Expenses			14.0%	14.0%	14.0%
PIP Premium Savings			-7.5%	-15.1%	-23.0%

In addition to the evaluation of the individual reform elements, we have also reviewed overall claim frequency and claim severity information for PIP in Florida as a reasonability check on the cost savings estimates. Specifically, we examined the arising claim frequency and paid claim severity for PIP coverage in Florida for the year ending December 31, 2014 compared to the year ended December 31, 2012 (last year prior to the HB 119 reforms). This best shows the immediate impacts of HB 119. We used arising claim frequency because the paid claim frequency is on a calendar year basis rather than accident year, and can be distorted by older claims from prior accident years.

The analysis showed a 10.2% reduction in PIP arising claim frequency and a 10.9% reduction in claim severity, for a combined **reduction** in total Florida PIP loss costs of 20.0%. This compares to

countrywide PIP experience excluding Florida, which showed an overall **increase** of 4.1% during this period. So the estimated impact of the HB 119 reforms is a 23.2% reduction in PIP loss costs relative to what the costs would have likely been if no reform had been passed. Pinnacle's 2012 study for the OIR projected an overall reduction in loss costs of 16.3% to 28.7% with a central estimated savings of 22.7%.

However, since 2014, we have seen a small erosion in the cost savings from this legislation. The most recent Fast Track data for the year ending March 31, 2016 shows an increase of 5.0% in claim severity compared to the year ending December 31, 2014 and an increase in arising claim frequency of 2.3% for a **combined increase in PIP loss costs of 7.5%**. This compares to a **4.7% increase in PIP costs countrywide** excluding Florida. This latest Fast Track data also shows a significant increase in Florida's PIP paid claim frequency. In the responses to our claim survey and in follow up conversations with individual companies, we believe that this latest paid claim frequency may be distorted by payments on older claims. We, therefore, are placing primary reliance on the arising claim frequency figures which are more stable and show only a 2.3% increase in claim frequency since 2014. We also note that one of the companies surveyed said that their PIP claim costs are now above the 2012 level (i.e., all of the savings have been eroded).

The cost estimates in this report are generally stated in terms of the impact on claim dollars paid on behalf of the claimant. The impact on claim dollars cannot be used interchangeably with premium savings. This is because a portion of premium is for general overhead (rent, utilities, etc.) and will not decrease proportionately to the claim dollars. Based on the 2013 - 2015 A.M. Best's Aggregates and Averages, Private Passenger Automobile Liability general and other acquisition expenses represent 14.0% of the industry-wide auto liability premiums (this 14.0% is the ratio of general expenses to earned premiums plus other acquisition expenses to written premiums, and excludes agents' commissions, premium taxes and other premium-related expenses). To estimate the premium savings corresponding to the cost savings shown in this report, it is necessary to reduce the cost savings by a factor of 0.86. Thus a 17.5% cost savings equates to 15.1% premium savings.

The savings calculated assume that PIP rates at the time of the implementation of HB 119 were adequate. To the extent that PIP rates were inadequate, it is likely that insurers would have offset the savings from HB 119 against the otherwise indicated PIP rates. We also emphasize that the savings estimates above are statewide averages for PIP coverage only. It is likely that actual savings vary by geographic region. Also, it should be recognized that PIP coverage amounts to only approximately 18.6% of the total personal auto premium paid for a full coverage policy.

Below we discuss each of the reform elements individually.

1. Expansion of Florida Traffic Crash Report Long Form (Lines 130 – 154 of HB 119)

This portion of the statute expanded the circumstances under which the Florida Traffic Crash Report Long Form (Long Form) must be completed. One of the concerns which this section addressed was the possibility that the driver and/or passengers of the vehicles involved in a traffic accident may be misreported. This included “phantom passengers” and “jump-ins” who might then receive fictitious treatment for their injuries.

In order to determine the impact of the Long Form, we reviewed statistics showing the ratio of injured passengers per accident and injured passengers per injured driver as well as the number of claimants per claim. The data for injured passengers was taken from Florida Highway Crash Statistics. As shown in Exhibit 3, Page 1, this data shows a decline of 4.2% in the average number of passengers injured per driver during 2010 - 2012 (prior to the HB 119 reforms) compared to 2013 - 2014. We also examined data from Mitchell regarding the average number of claimants per claim (see Exhibit 3, page 2). This data showed a decrease in the average number of claimants per driver from 2010 - 2012 to 2013 - 2014 of 2.6%.

We also surveyed the top ten private passenger automobile insurers in the state. The companies were generally positive on the impact of this reform, with four of the six responding insurers indicating some positive impact from this change in possibly cutting down the occurrence of staged accidents and “jump-ins.”

We relied primarily on the Mitchell decline in the number of claimants per claim and conclude that the savings from this reform was likely in the 1.0% to 3.0% range.

2. Clinics Must be Licensed (Lines 331 – 334)

This portion of the reform stipulates that an entity providing PIP services shall be deemed a clinic and must be licensed in order to receive reimbursement under PIP. All entities seeking reimbursement under the no fault Law must obtain health care clinic licensure except for:

- hospitals,
- ambulatory surgical centers,
- entities owned or wholly-owned by a hospital,
- clinical facilities affiliated with an accredited medical school, and
- practices wholly-owned by a physician, dentist, or chiropractic physician or by such physicians and specified family members.

The bill also created standards for evaluating whether an entity claiming it is exempt from the requirement to obtain clinic licensure is actually wholly-owned by a physician or other defined medical service provider.

This statutory change addressed concerns that, prior to this change, clinics could avoid being licensed and thus more easily commit fraudulent activities.

In order to estimate the savings associated with this change in requirements, we would need to be able to estimate the percentage of PIP services being provided by unlicensed clinics prior to HB 119 going into effect, and then determine the portion of those PIP services being provided that were fraudulent and/or eliminated due to this provision. Once this is determined, the amount of potential savings should be mitigated because a previously unlicensed clinic could have obtained a license and continued to perpetrate fraud.

In all the research that we have conducted, we were unable to determine an estimate of the percentage of PIP services that were being provided by unlicensed clinics. In our interviews with insurer claim representatives, three of the six respondents believed there had been some positive effect, although they believed the effect to be minimal. The other three believed it has had no measurable effect on PIP losses. We believe that this was a positive step in eliminating potential fraud. In the absence of any data on the impact of this reform, we decided to include this item in our overall anti-fraud estimated impacts as discussed in the following section.

3. Establish Automobile Insurance Fraud Strike Force (Lines 478 – 613)

HB 119 provided for the establishment of the Automobile Insurance Fraud Strike Force (Strike Force). The sole purpose of the Strike Force is to “support the prosecution, investigation, and prevention of motor vehicle insurance fraud.” Insurance companies are allowed to fund the Strike Force activities; however, there are no specific activities required by HB 119 beyond the general mandate stated in their purpose. The Strike Force is a Direct Support Organization (DSO), supporting the anti-fraud efforts of the Division of Insurance Fraud of the Department of Financial Services (Division), state attorneys’ offices, the statewide prosecutor, the Agency for Health Care Administration, and the Department of Health. As such, the Strike Force does not conduct anti-fraud activities itself, but works with other state agencies to support anti-fraud efforts.

The Division was originally established in 1976 to investigate auto liability claims, and has since been expanded to investigate all types of claims. The Division investigators are sworn officers, and insurance companies are required to report suspected fraud to the Division. The Division has put forth significant efforts to combat PIP fraud by establishing dedicated squads in several areas around the state.

Any estimate of potential savings from the Strike Force has a high degree of uncertainty because the funding and activities of the Strike Force do not directly combat fraud, but support efforts of other entities that are already fighting fraud. The discussion herein focuses on the results of all anti-fraud efforts of HB 119, not just those specifically related to the Strike Force.

In order to determine the potential savings from the Strike Force and other fraud related elements from HB 119, we have undertaken the following: review of current anti-fraud efforts in place and the impact of the HB 119 additional anti-fraud provisions; review of insurance company survey results regarding their view of the anti-fraud elements of HB 119; and a review of Division statistics. The goal of the analysis is to determine the additional impact of the legislation over and above the efforts underway in Florida outside of the provisions of HB 119.

a. Discussion with the Division Regarding the Anticipated Impact of HB 119 Anti-Fraud Provisions

Pinnacle reviewed the existing fraud efforts in Florida focused on PIP prior to the implementation of HB 119, and the estimated impact of the anti-fraud aspects of HB 119 on this effort. The Division currently investigates and prosecutes all types of insurance fraud in Florida, including PIP fraud. Specifically, dedicated squads have been established to focus exclusively on PIP fraud, and these squads have been placed in several areas around the state that have significant problems with insurance fraud. Currently, the Division receives insurance fraud reports and tips from consumers, insurance companies, and insurance professionals. In addition, the Division publishes a monthly newsletter, “The PIP Source,” outlining the results of anti-fraud efforts specifically related to PIP and an annual report

with statistics on the results of fraud enforcement efforts.

b. Review of Claim Survey Information Regarding the Impact of the Strike Force

Based on the survey results, insurance companies have either not seen a significant impact related to the Strike Force, or they have been unable to assess the impact of the Strike Force. Also, based on Pinnacle research, the last meeting held by the Strike Force was in December of 2013.

Beyond the Strike Force implementation, insurance companies have seen that the provision for EUO's has been effective at eliminating fraud. Prior to HB 119, claimants were instructed not to talk directly to insurance companies, but the EUO provision requires they submit to the examination or the claim is denied. This also allows insurers more time to thoroughly investigate suspected fraud. Insurers have not seen any measurable impact from the other anti-fraud provisions in HB 119.

c. Review of Fraud Data

The Division produces an annual report that highlights the results of anti-fraud efforts in the state, and also includes statistics on the results of these efforts. Below are the number of PIP referrals (tips provided to the Division of suspected fraud), presentations for prosecution, arrests and convictions by fiscal year.

Table 3: Florida Division of Insurance Fraud PIP Statistics

Fiscal Year	PIP Referrals	Presentations	Arrests	Convictions
2003/2004	699			
2004/2005	2,625			
2005/2006	3,366			
2006/2007	3,608	187	318	203
2007/2008	3,158	228	221	259
2008/2009	3,624	368	329	169
2009/2010	5,543	440	336	240
2010/2011	6,699	429	352	295
2011/2012	7,748	526	496	355
2012/2013	7,346	802	651	442
2013/2014	6,639	610	558	574
2014/2015	7,240	502	402	424

Since fiscal year 2011/2012, the number of PIP referrals has actually decreased, however there was an increase in referrals of 9.1% in 2014/2015 compared to 2013/2014. For presentations for prosecution and arrests, there was an initial spike in fiscal years

2012/2013 and 2013/2014, but the numbers for fiscal year 2014/2015 are lower than fiscal year 2011/2012. The number of convictions, however, increased significantly subsequent to the implementation of HB 119 and have remained at the higher level.

Conclusion

For the purposes of this report, we have been asked to estimate the impact of the HB 119 anti-fraud provisions on PIP loss costs, including the establishment of the Strike Force. Given the discussion above, we estimate that the combined impact of the anti-fraud efforts on PIP claims has been 0.0% to 0.5% reduction in costs. (This excludes the impact of EUO's, which will be discussed later in the report). The upper end of this range is primarily related to the increase in convictions since the implementation of HB 119. The overall impact on PIP claims of all anti-fraud efforts is greater than this; this is just the portion we are attributing to HB 119.

4. Separation of Death Benefit (Lines 668 – 669 & 777 – 781)

Prior to the implementation of HB 119, the death benefit under PIP was the lesser of the unused PIP benefits and \$5,000. HB 119 provides \$5,000 in death benefits in addition to the \$10,000 in medical and disability benefits.

Exhibit 4 displays the percentage of Florida fatalities per automobile accident during the last 11 years based on data from the “Florida Highway Safety and Motor Vehicles Crash Statistics” reports. Fatalities have declined significantly over this period.

We obtained estimates of the additional costs of the \$5,000 death benefit from the claim surveys, indicating cost increases in the range 0.13% - 0.40%. Based on this input, we estimate a range of impacts for the \$5,000 death benefit of +0.1% to +0.4%, with a central estimate of +0.2%. Note that this is the only HB 119 provision that does not indicate a cost savings.

5. Initial Services within 14 Days (Lines 677 - 679)

Individuals seeking PIP medical benefits are required to receive initial services and care within 14 days after the motor vehicle accident. Initial services and care are only reimbursable if lawfully provided, supervised, ordered or prescribed by a licensed physician, licensed osteopathic physician, licensed chiropractic physician, licensed dentist, or must be rendered in a hospital, a facility that owns or is owned by a hospital, or a licensed emergency transportation and treatment provider. Follow up services and care require a referral from such providers and must be consistent with the underlying medical diagnosis rendered when the individual received initial services and care.

Based on data provided by the IRC and the subsequent data from the OIR PIP data call, the percentage of claimants seeking medical treatments within 14 days has been increasing. This percentage was 77% for accidents occurring in 2005 and had increased to 91% for accidents occurring in 2010 (See Exhibit 5 and tables below). The average cost per claim shows little difference between claimants seeking medical treatments within 14 days and those who wait longer than 14 days.

Table 4: IRC Data - Initial Services Within 14 Days

IRC Data						
	All Claims		Initial Treatment <=14 Days Claims			
<u>Accident Year</u>	<u>Number of Claims</u>	<u>Total Paid</u>	<u>Number of Claims</u>	<u>Total Paid</u>	<u>Percentage of Claims</u>	<u>Percentage of Loss</u>
(1)	(2)	(3)	(4)	(5)	(6)	(7)
N/A	13	54,076	0	0	0.0%	0.0%
1997	1	13,719	1	13,719	100.0%	100.0%
1998	1	12,950	0	0	0.0%	0.0%
1999	1	11,505	0	0	0.0%	0.0%
2000	3	29,280	2	24,080	66.7%	82.2%
2001	4	24,020	3	21,845	75.0%	90.9%
2002	5	37,556	3	19,456	60.0%	51.8%
2003	8	55,270	7	46,146	87.5%	83.5%
2004	30	168,508	26	140,854	86.7%	83.6%
2005	128	970,269	99	766,648	77.3%	79.0%
2006	595	3,973,149	495	3,320,647	83.2%	83.6%
2007	570	3,179,355	513	2,814,819	90.0%	88.5%

Table 5: FL OIR Data Call - Initial Services Within 14 Days

Accident Year	FL OIR Data Call		
	Total	Treatment	Percentage
	# of <u>Claims</u>	< 14 Days <u># of Claims</u>	Of < 14 Days <u>Claims</u>
(1)	(2)	(4)	(6)
2010	198,850	181,359	91.2%
2011	209,790	190,707	90.9%
2012	208,272	186,942	89.8%
2013	216,148	202,651	93.8%
2014	110,761	104,833	94.6%

The data shown above labelled FL OIR Data Call is from the OIR PIP data call with 2014 data as of June 30, 2014. This data shows the percentage of PIP claimants who seek initial treatment in the first 14 days had increased to 94.6% as of June 30, 2014. The overwhelming majority of claimants are now aware that they must seek treatment within 14 days. The requirement for initial treatment in 14 days also may have caused some claimants with minor injuries to seek treatment immediately rather than waiting and seeing if treatment was necessary.

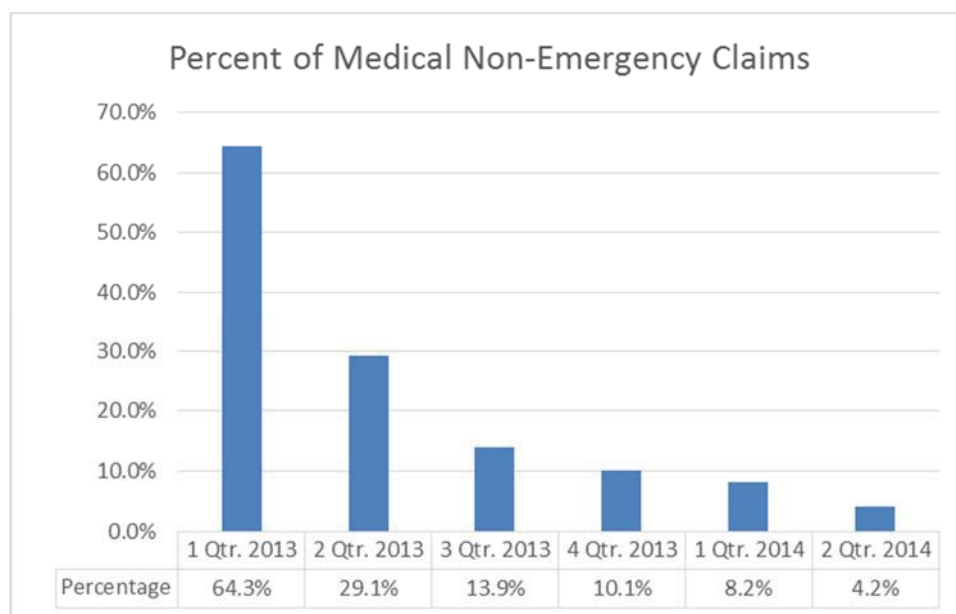
Our claim surveys of the top ten insurers show that the percentage of PIP claimants who seek initial treatment in the first 14 days is now approximately 96%. The fact that in 2014, 94.6% of PIP claimants were receiving initial treatment within 14 days of the accident implies a maximum savings from this feature of the law of approximately 5%. Our claim surveys indicate that the denial rate for this 14 day requirement is approximately 1.0% to 1.5%. We conclude that this feature of the law is resulting in savings of 1.0% to 5.0%, with 2.0% as our best estimate.

6. Limitation on Non-Emergency Conditions (Lines 750 - 754)

HB 119 applies different coverage limits for PIP medical benefits based upon the severity of the initial medical condition of the individual. An individual may receive up to \$10,000 in medical benefits for services and care if a physician, osteopathic physician, dentist, physician's assistant or advanced registered nurse practitioner has determined that the injured person had an emergency medical condition. An emergency medical condition is defined as a medical condition manifesting itself by acute symptoms of sufficient severity that the absence of immediate medical attention could reasonably be expected to result in serious jeopardy to patient health, serious impairment to bodily functions, or serious dysfunction of a body organ or part. For an individual who is not diagnosed with an emergency medical condition, the PIP medical benefit limit is \$2,500.

Exhibit 6 is from the OIR PIP data call and shows the payments and claims which were categorized as non-emergency versus emergency by quarter beginning in the first quarter of 2013 through the second quarter of 2014. The chart below shows the percentage of claims which were categorized as non-emergency. The percentage of claims considered non-emergency has been decreasing steadily since the first quarter of 2013 and was down to 8% in the first quarter of 2014.

Figure 1: Percentage of Medical Non-Emergency Claims



This decline in the number of non-emergency claims is consistent with the information provided in our claim surveys indicating that many of these cases are being litigated, many claimants are seeking an emergency determination post-treatment and some insurers are not making the distinction between non-emergency and emergency in view of the likelihood of litigation.

In order to determine the savings, we focused on the most recent credible data, namely the last quarter of 2013 and the first quarter of 2014. For these two quarters we calculated the reduced severity for the non-emergency claims, and multiplied the savings in severity by the percentage of claims which were deemed non-emergency. This yields an indicated savings of 3.7%, although the savings has been trending downward as more PIP claimants are able to get their injuries certified as satisfying the definition of an emergency medical condition. One concern we have with the data submitted in the OIR data call is that the average severity for non-emergencies is around \$4,100 in the first quarter of 2014, whereas we would have expected it to be around \$2,500 given the HB 119 limit. This may reflect the fact that some insurers are not limiting their non-emergency payments as they are allowed to under HB 119 out of concern for the litigation.

Our claim surveys indicate that the insurance companies believe the savings from this provision of the law are much lower than our estimate above, and may be as low as 1.0%. We estimate the range of savings as between 1.0% and 6.0%, with a central estimate of 4.0%. We believe the estimated savings could ultimately be larger if the courts uphold the non-emergency limitation in the law and all of the insurers implement this limitation.

7. Exclusion of Massage Therapy & Acupuncture (Lines 755 - 776)

Massage therapy and acupuncture are no longer reimbursable under HB 119.

Exhibit 7, Page 1 displays Mitchell data showing massage therapy and acupuncture claims data before and after the effective date of HB 119. This exhibit shows that in the three years prior to HB 119 (2010 to 2012), massage and acupuncture claims amounted to 11.8% of total PIP payments and in the three years after (2013 to 2015), these payments dropped to 1.2%, indicating a potential savings of 10.6%. However, it is unlikely that this level of savings was realized because, as revealed in the claim surveys, many of the massage therapy claims in particular appear to have been recoded to other CPT codes which are allowable, such as manual therapy. The insurers responding to our survey were unanimous in their opinion that a large portion of the potential savings had in fact not been realized due to shifting of the massage therapy claims to other CPT codes, and two insurers said that no savings had been realized. Evidence of this shifting is shown in the attached Exhibit 7, Page 2 based on data from Mitchell.

Based on this evidence and the responses to our claim survey, we have reduced the theoretical savings shown above by 50% to 5.3%. We have selected a minimum impact of 3.0% and a maximum impact of 7.0% on a judgmental basis after reviewing the claim survey responses.

8. Repay Medicaid within 30 Days (Lines 821-823)

The new law added language which stated that “within 30 days after receiving notice that the Medicaid program paid such benefits, the insurer shall repay the full amount of the benefits to the Medicaid program.”

In theory, this change had the potential to increase costs of PIP coverage in Florida. However, it is our understanding that the prior to HB 119, providers in Florida generally went to the PIP insurers first for reimbursement. Even if Medicaid paid first, the insurers had already been repaying Medicaid. So we believe that any increase in costs from this change was negligible. This is also consistent with the responses from our claim surveys.

9. Submission of Revised Claim within 15 Days (Lines 852 - 860)

Changes were made to the statutory process for the payment of PIP benefits, primarily to assist claimants in their claim submissions. A claimant whose claim was denied due to an error in the claim is given 15 additional days to correct the erroneous claim and resubmit it in a timely manner. The insurer must maintain a log of all PIP benefits paid on behalf of the insured and must provide the log to the insured upon his or her request if litigation has initiated. If a dispute between an insurer and claimant occurs, the insurer must provide notice within 15 days of the exhaustion of PIP benefits.

Based on the responses to our claim survey, we do not believe that these provisions had any impact either to reduce or increase PIP costs.

10. Additional 60 Days for Fraud Investigation (Lines 964 - 975)

HB 119 provided that if an insurance company has a reasonable belief that a claim is fraudulent, within 30 days of being notified of the claim, the insurer can notify the claimant that the claim is being investigated for fraud. Once this notification has been made, the insurer then has an additional 60 days to investigate the claim beyond the initial 30 days. If it is ultimately deemed that the claim should be paid, simple interest must be paid by the insurance company to the claimant from the date that initial claim notification was made to the insurer to the date of payment.

This provision would have a potential impact on insurance costs if insurers were not able to adequately investigate claims within the current 30 day period, or if there were claims that an insurance company suspected were suspicious but, due to the limited time period, decided just to pay them.

Based on responses to our claim survey and our understanding of insurer claims procedures prior to HB 119, we estimate that the savings from this provision was minimal, although two of the insurers thought the provision was a positive one to reduce fraud. We have included the impact of this provision along with several others in our anti-fraud savings estimates in Section 3 above.

11. Report All Claims Denied for Fraud to Division of Insurance Fraud (Lines 975 – 977)

HB 119 stipulates that if a claim is denied by an insurance company for fraud, the claim must be reported to the Division.

We believe this provision of HB 119 had a negligible impact. Based on the insurance companies that we surveyed, fraudulent claims were already being reported to the Division prior to the implementation of HB 119; this was not a new practice.

12. Fix Medicare Fee Schedule (Lines 1049 - 1057)

Since 2001, there have been numerous attempts to limit PIP claims through the use of a medical fee schedule. In 2001, the Florida Legislature enacted a fee schedule for a narrow class of PIP claims.

Several years later, the Florida Legislature concluded that a fee schedule for only a narrow class of PIP claims was insufficient to drive down the costs of PIP. In a report commissioned in 2005 and prepared for the Florida Senate by the Committee on Banking and Insurance¹, the Committee found that “[p]remium rates for PIP increased significantly from 2002 to 2003,” and that this increase was attributable to an “increased amount paid for the average PIP claim.”

The Committee recommended that the Florida Legislature:

1. Reenact the no fault law provided that additional reforms are enacted to control costs, most importantly, a medical fee schedule as listed below.
2. Adopt a medical fee schedule for PIP, set at a specified percentage above the Medicare fee schedule. In addition to helping control PIP medical costs, a fee schedule would also reduce litigation over the reasonableness of medical fees and thereby reduce PIP LAE and attorney fee awards paid by insurers.

In 2007, based on the Committee’s report and recommendations, the Florida Legislature enacted a fee schedule for all PIP claims², stating that the reenactment of the PIP Law and the creation of the PIP fee schedule “was intended to be remedial and curative in nature.” The PIP statute requires insurers to pay “[e]ighty percent of all reasonable expenses for medically necessary medical, surgical, X-ray, dental, and rehabilitative services.” Section 627.736(1)(a). The 2007 revision amended the PIP statute to incorporate Medicare fee schedules. Section 627.736(5)(a)(2)(f) provides that an insurer may limit reimbursement to providers to 80 percent of “200 percent of the allowable amount under the participating physicians schedule of Medicare Part B.”

In the marketplace, some insurers who implemented this change were later precluded from utilization of the fee schedules because of several adverse court decisions³. Specifically these cases cited the permissive nature of the revised statute which indicated that insurers “**may**” use the limitations to the Medicare schedule as cited in the statute and the fact that the company’s policies also indicate that the

¹ Comm. on Banking & Ins., Florida’s Motor Vehicle No-Fault Law, Report No. 2006-102 at 62 (2005).

² See Ch. 2007-324, § 19, Laws of Fla. (2007)

³ Kingsway Amigo Insurance Company v. Ocean Health, Inc.; GEICO Indemnity Company v. Virtual Imaging Services, Inc.

company will pay 80% of medical expenses,” defining “medical expenses” as “reasonable expenses for necessary medical, surgical, [and] X-ray services.”

Accordingly, these decisions give the insured the benefit of the doubt given two methods are prescribed and thus required that the higher of the two methods be paid to the insured.

Insurers have noted in their responses to our survey that the fee schedule changes that went into effect in 2007 led to an unexpected deluge of lawsuits related to their application and the “reasonableness” of the amount paid by the carriers under the applicable fee schedule. Under HB 119, an insurer may limit payments for the Medicare fee schedule only if the insurance policy includes a notice at the time of issuance or renewal that the insurer may limit payments pursuant to the schedule of changes specified in the law.

Based on the results of our claim survey and discussions with Mitchell International, Inc. (Mitchell), most carriers had already implemented a fee schedule. Therefore, we believe that any savings resulting from the HB 119 law change would be small. However, we note that the claim survey indicates that many lawsuits continue to be filed challenging the validity of the fee schedules even for companies who followed the OIR memorandum for giving notice to their policyholders that their policies were subject to the fee schedules. The outcome of these lawsuits could have a significant impact on the savings resulting from HB 119.

We examined data from Mitchell (Exhibit 8), which indicates that the average percentage reduction in PIP payments due to the medical fee schedules has declined from an average of 27% before HB 119 to 22% after HB 119. These numbers may not include some smaller carriers who did not use fee schedules in the past and now do. The Mitchell data also shows an average increase in fee schedule usage from 2013 to 2015 of 13.6%, which produces an estimated savings of 3.0% from this provision of the law. We have assumed a savings of 2.0% to 4.0%.

13. Insureds Must Comply with Policy Conditions/Examination Under Oath (Lines 1428 - 1439)

The results of our survey indicate that several insurers viewed this change positively, and one indicated a savings of 7% from this law change, although others believed the savings to be minimal. Given the mixed survey results and the lack of actual data, we have assumed a small overall savings from this provision of 0.5% to 1.0%, with a best estimate of 0.7%.

14. Insureds Refusal to Submit /Failure to Appear at Two Medical Exams (Lines 1522 - 1525)

This section of the law provides that if a person unreasonably refuses to submit to or fails to appear at an IME, the PIP carrier is no longer liable for subsequent PIP benefits. An insured's refusal to submit to or failure to appear at two examinations raises a rebuttable presumption that the insured's refusal or failure was unreasonable.

We note that this change should address the case law in *Custer Medical Center v. United Automobile Insurance Co.*, and generally relieves insurers in these cases of liability for PIP payments.

The results of our claims survey indicate that insurers believe that the savings from this change have been positive but minimal. We estimate the savings at 0.1% to 0.5%, with a central impact at 0.2%.

15. Attorney Fees Calculated Without Contingency Fee Multiplier (Lines 1543 - 1545)

HB 119 **requires** that “upon request by either party, a judge must make written findings, substantiated by evidence presented at trial or any hearings associated therewith, that any award of attorney fees complies with this subsection. Notwithstanding s. 627.428, attorney fees recovered under s. 627.730-627.7405 must be calculated without regard to a contingency risk multiplier.

Per the 2011 PIP Working Group Report:

“Currently, cases involving PIP litigation are subject to the award of a contingency Risk Multiplier. *Compensation Fund v. Rowe* established the precedent that courts could use a contingency risk multiplier in calculating the attorneys’ fees awarded pursuant to a “fee-shifting” statute. However, in a later decision, *Sarkis v. Allstate Insurance Company*, the Court acknowledged it never intended to vest trial or appellate courts with the ability to apply attorneys’ fees in statutes that impose “penalties” on parties who do not prevail in litigation. The Court has refused jurisdiction from certified questions from the Third and Fifth District Court of Appeals regarding the application of the multiplier for attorneys’ fees resulting from penalty based fee statutes. The result has been conflicting decisions in the Fifth and First District Courts of Appeals. The main controversy in these cases involves the essential requirements found in *Rowe* that one of the underpinnings for the award of the multiplier would be that it is established that the relevant market requires a contingency fee multiplier to obtain competent counsel. It is noted in the Fifth Districts’ case *Progressive Express Insurance Co. v Shultz* the Court noted that “[c]ommon sense also plays a role here. We are not so isolated from the world around us to know that few people have any difficulty retaining competent counsel in these circumstances. Our docket, and the dockets of the trial courts in Central Florida, has hundreds, and perhaps thousands, of PIP suits pending at any given time.” In addition to capturing the increased frequency of lawsuits, a request for information regarding any change in severity was made of the insurance industry. Based on information from a survey conducted by the Property Casualty Insurers Association of America (PCI) and Personal Insurance Federation of Florida (PIFF), from 2008 through the third quarter of 2011, total attorneys’ fees have represented approximately 5 percent of total No-Fault losses and loss adjustment expenses (LAE). Between 2009 and 2011, the amounts paid to plaintiff attorneys have grown nearly three times faster than amounts paid to defense attorneys, which is offered to support the insurers’ position that they currently allocate more resources towards the increasing number of No-Fault lawsuits. However, data from the industry does not support that the development of attorneys’ fees represents an increase of severity. The attorneys’ fees impact has been the result of frequency in the number of demands and suits filed and the perpetuation of these settlements with attorneys’ fees awarded consistently over hundreds of

lawsuits where the underlying claim may be pennies on the dollar. Information from Farmers Insurance Company submitted to the House of Representatives Insurance & Banking Subcommittee revealed a case study example of one global settlement with one provider represented by one attorney for over 300 cases. The underlying indemnity to the provider was \$69,694 while the attorney received over \$890,000 in fees for the global settlement.”

We have attempted to verify the use of a contingency fee multiplier by district in our claim surveys. It is our understanding that multipliers have been allowed in Escambia County, Seminole County and the First District Court of Appeals (DCA) in Florida pursuant to *Massie v. Progressive Express*. This case contradicts *Progressive v. Schultz*. Our understanding is that the *Massie* case requires a showing that a party would have difficulty securing counsel without the opportunity for a multiplier. This implies that it did not apply to all PIP cases in the First DCA, but only to cases with an affirmative showing that they would have had difficulty in securing counsel without the use of contingency multipliers. Our discussions with company claim representatives indicate that only a minority of cases outside Escambia County have involved multipliers.

To arrive at our savings estimate, we determined the percentage of the claims in Florida that came from Escambia County and added 10% of the PIP medical payments from the remainder of the counties in the First DCA as the assumed number of cases which have successfully obtained multipliers. We then multiplied this percentage by the estimated 5% of PIP payments that went to attorney fees (cited above from the study by PCI and PIFF) and a 2.5 multiplier to arrive at an estimated savings from elimination of the multiplier of 0.2% (See Exhibit 9).

16. Loss of License to Practice for 5 Years/Reimbursement for PIP 10 Years (Lines 1746 - 1751)

A licensed health care practitioner who is found guilty of fraud under this statute will lose their license to practice for five years and will not be eligible to receive PIP reimbursements for ten years.

The impact of this provision is dependent on its enforcement and the effect of this enforcement to deter medical providers from involvement in fraudulent schemes due to the potential loss of license to practice. The impact of this provision is difficult to estimate. There certainly is the potential for a positive impact if the loss of license becomes a very real possibility, but given the small number of prosecutions and convictions of health care providers for fraud, it would be difficult to predict a significant impact without increased levels of convictions. The table below shows the number of convictions of providers for PIP fraud based on the Division statistics from 2004 – 2011:

Table 6: Provider Convictions for PIP Fraud

Fiscal Year	Provider Convictions
2004/2005	21
2005/2006	18
2006/2007	16
2007/2008	24
2008/2009	11
2009/2010	25
2010/2011	35

The number of providers convicted yearly has fluctuated, but has been as low as 11 and as high as 35 for the last year that data is available. So the actual percentage of providers being convicted was a small number of total providers, and was also a small percentage of the number of cases referred to the Division.

Prior to HB 119, the penalties for fraud were significant, so to the extent that those penalties were a deterrent to providers for committing insurance fraud, the addition of a five year loss of license and a ten year loss of the privilege for PIP reimbursement are not be likely to provide an additional deterrent. Prior to HB 119, medical providers convicted of insurance fraud faced prison time, fines, and

restitution. Depending on the extent of the fraud, the prison time can be significant, and certainly greater than ten years. Therefore, to the extent that a significant prison sentence is not a deterrent, the enacted penalties in HB 119 would not be an additional deterrent.

We also reviewed the responses to our claim survey and have gleaned that insurers have found that this provision did not result in any significant savings in PIP costs. Given this, we estimate that the medical provider loss of license penalties and loss of the right to receive PIP reimbursements for ten years had a negligible impact on PIP costs.

Bodily Injury/Uninsured/Underinsured Motorists Coverage

Injured accident victims in Florida whose medical bills are not paid by PIP can sue for excess economic loss benefits. They can additionally sue for “pain and suffering” if the injuries meet the verbal threshold criteria in Florida law. Therefore, the reduction in PIP benefits due to HB 119 has likely resulted in an increase in BI costs. This increase in costs is not be equivalent to the PIP reduction since the insured’s recoveries under BI or UM/UIM will be reduced by their percentage of fault under Florida’s comparative negligence law.

As shown on the attached Exhibit 2 our estimate of the corresponding increase in BI and UM/UIM premiums is 1.6% to 4.9%, with a best estimate of 3.2%.

Premium Impact

Applying the estimated PIP, BI and UM impacts to the Florida average premiums for 2015 produces the estimated impacts below.

Table 7: Estimated Premium Impacts of PIP Reform

Statewide Average Premium Impact				
			Repeal of No Fault	
Auto Insurance	Current		Revised	Percentage
<u>Coverage</u>	<u>Average Rate</u>		<u>Average Rate</u>	<u>Savings</u>
Bodily Injury	329.22		339.76	
Personal Injury Protection	219.10		186.02	
Uninsured Motorist	111.60		115.17	
Property Damage	180.06		180.06	
<u>Liability Subtotal</u>	<u>839.98</u>		<u>821.01</u>	2.3%
Comprehensive	102.03		102.03	
Collision	267.50		267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>		<u>1,190.54</u>	1.6%

In addition, the estimated impact considering only the mandatory coverages (PIP and PD) is an 8.3% savings.

Analysis of Repeal of no fault Insurance

Findings

If no fault insurance is repealed in Florida, we estimate an overall reduction in premiums of 9.6% on the liability coverage package or \$81 per car annually for the average driver. This assumes that the current PIP coverage will be eliminated with the repeal of no fault. Drivers electing to replace no fault coverage with \$2,500 first party MP coverage will save an estimated 4.9% or \$41 per car annually on the liability premium. For drivers electing to buy \$5,000 in MP coverage, the liability premium would decrease by 1.0%, or approximately \$9.

For all coverages combined, the estimated premium decrease is 6.7% without MP coverage. For insureds that select \$2,500 in MP coverage, the estimated premium decrease is 3.4%. For insureds electing \$5,000 in MP coverage, the estimated premium decrease is 0.7%.

These estimated effects are the result of our research team's review of prior no fault repeals, analysis of the 2014 IRC closed claim automobile accident injuries data and claim frequency and severity data from the Fast Track Monitoring System.

Analysis

Pinnacle was requested to evaluate the impact on insurance costs of repealing the current no fault law in Florida. To determine this impact, we evaluated the probable impact on the BI loss costs using several methods.

1. **IRC Florida PIP Data – Claim Examiner's Evaluation Regarding Tort Eligibility**

The first method employed the use of the 2014 IRC closed claim PIP loss data to estimate the impact on BI pure premium. We also analyzed the Florida IRC data in comparison to other no fault states to assess the relative success of the Florida law in achieving reductions in BI costs.

2. **Comparison of Florida to Tort States**

We then compared Florida's loss data as measured by the NAIC Fast Track data to similar tort states to evaluate the savings in BI costs which have resulted from Florida's no fault system.

3. **Effect of Introduction of no fault Laws**

We conducted a review of the effect of the introduction of no fault laws on BI losses.

4. **Experience of States That Have Repealed no fault Laws**

We have evaluated the experience for those states which have repealed no fault laws.

5. **IRC Ground Up Analysis**

We have completed a ground up claim analysis of the PIP claims in the IRC database to estimate the impact on other auto insurance coverages and on the health care system.

1. IRC Florida PIP Data – Claims Examiner’s Evaluation Regarding Tort Eligibility

The IRC study segregates PIP losses into separate categories based upon the claims handler’s evaluation. The questions asked in the survey are shown below:

1. In your judgment, does this claim QUALIFY for a BI tort recovery under the current no fault law whether or not a tort claim is being pursued?
2. For those claims that did not qualify under the current state threshold, would they be eligible for recovery if the no fault threshold did not exist?

With respect to the first question, the data in the table below indicates that PIP claims that resulted in 49% of PIP losses would be eligible to pursue a tort recovery.

Table 8: Does Claim Qualify for Tort Recovery

Response	Number of Claims	Total Economic Loss	Average Economic Loss	% of Total PIP Loss
Qualifies	239	\$6,850,971	\$28,665	49.2%
Doesn't Qualify	427	\$5,847,308	\$13,694	42.0%
Unknown	112	\$1,213,544	\$10,835	8.7%
Total	778	\$13,911,823	\$17,882	

The IRC survey further asked whether the claims that did not qualify under the current state threshold would be eligible for recovery if the no fault threshold did not exist. As shown below, the claim examiners indicated that an additional 143 claims, representing approximately \$1.9 million of PIP economic losses, would become eligible for a tort action if the no fault threshold did not exist.

Table 9: Would Claim Qualify for Tort if No Fault Threshold Did Not Exist?

**Additional Losses Eligible for Tort Action
if No-Fault Threshold Did Not Exist**

Claims	Total Economic Loss	Average Economic Loss
143	\$1,872,010	\$13,091

Therefore, on a pure additional loss basis, this would indicate that the repeal of the threshold would produce an increase of 27.3% (\$1,872,010/\$6,850,971) in economic losses from claims that would now be eligible for BI.

Based on this analysis, we have selected 25% as our estimate of additional BI losses which would be transferred from PIP based on claims that are currently not eligible for tort recovery but would become eligible after the repeal of no fault.

We anticipate that these additional claims would have a greater impact on BI losses than 25% due to the fact that the amount of BI loss payment also includes a non-economic loss component. The 2014 IRC study indicates that on a countrywide basis, the ratio of the average BI payment to the BI economic loss decreases in direct proportion to the size of the economic loss as follows:

Table 10: Ratio of BI Payment to BI Economic Loss

Economic Loss Interval	Number of Claimants	Average Economic Loss	Average BI Loss Payment	Ratio of BI Payment to Economic Loss
<500	2,358	249	759	3.05
501-1,000	1,502	747	1,746	2.34
1,001-2,000	2,283	1,484	2,984	2.01
2,001-5,000	4,742	3,365	5,837	1.73
5,001-10,000	3,406	7,110	10,890	1.53
10,001-25,000	2,640	15,429	19,602	1.27
25,001-50,000	801	35,231	40,134	1.14
<u>>50,000</u>	<u>709</u>	<u>178,354</u>	<u>84,877</u>	<u>0.48</u>
Total	18,441	13,051	11,934	0.91

Taking the ratio of BI payment to economic loss from the chart above for the average severity of the additional losses (\$13,091), the estimated increase including non-economic losses is 31.8% (.25 x 1.27).

This is the estimated increase in the BI losses which would result solely due to the additional claims which would now be eligible for tort recovery given the elimination of no fault. However, if the current no fault law were to be repealed, there would also be an additional impact resulting from the fact that BI awards today are currently reduced by the PIP benefits. As such, it is necessary to quantify this additional impact.

From the 2014 IRC study, for those Florida BI losses which are subject to the threshold, general damages (pain and suffering) and special damages (economic loss) represent 69% and 31%, respectively, of total BI payments as compared to 60% general damages and 40% special damages countrywide. This implies that approximately 13% of the total loss has been transferred to PIP, as a 13% reduction in special damages losses would produce a 31% ratio of special damages to total losses $[(.40 - x) = .31(1 - x)]$. The indicated impact on BI losses would thus be $1.00/0.87 = 14.9\%$. Therefore the total indicated increase to the BI losses which would result from a repeal of the threshold would be the combination of the 31.8% increase due to additional claims eligible for tort recovery plus 14.9% which is attributable to the current PIP claim payments which would now be recoverable under BI. This produces an overall increase in BI losses of 46.7%.

This is the impact for those losses which are covered by the no fault law. The Florida law would not be applicable to claims involving motorcycles and out of state accidents. Accordingly it is necessary to adjust the impact to account for the fact that losses not subject to the no fault law would be unaffected by these reforms. Based upon the 2014 IRC Florida data, 93.5% of the BI losses were subject to a tort threshold under the no fault law. Therefore, 6.5% of the BI losses were covered under tort and would be uninfluenced by the repeal of no fault. As such the indicated increase of 46.7% in BI losses would become 43.7% $(.467 \times .935)$. This would translate to an increase of 37.6% in BI premium $(.437 \times .86)$ after making the adjustment for fixed expenses.

We additionally examined the IRC Florida BI loss data by size of economic loss in order to validate this estimate. If the Florida threshold was successful in eliminating the less severe accidents from tort recovery, we would expect that the Florida distribution of BI loss by size of economic loss would have fewer claims in the lower economic loss categories than states without a no fault threshold. By comparing this difference in the amount of losses eliminated, it is possible to quantify the savings achieved by the Florida no fault law. The inverse of the savings would produce the cost increase which would be associated with the repeal of the no fault law.

Set forth below is the distribution of BI losses paid above selected dollar intervals of economic loss for Florida and Countrywide excluding no fault states:

Table 11: Distribution of BI Losses Paid

(1)	(2)	(3)	(4)	(5)
Economic Loss Interval	Florida % of BI Payments	Countywide % of BI Payments	Indicated Savings	Indicated BI Increase
> \$5,000	87.8%	74.8%	14.9%	17.5%
> \$7,500	84.6%	65.8%	22.2%	28.5%
> \$10,000	79.3%	58.5%	26.3%	35.6%
> \$12,500	73.4%	53.2%	27.5%	37.9%
> \$15,000	66.2%	48.7%	26.5%	36.0%

As can be seen, the percentage of losses above the dollar intervals are appreciably different for Florida since there are a smaller percentage of lower dollar claims. The indicated savings and inverse pricing which is implied by this is set forth in columns 4 and 5, respectively. These indicated increases in BI losses would be directly comparable to the 31.8% increase determined above since this would only measure the effect of losses which were eliminated by the threshold, and not include the additional effect of the PIP offset to the BI awards.

2. Comparison of Florida to Other Similar No Fault States

For no fault states, the IRC BI data indicates whether the claim was subject to a tort threshold. If the claim was subject to a threshold, the claim is identified by the type of loss which was used or could be used to overcome the tort threshold. Accordingly, it is possible to analyze the Florida, New Jersey and Michigan data by type of loss to compare how the threshold was overcome in each state (Note: for New Jersey, this data includes only those claims where the no fault option was selected). Unfortunately, New York data on this detail was not available from the IRC report due to a reporting issue. We chose New Jersey and Michigan because of the similarities in verbal thresholds. Set forth below are the percentage of BI losses paid by each category of injury for each state.

Table 12: How the Tort Threshold was Overcome

How Threshold was Overcome	Michigan	New Jersey	Florida
Death	7.1%	13.1%	2.0%
Dismemberment	0.0%	0.3%	1.1%
Disfiguration	9.7%	6.5%	2.5%
Fractures	20.3%	11.4%	7.4%
Fractures only	1.4%	0.7%	0.4%
Fracture together with Permanent Injury, Loss of Body Function, & Disability	0.0%	1.1%	0.4%
Fracture together with Permanent Injury, Loss of Body Function	0.0%	0.0%	0.0%
Fracture together with Permanent Injury & Disability	2.7%	5.1%	2.8%
Fracture together with Permanent Injury	0.0%	0.0%	0.0%
Fracture together with Loss of Body Function & Disability	5.5%	0.0%	0.0%
Fracture together with Loss of Body Function	1.2%	0.0%	0.0%
Fracture together with Disability	9.5%	4.6%	3.8%
Loss of Body Function	41.7%	4.4%	3.2%
Loss of Body Function only	15.6%	0.2%	1.8%
Loss of Body Function together with Disability	19.0%	3.5%	0.2%
Loss of Body Function together with Permanent Injury & Disability	7.1%	0.7%	0.9%
Loss of Body Function together with Permanent Injury	0.0%	0.0%	0.4%
Disability	12.1%	30.1%	40.9%
Disability only	8.1%	6.6%	11.3%
Disability together with Permanent Injury	4.0%	23.5%	29.6%
Permanent Injury			
Permanent Injury only	0.7%	24.2%	21.2%
Other	8.4%	10.0%	21.5%
Total	100.0%	100.0%	100.0%

For those claims for which multiple categories were selected, they have been assigned to a major category based upon the following priority: fractures, loss of body function, disability and permanent injury.

As can be seen from this data, the percentage of losses in Florida which result in permanent injury and disability (62.1%) is higher than in Michigan (12.8 %) and New Jersey (54.3%). Moreover, the other category for Florida at 21.5% is also much higher than Michigan (8.4%) and New Jersey (10.0%).

Accordingly, this data supports the claims of those critics of the Florida no fault law who believe that the verbal threshold in Florida has not been very effective in reducing the overall amounts of tort claims as originally intended by the introduction of a verbal threshold. The permanency and disability standards appear to be a weakness in the current Florida PIP law, as they allow many more claims into the system compared to the Michigan and New Jersey laws. If the no fault law is retained in Florida, a comparison of the effectiveness of the tort threshold between Florida and the other no fault states should be undertaken. This would provide insight into the differences in the effectiveness of the threshold definitions, and may also provide direction for potential changes to the threshold or its application in Florida.

Additionally, we have tested the effectiveness of the current law by examining the BI Fast Track data for Florida as it compares to other no fault and non no fault states.

First regarding other no fault states:

Table 13: Year Ending First Quarter 2016 BI Fast Track Data

State	Tort Threshold	BI Paid Claim Frequency	BI Arising Claim Frequency	BI Severity	BI Paid to PD Paid Claim Frequency	BI Arising to PD Paid Claim Frequency	BI Paid to PIP Paid Claim Frequency	BI Arising to PIP Arising Claim Frequency	2014 IRC % PIP Eligible for BI Claim
Florida	Verbal	10.36	17.11	\$20,652	0.265	0.438	0.501	0.668	49
Michigan	Verbal	1.44	3.55	\$43,841	N/A	N/A	0.179	0.287	21
New York	Verbal	4.64	11.84	\$39,090	0.111	0.282	0.326	0.540	29
New Jersey	Verbal	4.46	12.22	\$39,974	0.115	0.316	0.409	0.628	N/A
Hawaii(a)	5,000(a)	2.11	6.38	\$28,450	0.057	0.171	0.246	0.497	30
Minnesota	4,000	2.40	5.41	\$25,065	0.089	0.201	0.253	0.451	50
Utah	3,000	7.33	12.09	\$16,450	0.212	0.349	0.599	0.689	37
N. Dakota	2,500	1.58	3.71	\$22,562	0.063	0.149	0.261	0.483	N/A
Kansas	2,000	3.46	6.32	\$21,867	0.122	0.224	0.468	0.552	42
Kentucky	1,000	6.52	10.29	\$20,516	0.219	0.345	0.544	0.615	N/A

(a) Hawaii revised its Reparations System in 1998. BI settlements are reduced by a minimum of \$5,000, or the amount of PIP benefits incurred on the plaintiff's behalf, up to \$10,000.

The fact that Florida's BI to PD claim frequency ratio is significantly higher than in New Jersey and New York (.265 versus .115 and .111 respectively for paid claims, and .438 versus .316 and .282 for claims arising) provides evidence that the Florida no fault law has not been as effective in reducing lawsuits as other verbal threshold states. (Note: the New Jersey Fast Track experience reflects a combination of the threshold and no threshold options which are available in the state, although the threshold option is purchased by over 90% of New Jersey residents.) The BI to PIP ratio is also higher in Florida than other states except for Kentucky and Utah, and is much higher than the ratio for Michigan. Michigan is the no fault state which is generally regarded as the state having the strictest verbal threshold law. Comparable Michigan ratios for BI to PD are not meaningful for this analysis since in Michigan, PD is also subject to a no fault law.

Therefore, this data indicates that the amount of increase in BI losses which would be expected from the repeal of the Florida no fault threshold law would not be as significant as would have been expected if the Florida no fault law was more effective in reducing BI claims.

3. Comparison of Florida to Tort States

In addition we have compared the Florida Fast Track data to other representative tort states and countrywide data.

Table 14: Fast Track Data Ending 1st Quarter 2016

State/Region	BI Claim Severity	BI Paid Claim Frequency	BI Arising Claim Frequency	BI Loss Cost	PD Paid Claim Frequency	BI Paid to PD Paid Claim Frequency	BI Arising to PD Paid Claim Frequency
Florida	20,652	10.36	17.11	214.00	39.08	0.265	0.438
Countrywide excl. FL	13,729	9.19	13.88	126.16	35.67	0.258	0.389
Illinois	17,546	7.09	10.50	124.39	35.54	0.199	0.296
California	13,098	10.19	16.47	133.45	41.24	0.247	0.399
Ohio	11,329	7.92	11.45	89.72	32.38	0.245	0.354
Texas	12,872	10.09	17.24	129.84	46.04	0.219	0.374
Connecticut	23,126	9.93	15.89	229.72	41.06	0.242	0.387

As expected, the claim severity for BI in Florida is significantly higher than most tort states which would indicate that the law has been effective in eliminating smaller, less serious claims from BI coverage. Moreover, the loss cost for Florida is dramatically higher than the selected states and countrywide, with the sole exception of Connecticut. As such, we conclude from this data that the Florida BI experience is significantly worse than would normally be expected for a state with a verbal threshold. (Note: there are numerous other reasons which could account for the absolute difference in loss costs between different states, such as population density and other demographic factors. Therefore, this sole observation would not imply that there have been no cost savings in Florida due to no fault.)

4. Effect of Introduction of No Fault Laws

It is instructive to review past insurance data in order to determine the impact of the introduction of prior no fault laws on insurance losses. The most readily available data to use for this type of analysis is the NAIC's Fast Track experience which first became available in 1975. As Florida's law initially became effective in January 1, 1975, it is not possible to review Florida experience on a pre-no fault basis. Similarly, most no fault states became effective prior to 1975 and are therefore unavailable for analysis.

However, North Dakota (\$2,500 medical threshold, 60 days disability) introduced no fault effective January 1, 1976. Therefore, we are able to evaluate this state's data on a pre and post no fault basis. Specifically, we have reviewed claim frequency, claim severity and loss costs. This data is set forth below.

Table 15: North Dakota BI Pre-no fault Fast-Track (Year ending December 1975)

BI Frequency	5.27
BI Severity	\$2,970
BI Loss Cost	\$15.66

Table 16: North Dakota Post no fault BI Cost and Frequency

Year-ending	Frequency	Severity	Loss Cost
June 1977	1.89	6,602	12.47
September 1977	1.63	7,676	12.49
December 1977	1.62	7,676	12.47
March 1978	1.58	7,179	11.32
June 1978	1.70	8,016	13.59
Average	1.68	7,430	12.47

As can be seen, the post no fault BI pure premiums were approximately \$12.50 in three of the five year-ending quarters and averaged \$12.47 over the entire interval. Therefore, assuming a post no fault pure premium of \$12.50 would imply an actual reduction in BI pure premium of 20% ($12.50/15.66 = .798$). This equates to an assumed frequency reduction of 69% ($1.63/5.27$) and a claim cost increase of approximately 159% ($7,676/2,970$).

A reverse cost estimate would imply that if no fault were to be repealed at that time, the BI losses would increase by 1.00/0.80 or 25%. With regard to the individual components of loss costs, frequency would be expected to increase 223%, and severity to decrease by approximately 61%. However, changes of this magnitude to the individual components would not be expected in Florida due to the fact that Florida's BI claim frequency and claim cost are significantly higher than North Dakota's.

This estimate of the impact of the repeal of no fault on BI costs is based on a \$2,500 monetary threshold, which on an inflation adjusted basis would be approximately \$10,000 today. Also, Florida uses a verbal threshold which cannot be readily compared to the North Dakota threshold.

5. Experience of States That Have Repealed No Fault Laws

Additionally, we have evaluated the experience for those states which have repealed their no fault laws. The following states have repealed their no fault laws since 1991.

Table 17: States That Have Repealed No Fault Laws

<u>State</u>	<u>Date of no fault Repeal</u>	<u>Dollar Threshold</u>
Nevada	01/01/1980	\$750
Georgia	10/01/1991	\$500
Connecticut	01/01/1994	\$400
Colorado	07/01/2003	\$2,500

These states had a dollar threshold lower than the current Florida law provides. As such, the impact experienced in these states would be expected to be less than that anticipated for Florida, as fewer BI losses were eliminated due to the weaker thresholds. Nevertheless, it is instructive to review the post-repeal data in these states to analyze what actually occurred with the repeal of no fault.

In Georgia, the increase in claim frequency was approximately 26% to 34% higher than the increase in countrywide claim frequency based on the Fast Track data one year after the repeal of the no fault law. Claim severity decreased approximately 13% to 17%, with a resulting increase in pure premium of 8% to 12%. Given the low threshold in Georgia, it would be expected that the change would be much less than anticipated in Florida.

In Nevada, the claim frequency increased by approximately 57% to 66% with a corresponding reduction in BI claim cost of 23% to 29%. This resulted in an overall increase in pure premium of approximately 17% to 24%, with an average increase of 18% over this time interval.

In Connecticut, the claim frequency increased by approximately 20% to 36% with a corresponding reduction in BI claim cost of between 19% to 26%, resulting in an overall change in pure premium of approximately -3% to +4%. It would appear that there were other mitigating factors which affected the insurance losses in Connecticut, which unfortunately masks the actual effect of the no fault repeal.

As shown in the table below, in Colorado, the claim frequency increased by approximately 102% to 129% with a corresponding reduction in BI claim cost of approximately 35%. This resulted in an overall increase in pure premium of approximately 32% to 51% with an average increase of 45% over this time interval.

Countrywide data for this same time interval shows that pure premium trends were generally flat. Therefore, it is not necessary to adjust these indications for any inflationary or other trends which may have been applicable at that time.

Table 18: Colorado Fast Track Data

FAST TRACK PLUS™

Private Passenger Auto Loss Data and Trends

Colorado

Year Ending	Bodily Injury				Percent Changes From 2003 – 2		
	Pure Premium	Paid Claim Freq	Paid Claim Cost(\$)	Arising Claim Freq	Pure Premium	Paid Claim Freq	Paid Claim Cost(\$)
2003 - 1	69.78	0.34	20,510	0.66			
2003 - 2	70.93	0.35	20,151	0.66			
2003 - 3	72.18	0.37	19,268	0.74			
2003 - 4	74.54	0.42	17,871	0.86			
2004 - 1	76.44	0.49	15,523	0.98			
2004 - 2	82.02	0.57	14,283	1.08			
2004 - 3	86.68	0.65	13,397	1.12			
2004 - 4	93.62	0.71	13,158	1.11	32%	102%	-35%
2005 - 1	100.36	0.76	13,277	1.08	41%	115%	-34%
2005 - 2	104.47	0.78	13,405	1.07	47%	121%	-33%
2005 - 3	105.68	0.80	13,172	1.06	49%	128%	-35%
2005 - 4	106.07	0.81	13,143	1.04	50%	129%	-35%
2006 - 1	107.18	0.81	13,314	1.02	51%	129%	-34%
Average Change					45%	121%	-34%

6. IRC Ground Up Analysis

As an additional estimate of the impact of the repeal of no fault, Pinnacle performed a ground up analysis of IRC PIP claims to determine the disposition of the current PIP claims. The following assumptions were made regarding the existing Florida PIP claims:

1. **For claims that currently meet the tort threshold in the no fault system, the current recovery is:**

Current BI Paid Loss + Current PIP Paid Loss

If PIP is repealed, the estimated new losses would all be paid under liability and would be:

Current BI Paid Loss + (Current PIP Economic Loss * Adjustment for Ratio BI Paid Loss to BI Economic Loss) – All Paid under BI

2. **For claims that do not meet the current tort threshold, but would be eligible for tort recovery if no fault was repealed, the current recovery is:**

Current PIP Paid Loss + Current BI Paid Loss (for Medical Costs in Excess of Limit)

If PIP is repealed, the new loss would be:

(Current PIP Paid Loss + Current BI Loss) * Adjustment for Pain and Suffering

3. **For claims that do not meet the current tort threshold, and would not be eligible for tort recovery if no fault was repealed, the current recovery is:**

Current PIP Paid Loss

If PIP is repealed, the new loss would be:

Current PIP Economic Loss subject to MP Limit, paid under MP Coverage

Under these assumptions, the calculation of the impact of the repeal of no fault is shown in the chart below.

Table 19: Ground Up Analysis of IRC PIP Claims

(1)	Current PIP Paid Losses	4,634,365
	<u>Additional BI Losses</u>	
(2)	PIP Losses for for Claims that Currently Meet Threshold	1,987,641
(3)	Paid Loss For Claims That do not Qualify Today, Will When Repealed	901,015
(4)	Non-Economic Loss For Claims That do not Qualify Today, Will When Repealed	243,276
(5)	Total Additional BI Losses	3,131,932
	<u>New Medical Payments Losses</u>	
(6)	Medical Loss For Claims That do not Qualify Today, Will Not Qualify When Repealed	3,906,562
(7)	Subject to \$2,500 Limit	589,248
(8)	Subject to \$5,000 Limit	1,061,656
	<u>Current Losses</u>	
(9)	Current BI Losses	5,375,863
(10)	Current PIP Losses	4,634,365
(11)	Total Current Losses	10,010,228
	<u>Impacts</u>	
(12)	Impact on BI Losses	58.3%

We begin by estimating the increase in BI losses. These increased losses come from the current PIP paid losses from PIP claims that qualify for tort recovery, and from the PIP paid losses for claims that do not currently qualify for tort recovery but will after no fault is repealed. For this group of new claims, an adjustment for pain and suffering was added based on the 27% assumption used above. This produces additional BI losses of \$3.1 million as shown above in line 5.

We then estimate the MP losses, which are the medical losses associated with PIP claims that do not qualify for tort recovery today and will not qualify for tort recovery when PIP is repealed. We estimated losses for both the \$2,500 and \$5,000 MP limit.

This analysis produces an overall estimated increase in BI losses of 58.3%.

Conclusion – BI Loss Impact Resulting from the Repeal of No Fault

The estimated increases in BI losses based on the above analyses are summarized below.

1. IRC Florida PIP Data	43.7%
2. Effect of Introduction of No Fault Laws – North Dakota	25.0%
3. Effect of Repeal of No Fault Laws	
a. Georgia	8.0% - 12.0%
b. Nevada	17.0% - 24.0%
c. Connecticut	-3.0% - 4.0%
d. Colorado	32.0% - 51.0%
4. Ground Up Analysis	58.3%

The following considerations apply to the estimate of the increase in BI losses:

- A comparison of Florida Fast Track experience to other representative tort states and countrywide is inconclusive since the Florida experience has recently deteriorated.
- Nevada and Colorado both had dollar thresholds as compared to the verbal threshold which is in effect in Florida.
- The Colorado increase is particularly applicable here as the Colorado no fault law was repealed most recently.

Accordingly, we conclude that a repeal of the no fault law in Florida can reasonably be expected to result in an increase in BI claims losses of approximately 32% to 58%, and we have selected a point estimate of 45%. This equates to an average 38.7% increase in BI premium. Additionally, for the UM/UIM coverage, we estimate that the repeal would result in a similar increase in the UM portion of the UM/UIM coverage with no effect on the UIM portion since the losses under this coverage would not be significantly affected by the repeal of no fault. Based on the 2012 IRC data, the UIM losses represent 75% of the total UM/UIM losses, such that the overall impact on the UM/UIM losses would be an 11.3% increase. This equates to an average 9.7% increase in the UM/UIM premium.

Optional Medical Payments Coverage

Pinnacle was also requested to review the cost impact of an optional MP coverage with a limit of \$2,500 and \$5,000.

Using the IRC data, we examined PIP payments by size of loss adjusted from an 80% coinsurance basis to a first dollar of loss basis for Florida and determined that a limit of \$2,500 would reduce total PIP payments by 69% relative to the current limits (See Exhibit 12, Page 1). Accounting for the portion of losses that are at fault (50.1% - based on the estimate developed below in Table 28), multiplying by the portion of PIP losses which represents medical payments (93% - developed from IRC data) and adjusting this effect back to an 80% coinsurance level produces an estimate of the cost of \$2,500 medical coverage as a percentage of the current PIP cost of 18% ($.501 \times .93 \times .31 / .80$). For the \$5,000 medical coverage limit the estimated percentage of the current PIP cost of 33% ($.501 \times .93 \times .56 / .80$).

Comparable numbers for medical payments excluding emergency services are 17% and 30% of the PIP losses for the \$2,500 and \$5,000 medical payments limits, respectively. The exclusion of emergency medical services results in an approximate 10 percent reduction in medical payments.

Conclusion – Overall Effect of No Fault Repeal

The repeal of the no fault law in Florida will result in an increase in BI and UM loss costs. This assumes that the PIP coverage would be eliminated with the repeal of no fault. The chart below shows the savings on a statewide average rate basis would be approximately 9.6% on the liability coverages, which is approximately \$81 per car annually. The savings on a full coverage automobile insurance package is 6.7%.

The chart below also illustrates the effect of replacing the current PIP coverage with an optional first party medical coverage similar to what was offered in Florida prior to enactment of the no fault law. This shows a liability savings of 4.9%, which is approximately \$41 per car annually for those electing to replace PIP coverage with a \$2,500 MP coverage. For the \$5,000 MP coverage, the liability premium savings is 1.0%, which is approximately \$9.

Please note that the following chart is illustrative of the impact for an average policyholder carrying a full coverage package. Policyholders with higher or lower limits of coverage, or who have cars which are more or less expensive than average, will see different impacts than illustrated.

Table 20: Premium Impact of PIP Repeal

Statewide Average Premium Change				
Repeal of No Fault				
Auto Insurance	Current		Revised	Percentage
<u>Coverage</u>	<u>Average Rate</u>		<u>Average Rate</u>	<u>Savings</u>
Bodily Injury	329.22		456.63	
Personal Injury Protection*	219.10			
Uninsured Motorist	111.60		122.43	
Property Damage	180.06		180.06	
<u>Liability Subtotal</u>	<u>839.98</u>		<u>759.12</u>	9.6%
Comprehensive	102.03		102.03	
Collision	267.50		267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>		<u>1,128.65</u>	6.7%
Repeal of No Fault + \$2,500 Med				
Auto Insurance	Current		Revised	Percentage
<u>Coverage</u>	<u>Average Rate</u>		<u>Average Rate</u>	<u>Savings</u>
Bodily Injury	329.22		456.63	
PIP*/Optional \$2,500 Med Pay	219.10		39.44	
Uninsured Motorist	111.60		122.43	
Property Damage	180.06		180.06	
<u>Liability Subtotal</u>	<u>839.98</u>		<u>798.56</u>	4.9%
Comprehensive	102.03		102.03	
Collision	267.50		267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>		<u>1,168.09</u>	3.4%
Repeal of No Fault + \$5,000 Med				
Auto Insurance	Current		Revised	Percentage
<u>Coverage</u>	<u>Average Rate</u>		<u>Average Rate</u>	<u>Savings</u>
Bodily Injury	329.22		456.63	
PIP*/Optional \$5,000 Med Pay	219.10		72.30	
Uninsured Motorist	111.60		122.43	
Property Damage	180.06		180.06	
<u>Liability Subtotal</u>	<u>839.98</u>		<u>831.42</u>	1.0%
Comprehensive	102.03		102.03	
Collision	267.50		267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>		<u>1,200.95</u>	0.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Transfer of Costs to Health Care Industry

Below, we develop the indicated costs that would be transferred to the health care industry.

Multi-Car Accidents

For the most common type of accident (a multi-car accident with one party at-fault), both the at-fault and not-at-fault parties currently would be able to recover their medical expenses from the PIP coverage for the vehicle they occupied. Under the new tort system, the not-at-fault parties would not be able to recover their medical expenses from PIP since this coverage would be eliminated, but would be able to sue for all medical and other damages. The at-fault party's BI coverage would be responsible for providing coverage for these costs unless the at-fault party was uninsured. However, before using the tort remedy for these expenses, the not-at-fault parties could utilize MP to cover their medical expenses, if such coverage were purchased by them and subject to the limits purchased. Therefore, not all not-at-fault PIP losses will be transferred to BI, as some of the medical expense will be picked up in whole or in part by MP. These losses which are covered by MP could ultimately be subrogated into the BI claim by the not-at-fault driver's insurer.

With respect to the at-fault party in this type of accident, the driver would not be able to recover his/her costs from PIP as they would be able to do under the current system. The driver would now be responsible for these costs. There are several options available to the at-fault parties for reimbursement of their losses. The first option would be the situation in which the at-fault party purchased MP coverage from their insurance company, as most insureds do in tort states. Based upon the 2012 NAIC Auto Database (Exhibit 13) for tort states, approximately 70% of insureds purchase this coverage with limits of \$5,000 and \$10,000 being the most prevalent. The at-fault party would be able to collect from their MP coverage for any medical expense incurred from first dollar of loss. For costs in excess of their MP limits (or for all costs in the event that they did not purchase MP), the at-fault party would have to utilize his/her health care insurance, if available, to cover these expenses. Finally, in the event that the at-fault party did not have a health care plan, then the medical losses would be not be reimbursed and the individual would be responsible for these costs.

Single Car Accidents

For single car accidents, the driver of the vehicle will be presumed to be the at-fault party in virtually every situation, and will effectively be in the same predicament as the at-fault party described above.

For a single car accident involving injuries to the occupants of the vehicle, the guest passenger occupants of the vehicle would be able to present a claim against the driver of the vehicle for their injuries and would be in a similar circumstance to the not-at-fault parties' situation described above. For the occupants of the at-fault vehicle, family members would be unable to present a claim for damages in most instances due to the use of intra-family policy exclusions which are prevalent in Florida.

Pedestrians

Pedestrians that are injured in an automobile accident would usually be considered as other not-at-fault parties and also be able to present a claim for their injuries as a not-at-fault party unless the driver of the at-fault vehicle did not have insurance.

Uninsured Drivers

There will be situations where the at-fault party is uninsured and will not have BI coverage. UM will provide coverage for the expenses in this situation, subject to the limit which is purchased by the insured. In addition, the injured party in most cases would have MP coverage, if purchased, as a first remedy for minor medical expenses, but will need to rely on their UM coverage for those expenses in excess of their MP coverage. The percentage of insureds that purchase UM coverage varies significantly by jurisdiction depending on the laws concerning how it is offered to insureds and as a function of the cost of the coverage.

Regarding the manner in which it is offered, some states have a mandatory offer of UM coverage requirement with the right of rejection. This effectively provides UM coverage automatically unless the insured specifically declines this coverage. States which use this method have a much higher percentage of insureds that purchase this coverage than the states which do not have this requirement. For purposes of this analysis, we have presumed that the percentage of Florida drivers who purchase UM is 60% based on the 2015 Statistical Agent Data.

Health Care Insurance

Currently, health care insurance provides secondary coverage to PIP, which provides the primary coverage for medical expenses resulting from automobile accidents. With the repeal of no fault, for those instances where the other automobile insurance mechanisms as set forth above are not applicable, the injured party's health care insurance would now become primary. According to The Henry J. Kaiser Foundation⁴ (Exhibit 14), 85% of the population in Florida was covered by health insurance during 2014 as opposed to 90% countrywide. For purposes of our analysis we have used 85% as our estimate of the percentage of people with health insurance.

Estimate of Health Care Cost Transfer Using IRC Florida PIP Data #1 – Claims Examiner's Evaluation Regarding Tort Eligibility

As discussed above in the section on the no fault repeal, the IRC study segregates PIP losses into separate categories based upon the claims handler's evaluation.

⁴ The Henry J. Kaiser Foundation, Health Insurance Coverage of the Total Population, 2016.

Table 21: Medical Paid Losses Based on Tort Qualification

Response	Number of Claims	Paid Medical Loss	Average Paid Medical Loss	% of Total PIP Loss
Qualifies	239	\$1,967,902	\$8,234	43.2%
Doesn't Qualify	427	\$2,583,360	\$6,050	56.8%
Total	666	\$4,634,448	\$6,834	

As shown below, the claim examiners also indicated that an additional 143 claims, representing just under \$1.0 million of paid PIP medical losses, would become eligible for a tort action if the no fault threshold did not exist.

Table 22: Additional Medical Paid Losses That Would Qualify for Tort Recovery

**Additional PIP Medical Paid Losses Eligible for
Tort Action if No-Fault Threshold Did Not Exist**

Claims	Medical Paid Loss	Average Medical Paid Loss
143	\$984,223	\$6,882

This indicates that the repeal of the threshold would produce an increase of 21.2% (\$984,223/\$4,634,448) in medical losses which would be tort eligible under a traditional tort system. Therefore, the total amount of PIP medical payments which would be eligible for a tort recovery if no fault were to be repealed according to the claims examiners estimations would be 64.4% (43.2% + 21.2%).

Based on the A.M. Best Page 14 Data, the total PIP paid losses in Florida in 2015 was \$2.398 billion. The IRC data shows that approximately 93% of the PIP paid losses were for medical coverages. This results in an industrywide PIP medical loss payment estimate of \$2.230 billion. Applying the percentages derived above to the base PIP medical losses indicates the following:

Table 23: Estimated Losses Not Covered by Auto Insurance

Incident	Likelihood	Incident	Likelihood
Total Medical Loss	2,230,140,000	Total Medical Loss	2,230,140,000
Driver Not-at-fault	64.40%	Driver is At-fault	35.60%
Total Remaining Medical Loss Tort Eligible	1,436,210,160	Total Remaining Medical Loss Not Covered	793,929,840
At-fault Driver is Not Insured	23.80%	Driver has Med Pay Coverage	70.00%
BI Will Cover since at-fault driver insured	1,094,392,142	Within Medical Pay Limits	53.00%
Loss involving uninsured operator	341,818,018	Med Pay will cover	294,547,971
Not-at-fault Driver's UM coverage doesn't cover loss	40.00%	No auto insurance coverage	499,381,869
UM coverage will compensate	205,090,811		
Total Remaining Medical Loss after BI & UM	136,727,207		
Not-at-fault Driver has Med Pay Coverage	70.00%		
Within Medical Pay Limits	53.00%		
MPC will compensate	50,725,794		
Total Remaining Medical Loss Not Covered	86,001,413		
Total Not Recovered from auto insurance	585,383,283		

Of the \$2.230 billion in prior medical PIP losses, 64.4% of the losses (\$1.436 billion) would be “not-at-fault,” thus the primary remedy would be the use of the tort system. However, not all of these losses would automatically be covered under BI, since some of these accidents may involve drivers without BI coverage. Of the \$1.436 billion, \$341.8 million may not be collectible since there is a 23.8% probability that the loss was caused by a driver without BI coverage. Of this \$341.8 million, we have assumed that 60% of the insured drivers will purchase the UM coverage, such that \$205.1 million of this will be paid by UM. Of the remaining \$136.7 million, the injured party would then be able to utilize their MP coverage to defray their expenses. Given that 70% of the people would have this coverage and 53% of the losses would be within the limits purchased (assuming a \$5,000 MP limit), \$50.7 million would be compensated under MP, leaving \$86.0 million as the unrecoverable losses from the auto insurance system.

For the at-fault operator, the only remedy from the automobile insurance system would be his/her MP coverage, if it was purchased. Of the \$2.230 billion in total medical PIP losses, 35.6% of the total PIP medical losses would not be eligible for recovery under the tort system (BI or UM coverage) since the injuries were sustained by the at-fault operator. Therefore, \$793.9 million of the total losses would be eligible for recovery from MP. MP would cover \$294.5 million of these losses, leaving \$499.4 million as not being recoverable from the automobile insurance system for the at-fault parties. This amount, together with the unrecoverable of \$86.0 million from the not-at-fault parties, produces a total of \$585.4 million as unrecoverable from the automobile insurance system.

These losses would still be able to be recovered from the health care system to the extent that some form of health care is available to these individuals. According to the American Hospital Association in their 2016 publication “Uncompensated Hospital Care Cost Fact Sheet,” 2013 and 2014 uncompensated hospital costs (charity and bad debt write-offs) averaged 5.9% and 5.3% of all

expenses, respectively. We have assumed an average of these percentages, 5.6%, would carry forward, and have applied that average to the portion of losses not covered by the auto insurance mechanism. Thus, \$32.8 million of this \$585.4 million would be absorbed by health care providers.

Since 85% of Florida residents purchase health care insurance, this would mean that out of the total \$2.230 billion of PIP medical losses, \$82.9 million (3.7%) of the total PIP medical losses would not be covered under some form of insurance and thus covered by the injured claimant. This represents 15% of the remaining amount not covered by insurance (15% of \$585.4 million less \$32.8 million). The amount that would be covered under health care insurance is approximately \$469.7 million.

Table 24: Costs Recovered Under Health Care System

Total Not Recovered under Auto Insurance System	585,383,283
Total Covered by Health Care Providers	32,781,464
Covered Under Health Care Insurance	469,711,546
Covered by Injured Claimant	82,890,273

Estimate of Health Care Cost Transfer Using IRC Florida PIP Data #2 – IRC PIP Payments – Percentage of Fault

As an alternative to the claims examiners' estimates, we have reviewed the amount of loss which would be transferred to BI as a percentage of PIP loss for the not-at-fault parties using the distribution of claims by accident type.

Per the 2012 IRC study, the majority of claimants were injured in two-vehicle accidents (78% of BI claimants and 68% of PIP claimants). Just 6% of BI claimants were injured in single-vehicle accidents and 16 percent were injured in accidents in which three or more vehicles were involved. Among PIP claimants, 19% were involved in single-vehicle accidents, while 13% were in accidents involving three or more vehicles.

Specifically, in Florida, the distribution of PIP claims and medical losses by type of accident were as follows⁵:

⁵ Note – data omissions regarding type of accident accounted for 10.0% of the number of claims and 0.1% of the medical losses and have been excluded from this analysis.

Table 25: PIP Claims and Medical Losses by Type of Accident

	Percent of Total Claims	Percent of Total Medical Paid
Single Car Accidents	18.6%	18.4%
2 Car Accidents	68.2%	68.1%
3 or more Car Accidents	13.1%	13.5%

We have assigned fault for these types of accidents based upon an assumption that approximately 50% of the drivers would be considered at-fault for a two-car accident, 33.3% for a three-car accident, etc.

For our fault estimate, we have relied on the Florida PIP IRC distribution of drivers and occupants by type of accident, and assigned the probability of fault such that the driver of the not-at-fault car(s) and all occupants of all vehicles would be considered not-at-fault and the driver of the at-fault vehicle would be considered as at-fault⁶.

Table 26: Percent of Total Medical Loss

	Claims Involving		
<u>Cars Involved in Accident</u>	<u>Driver</u>	<u>Occupant</u>	<u>Pedestrian</u>
1	43.8%	25.3%	30.9%
2	86.9%	10.0%	3.1%
3 or more	90.9%	9.1%	0.0%

The occupants of the not-at-fault vehicle and pedestrians would be able to recover from the at-fault party under a tort system. Additionally, the non-family occupants of the at-fault vehicle would also be able to recover for their injuries from the tort system, but family occupants of the at-fault vehicle would not be able to pursue tort claims due to the utilization of intra-family limitations on lawsuits. We

⁶ We have excluded those claims for which detail was not provided for either the by "type of accident" or "role of claimant" which represents 10.4% of the overall data.

have further assigned a fault probability to the distribution of accidents such that only the driver of the at-fault vehicle is considered at-fault.

The 2014 IRC Auto Study contained data which provided details concerning the relationship of the occupants to the named insured. The Florida PIP medical loss data indicates that for passengers in the vehicle (not drivers), 88% of the medical loss was paid to the named insured or someone related to the named insured with 12% of the loss paid to other persons.

Table 27: Losses Paid by Claimant Type

Claimant	Number of Claims	Total Medical Loss Paid	Average Medical Loss Paid	Percent of Medical Loss Paid
Insured	481	3,391,990	7,052	
Family Member	170	1,017,906	5,988	
Other/Unknown	127	612,588	4,824	12.2%
Total	778	5,022,484		

Therefore, we have assumed that 88% of the occupants in an accident would be related to the driver.

Accordingly, we have applied the following percentages of fault to the percentage of medical loss by type of accidents in the following manner:

- Single-car accidents
 - 100% fault to the driver of the vehicle
 - Occupants
 - 88% fault to the occupants since they would be related to the operator of the car
 - 12% not-at-fault since these occupants would be unrelated to the driver and be eligible to file a tort claim
 - Pedestrians: 100% not-at-fault
- Two-Car Accidents
 - 50% of the drivers as at-fault and 50% as not-at-fault
 - At-fault vehicle occupants
 - Assigned fault to 88% of the occupants since they would be related to the operator of the car
 - 12% not-at-fault since these occupants would be unrelated to the driver and be eligible to file a tort claim

- All occupants of the not-at-fault vehicle were considered not-at fault
- Three or More Car Accidents
 - Assumed that 1/3 of the vehicles were at-fault and 2/3 not-at-fault
 - Assigned the probability of fault to the drivers and occupants in the same manner as for the two-car scenario as set forth above after using the 1/3 and 2/3 assignment of fault

Applying these “fault” percentages to the percentage of PIP medical losses produce the following results:

Table 28: Fault Estimates

Number of Cars	% PIP Medical Loss	At-Fault	Not-At-Fault
1	21%	14.1%	7.2%
2	68%	32.4%	35.3%
≥3	11%	3.6%	7.4%
	100%	50.1%	49.9%

Based on these fault estimates, the impact on health insurance is developed below.

Table 29: Costs Not Covered by Auto Insurance

Incident	Likelihood	Incident	Likelihood
Total Medical Loss	2,230,140,000	Total Medical Loss	2,230,140,000
Driver Not-at-fault	49.90%	Driver is At-fault	50.10%
Total Remaining Medical Loss Tort Eligible	1,112,839,860	Total Remaining Medical Loss Not Covered	1,117,300,140
At-fault Driver is Not Insured	23.80%	Driver has Med Pay Coverage	70.00%
BI Will Cover since at-fault driver insured	847,983,973	Within Medical Pay Limits	53.00%
Loss involving uninsured operator	264,855,887	Med Pay will cover	414,518,352
Not-at-fault Driver's UM coverage doesn't cover loss	40.00%	No auto insurance coverage	702,781,788
UM coverage will compensate	158,913,532		
Total Remaining Medical Loss after BI & UM	105,942,355		
Not-at-fault Driver has Med Pay Coverage	70.00%		
Within Medical Pay Limits	53.00%		
MPC will compensate	39,304,614		
Total Remaining Medical Loss Not Covered	66,637,741		
Total Not Recovered	769,419,529		

Table 30: Costs Not Covered Under Health Care System

Total Not Recovered under Auto Insurance System	769,419,529
Total Covered by Health Care Providers	43,087,494
Covered Under Health Care Insurance	617,382,230
Not Covered Under Healthcare	108,949,805

Thus, the estimate of the amount of PIP losses which would not be covered by other forms of insurance would be \$108.9 million using this method versus the \$82.9 million using the claims examiner's evaluation. This amounts to a difference of 1.2% of the total PIP losses.

Conclusion

The estimate of the losses to be covered by health care predicated on the claim examiner's evaluation is shown below.

Table 31: Final Estimate of Transfer of Costs to Health Care Based on Claim Examiners Estimate

Current PIP Loss Covered By:	Amount	Percent Of Current PIP Coverage
BI	\$1,094,392,142	
UM	\$205,090,811	
MPC - not at fault	\$50,725,794	
MPC - at fault	\$294,547,971	
Auto Insurance System subtotal	\$1,644,756,717	73.75%
Health Care Providers	\$32,781,464	1.47%
Health Care Insurance	\$469,711,546	21.06%
Injured Claimant	\$82,890,273	3.72%

Based upon our claims examiner's evaluation estimate, roughly \$82.9 million of the total PIP medical losses of \$2.230 billion will not be covered by any type of insurance system. This represents 3.7% of the total PIP medical losses. The automobile insurance system will continue to cover the majority of these losses with approximately 73.8% of the prior losses remaining within this system. 21.1% of the previous PIP medical losses will be transferred into the health care insurance system, and 1.5% of the PIP medical losses will be covered by health care providers.

Table 32: Final Estimate of Transfer of Costs to Health Care Based on At-Fault Estimate

Current PIP Loss Covered By:	Amount	Percent Of Current PIP Coverage
BI	\$847,983,973	
UM	\$158,913,532	
MPC - not at fault	\$39,304,614	
MPC - at fault	\$414,518,352	
Auto Insurance System subtotal	\$1,460,720,471	65.50%
Health Care Providers	\$43,087,494	1.93%
Health Care Insurance	\$617,382,230	27.68%
Injured Claimant	\$108,949,805	4.89%

Based on the at-fault estimate, roughly \$108.9 million out of the total PIP medical losses of \$2.230 billion will not be covered by any type of insurance system. This represents 4.9% of the total PIP medical losses. The automobile insurance system will continue to cover the majority of these losses with approximately 65.5% of the prior losses remaining within this system. 27.7% of the previous PIP medical losses will be transferred into the health care insurance system, and 1.9% of the PIP medical losses will be covered by health care providers.

The 2015 Florida PIP average premium based upon data from a 2016 industry data call was \$219.10⁷. This average rate covers both the medical and other PIP losses. Medical loss payments represent 93% of the total PIP losses. Therefore the average medical portion of the PIP average rate would be \$203.76 (.93 x 219.10). Based upon our claim examiners' analysis, 21.1% of the current PIP medical loss payments would be transferred to the health care insurance system. This would represent \$42.99 of the average rate (.211 x \$203.76). Therefore, all other things assumed being equal, it could be expected that average annual health care insurance premiums would need to be increased by this amount per car in order to cover the additional losses which will now be transferred to the health care system.

Based upon our at-fault analysis, 27.7% of the current PIP medical loss payments would be transferred to the health care insurance system. This would represent \$56.44 of the average rate (.277 x \$203.76).

The overall average all plans health insurance premium for 2015 based upon the annual Kaiser/HRET⁸ Survey of Employer-Sponsored Health Benefits, 2015 (Exhibit 15) was \$6,251 for a single participant and \$17,545 for a family. The average amount of \$42.99 – \$56.44 which would be transferred to the health care insurance system is on a per vehicle basis. This could represent either a single driver or

⁷ Includes basic, deductible optional and excess PIP coverages.

⁸ The Henry J. Kaiser Family Foundation and Health Research & Educational Trust

family, and is, therefore, not directly comparable to the average health care insurance premiums which are on a single participant versus family basis.

We have related the per vehicle average medical PIP premium which would be transferred to the health care insurance system to both the single participant and family average health care premiums as shown below:

Table 33: Impact on Health Insurance Premiums

Health Care Plan	Health Care Insurance Premium	Assumed Number of Cars	PIP Medical Amount Transferred: Low Estimate	% Impact: Low Estimate	PIP Medical Amount Transferred: High Estimate	% Impact: High Estimate
Single	\$6,251	1 car	\$42.99	0.7%	\$56.44	0.9%
Family	\$17,545	1 car	\$42.99	0.2%	\$56.44	0.3%
	\$17,545	2 cars	\$85.98	0.5%	\$112.88	0.6%
	\$17,545	2 1/2 cars	\$107.48	0.6%	\$141.10	0.8%

The impact to the average health care insurance premiums due to the shift of PIP losses into the health care insurance system is estimated to be between 0.2% and 0.7% based on the claim examiners' evaluation. The impact based on the at-fault method is 0.3% to 0.9%.

By County Impacts

Applying the estimated impacts of the PIP repeal shown above to average premiums by county produces estimated premium impacts as shown in Appendix 1.

Financial Responsibility Limit Options

The discussion above assumes there is no change in the current minimum financial responsibility (FR) limits of \$10,000/\$20,000. Pinnacle has also determined the impact if FR limits of \$15,000/\$30,000 and \$25,000/\$50,000 limits were implemented.

To estimate this change, we applied the FR limits above to the BI claims in the IRC data. The percentage of the incurred losses paid at each FR limit are shown below.

Table 34: Percentage of Claims Covered at Each FR Limit

Financial Responsibility Limit	Percentage of Losses Covered
\$10,000/\$20,000	44%
\$15,000/\$30,000	59%
\$25,000/\$50,000	76%

We, therefore, estimate that for a \$15,000/\$30,000 limit, BI losses will be 4.7% higher $([.59/.44 - 1.00] \times .138)$, which is the estimated increase in additional losses covered adjusted for the percentage of policies that purchase minimum BI limits (13.8% - based on Statistical Agent exposure data). For the \$25,000/\$50,000 limit, the additional increase in BI losses would be 10.0%.

Appendix 2 shows the overall and by county premium impacts for the \$15,000/\$30,000 limit, and Appendix 3 shows the overall and by county premium impacts for the \$25,000/\$50,000 limit.

Rate Examples

The OIR requested that impacts on different risk scenarios be provided for the impacts of the PIP repeal. To accomplish this, Pinnacle used the auto rate examples provided by the OIR on their website.

The OIR includes rate examples by county for three risk examples: a single female, a senior operator and a family risk. The specifications of these rate examples are shown in Appendix 4, Pages 7 – 9.

Premiums provided on the OIR website are all coverage premiums for 24 – 25 companies individually. Pinnacle calculated the average premium by county for each of the scenarios across all the insurance companies. We then split the all coverage premium into by coverage components using the average premium ratios by coverage from the Statistical Agent premium data. The estimated premium impacts derived above are then applied by coverage for each county, and the impacts are displayed for liability only and all coverages combined. Please see Appendix 4, Pages 1 – 6 for the resulting impacts on the rate example premiums by county.

Analysis of Repeal of Compulsory Insurance

Currently, Florida law requires owners of vehicles to purchase at a minimum Basic PIP coverage and \$10,000 of PD coverage. Vehicle owners must also comply with a FR law to show that they have the ability to cover \$10,000 for BI losses and \$20,000 for PD. Pinnacle was engaged to analyze the impact on insurance costs of the repeal of compulsory insurance.

New Hampshire is the only state that currently does not have a compulsory insurance law. In New Hampshire, even though there is no requirement to purchase insurance, auto owners must also be able to demonstrate that they can meet the New Hampshire FR laws in the event of an accident. For most auto owners, this requirement is met by purchasing insurance.

Based on the 2014 Uninsured Motorist Study by the IRC, the estimated uninsured population in New Hampshire was 9.3%. By comparison, the estimated uninsured population in Florida is 23.8%, which is the second highest uninsured population in the country.

We make the following assumptions regarding the repeal of compulsory insurance:

1. The repeal would remove the requirement to purchase insurance.
2. No fault insurance would be repealed as well and replaced by a tort liability system as discussed in the previous section.

Based on the data received from the statistical agents, approximately 93.4% of the insureds purchase BI coverage, and thus only 6.6% of the insureds purchase minimum coverage. Given that a significant portion of insureds purchase coverage that is optional today, we assume that if the compulsory requirement were repealed, these insureds would continue to purchase insurance at their current levels.

For the 6.6% of insureds that currently purchase minimum coverage, we anticipate that a percentage of these insureds will no longer purchase insurance. There are three scenarios we have to account for in the case that the claimant is other than the insured:

1. Claimant: Other Than Insured, At Fault: Insured, Property Damage Claim

Today, if an insured with the minimum required PD/PIP coverage is at fault in an accident and causes damage to the other vehicle, PD would cover any damage to the claimant vehicle. If the at fault driver is not insured, the claimant would collect under their own collision coverage.

2. Claimant: Other Than Insured, At Fault: Insured, Injury Claim

Today, if an insured with the minimum required PD/PIP is involved in an accident and is at fault and causes injury, the claimant would collect under PIP coverage up to the limit of coverage, and also, if available, under their UM policy up to the limits of coverage. After the auto

insurance coverage is exhausted, any additional medical losses would be covered by either health insurance, the health care industry or the injured claimant. After the repeal of compulsory insurance, if the at fault party is not insured, these losses would be covered first by the claimant's UM policy, if available, and then by health insurance, the health care industry or the injured claimant.

3. Claimant: Other Than Insured, At Fault: Other Than Insured, Injury Claim

Today, if an insured with the minimum required PD/PIP is involved in an accident and is not at fault, the claimant would collect under their PIP coverage up to the limit of coverage. If the not at fault insured party drops coverage after the repeal of compulsory insurance, the injured party would now collect as described under the repeal of no fault section. Therefore, this repeal would not create any additional shifts in costs.

There are two cases to account for when the insured is the claimant:

4. Claimant: Insured, At Fault: Insured, Injury Claim

Today, if an insured with the minimum required PD/PIP is involved in an accident and is at fault, the insured would collect under PIP coverage up to the limit. If the driver were not insured, any medical losses would be covered by either health insurance, the health care industry or the injured insured.

5. Claimant: Insured, At Fault: Other Than Insured, Injury Claim

Today, if an insured with the minimum required PD/PIP is involved in an accident and is not at fault, the insured would collect under PIP coverage up to the limit. If the claim is eligible for tort recovery, the insured could then pursue a tort claim. After the repeal of compulsory insurance, the insured would pursue a tort claim, assuming there is no law passed barring uninsured motorists from pursuing a BI claim against an at fault insured. Therefore, this repeal would not create any additional shifts in costs beyond the pricing contemplated in the previous section on the repeal of no fault.

There is no historical precedent for what would happen to the uninsured population if Florida repealed its compulsory auto law, as this situation has never occurred in any other state. Therefore, we have tested what would happen to the uninsured population if 10% or 25% of those insureds currently purchasing minimum coverage decided to not continue to purchase insurance.

Exhibit 16 shows the estimated percentage of policies that currently purchase minimum coverage by county. This is determined by taking the difference between PIP exposures and BI exposures by county. This ratio varies from a low of 2.7% in St. Johns County to 11.1% in Hardee County, with an overall statewide average of 6.6%. We then applied the percentages above (10%, 25%) to the number of

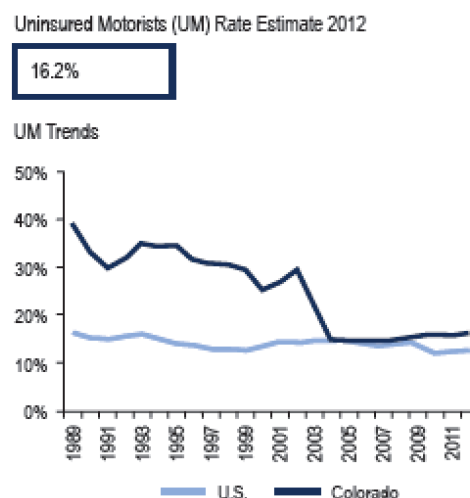
exposures purchasing minimum coverage to develop estimates of the additional number of uninsured drivers after the repeal.

Exhibit 17 shows the results of both scenarios. The latest estimates of the uninsured motorist population in Florida was provided by the IRC in their 2014 Uninsured Motorist Study. This estimate was 23.8%, and was developed as the ratio of UM to BI claims in Florida. Since BI is not mandatory in Florida, an adjustment is made to account for the proportion of insureds that do not purchase BI. This adjustment results in an estimated uninsured population of 16.1%. Applying the assumption that 10% of the insureds purchasing minimum coverage stop buying insurance, this percentage increases to 16.8%. Applying the 25% assumption results in an estimated uninsured population of 18.0%.

There is a potential counterbalancing effect to the minimum coverage effect. The repeal of PIP in Florida will reduce the overall cost of insurance by 7.0%, which could increase the number of drivers that purchase insurance. Furthermore, in Colorado after no fault was repealed, the percentage of Uninsured Motorists increased slightly through the middle of 2004. However, effective January 1, 2005 Colorado implemented a new law which imposed severe penalties against both first-time and repeat offenders of the compulsory insurance law. In addition, the database which was used to match registered vehicles to records from insurance companies was enhanced.

The drop in the number of uninsured motorists subsequent to 2004 is evidence of the effectiveness of this law, and provides an excellent example of the fact that the type of law which is implemented in conjunction with the repeal of no fault will have a significant impact on the number of uninsured motorists. This impact can be seen in the Colorado data from the IRC report.

Figure 2: Colorado Uninsured Estimate - IRC



As shown in the chart above, the uninsured percentage decreased from just over 30% to about 15%, or by about 50%. Therefore, in addition to the impacts described above, we have demonstrated the

estimated impact of decreasing the uninsured population by 25%. Under the proposed law, since the purchase of insurance would no longer be compulsory, the enforcement would focus on ensuring that drivers can satisfy the FR law.

It is difficult to accurately project the potential uninsured motorists' percentages for Florida without knowledge of the complementary laws that will be implemented at the time that no-fault is repealed. The enforcement of the FR law together with stringent penalties for driving in violation of the FR law may produce a situation where the uninsured vehicle percentage may decrease. Conversely, without the implementation of enforcement and penalties for driving uninsured, it is possible that the number of uninsured vehicles may increase.

For the scenarios described above, the percentage impacts are shown below.

1. Claimant: Other Than Insured, At Fault: Insured, Property Damage Claim

We estimate that the PD losses will decrease by the percentage change in the insured population, and a portion of these losses will transfer to collision. We estimate that the impact on collision losses will be between 0.8% and 1.9%. See Exhibit 18.

2. Claimant: Other Than Insured, At Fault: Insured, Injury Claim

We estimate that there will be an impact from this group of a 0.3% to 0.7% increase in UM losses. We estimate that this scenario will have a 0.0% to 0.1% impact on current health care costs. See Exhibit 19.

3. Claimant: Other Than Insured, At Fault: Other Than Insured, Injury Claim

As discussed above, we estimate that there will be no additional impact from the repeal of compulsory insurance based on this provision.

4. Claimant: Insured, At Fault: Insured, Injury Claim

We estimate that the impact health insurance losses is between 0.2% and 0.6% of the current PIP losses. See Exhibit 20.

5. Claimant: Insured, At Fault: Other Than Insured, Injury Claim

As discussed above, we estimate that there will be no additional impact from the repeal of compulsory insurance based on this provision.

Conclusions

Applying the estimates derived above for just the repeal in the Compulsory Law, the estimated combined impact on premiums in addition to the impact of PIP repeal is negligible. As shown in Exhibit 21, the change in the impact for liability coverages is a slightly lower savings that ranges from 0.0% to

0.1% lower depending on the estimated increase in the portion of the minimum limits policies that become uninsured. The resulting all coverage impact is a decrease in savings of 0.2% to 0.4%.

The impact by county for the 25% uninsured estimate is shown in Appendix 5.

If the estimated decrease in the uninsured population of 25% was to occur based on the increased level of enforcement, the expected savings would increase significantly. As shown in Exhibit 22, the estimated liability savings would be 13.2%, and the estimated all coverage savings would range from 8.8% to 9.0%.

In Exhibits 19 and 20, it is estimated that at most, \$15.8 million would be transferred to the health care system, which is 0.7% of current PIP costs. This would translate into a \$1.43 cost ($\$203.76 \times .007$) that would be shifted to health insurance premiums. This would result in a negligible increase in health care premiums.

Index of Exhibits

1. Anticipated Income Effects
2. Bodily Injury, Uninsured Motorists and Underinsured Motorists Offset
3. Expansion of Florida Traffic Crash Report Long Form (lines 130-154)
4. Separation of Death Benefit (lines 668-669 & 777-781)
5. Initial Services within 14 Days (lines 677-679)
6. Limitation on Non-Emergency Conditions (lines 750-754)
7. Exclusion of Massage Therapy & Acupuncture (lines 755-776)
8. Fix Medicare Fee Schedule (lines 1049-1057)
9. Attorney Fees Calculated w/o Contingency Fee Multiplier (lines 1543-1545)
10. Average Premium – Voluntary Business
11. HB 119 Claims Interview/Survey
12. Medical Payments Ground Up Loss Analysis
13. Medical to Bodily Injury Exposure Relationships
14. Health Insurance Coverage
15. Health Insurance Annual Premiums
16. Estimates of Policies Currently Purchasing Minimum Coverage
17. Uninsured Population Estimate
18. Impact of Repeal of Compulsory | Claimant: Other Than Insured | At Fault: Insured | Property Damage Losses
19. Impact of Repeal of Compulsory | Claimant: Other Than Insured | At Fault: Insured | Injury Losses
20. Impact of Repeal of Compulsory | Claimant: Insured | At Fault: Insured | Injury Losses
21. Loss Impact for Insured Claimant, Insured At Fault Injury Claims
22. Premium Impact – Repeal of Compulsory
23. Premium Impact – Repeal of Compulsory with Increased Enforcement

Index of Appendices

1. Average Premium Change By County, PIP Repeal, 10/20 FR Limit
2. Average Premium Change By County, PIP Repeal, 15/30 FR Limit
3. Average Premium Change By County, PIP Repeal, 25/50 FR Limit
4. By County Premium Impact Rate Examples, PIP Repeal
5. Average Premium Change By County, Compulsory Repeal

Florida Office of Insurance Regulation

Review of Personal Injury Protection Legislation

Anticipated Income Effects

Exhibit 1

<u>Item #</u>	<u>Item Description</u>	<u>Lines</u>	<u>Minimum Impact</u>	<u>Central Impact</u>	<u>Maximum Impact</u>
1	Expansion of Florida Traffic Crash Report Long Form	130-154	-1.0%	-2.0%	-3.0%
2	Clinics must be Licensed	331-334	0.0%	0.0%	0.0%
3	Establish Automobile Insurance Fraud Strike Force	478-613	0.0%	-0.3%	-0.5%
4	Separation of Death Benefit	668-669 & 777-781	0.1%	0.2%	0.4%
5	Initial Services within 14 Days	677-679	-1.0%	-2.0%	-5.0%
6	Limitation on Non-Emergency Conditions	750-754	-1.0%	-4.0%	-6.0%
7	Exclusion of Massage Therapy & Acupuncture	755-776	-3.0%	-5.3%	-7.0%
8	Repay Medicaid within 30 Days	821-823	0.0%	0.0%	0.0%
9	Submission of Revised Claim within 15 Days	852-860	0.0%	0.0%	0.0%
10	Additional 60 Days for Fraud Investigation	964-975	0.0%	0.0%	0.0%
11	Report All Claims Denied for Fraud to Division of Insurance Fraud	975-977	0.0%	0.0%	0.0%
12	Fix Medicare Fee Schedule	1049-1057	-2.0%	-3.0%	-4.0%
13	Insureds Must Comply with Policy Conditions/Examination Under Oath	1428-1439	-0.5%	-0.7%	-1.0%
14	Insureds Refusal to Submit/Failure to Appear at 2 Medical Exams	1522-1525	-0.1%	-0.2%	-0.5%
15	Attorney Fees Calculated w/o Contingency Fee Multiplier	1543-1545	-0.2%	-0.2%	-0.2%
16	Loss of License to Practice for 5 Years/Reimbursement for PIP 10 Years	1746-1751	0.0%	0.0%	0.0%
(1)	Overall Anticipated Impact on Losses		-8.7%	-17.5%	-26.8%
(2)	General and Other Acquisition Expenses		14.0%	14.0%	14.0%
(3)	PIP Premium Savings		-7.5%	-15.1%	-23.0%

Rows

- (1) Sum of Individual Items
- (2) Derived from AM Best 2015 Annual Statement Data
- (3) Row (1) x [1 - Row (2)]

A.149

Exhibits 2016

9/13/2016

Florida Office of Insurance Regulation

Review of Personal Injury Protection Legislation

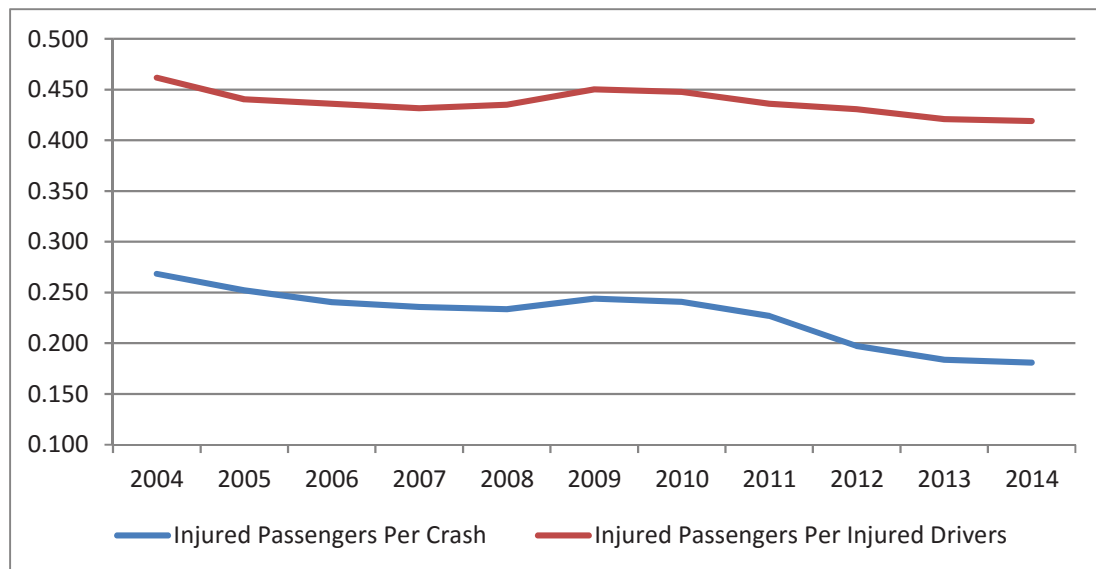
Bodily Injury, Uninsured Motorists and Underinsured Motorists Offset

Exhibit 2

<u>Item #</u>	<u>Item Description</u>	<u>Minimum Impact</u>	<u>Central Impact</u>	<u>Maximum Impact</u>
(1)	PIP Premium Savings Excluding Fraud	-6.6%	-13.1%	-20.0%
(2)	Lawsuit Recovery for Comparative Negligence	50%	50%	50%
(3)	Percentage of Claims when at least 1 Driver has BI	91.6%	91.6%	91.6%
(4)	Average PIP Premium	234.15	234.15	234.15
(5)	Average BI and UM Premium	437.15	437.15	437.15
(6)	Bodily Injury and Uninsured Motorist Offset	1.6%	3.2%	4.9%

<u>Row</u>	
(1)	Exhibit 1, Row (3) with Fraud Removed
(2)	Judgment
(3)	Derived from IRC and FL OIR PIP Data Call Data
(4)	Exhibit 10, Column (22), Total
(5)	Exhibit 10, Column (20), Total + Exhibit 10, Column (24), Total
(6)	-Row (1) x Row (2) x Row (3) x Row (4) / Row (5)

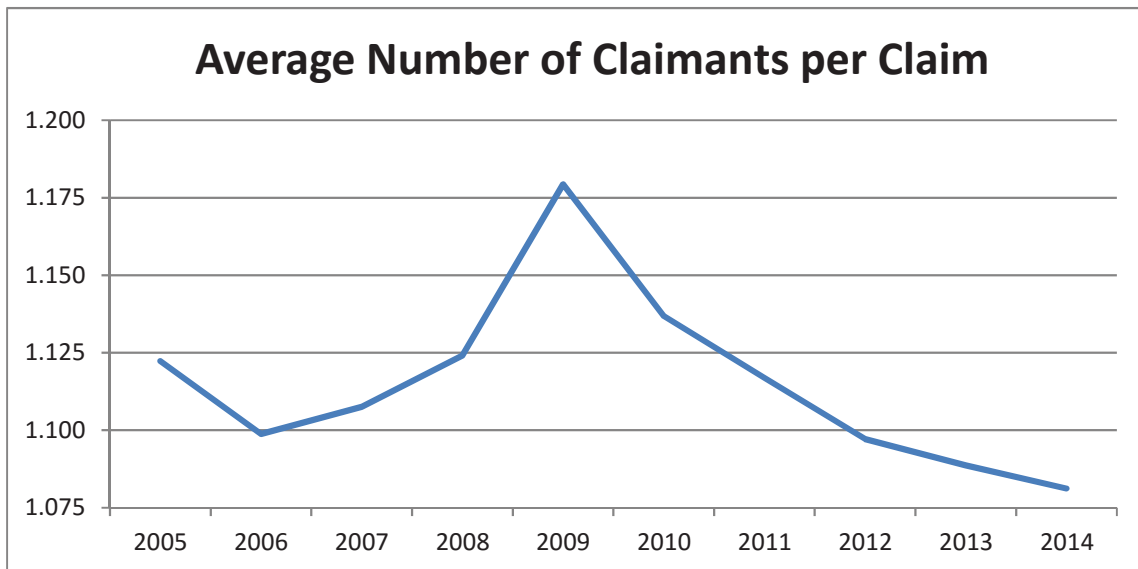
<u>Year</u>	<u># of Crash Reports</u>	<u># of Injured Drivers</u>	<u># of Injured Passengers</u>	<u># of Passengers Injured Per Crash</u>	<u># of Passengers Injured Per Driver Injured</u>
(1)	(2)	(3)	(4)	(5)	(6)
2004	252,902	146,972	67,849	0.268	0.462
2005	268,605	153,724	67,716	0.252	0.441
2006	256,200	141,314	61,619	0.241	0.436
2007	256,206	139,915	60,402	0.236	0.432
2008	243,342	130,599	56,800	0.233	0.435
2009	235,778	127,683	57,479	0.244	0.450
2010	235,461	126,544	56,670	0.241	0.448
2011	227,998	118,711	51,760	0.227	0.436
2012	281,340	128,765	55,456	0.197	0.431
2013	316,943	138,277	58,191	0.184	0.421
2014	344,170	148,532	62,240	0.181	0.419



Columns

- (2) - (4) Derived from Florida Highway Safety and Motor Vehicles - Traffic Crash Statistics Reports 2004-2014
- (5) Column (4) / Column (2)
- (6) Column (4) / Column (3)

<u>Year</u> (1)	<u># of Claimants</u> (2)	<u># of Claims</u> (3)	<u>Claimants per Claim</u> (4)
2005	229,018	204,053	1.122
2006	222,309	202,320	1.099
2007	216,367	195,362	1.108
2008	224,751	199,949	1.124
2009	192,861	163,530	1.179
2010	272,118	239,375	1.137
2011	230,498	206,389	1.117
2012	368,950	336,297	1.097
2013	331,945	304,901	1.089
2014	276,960	256,166	1.081



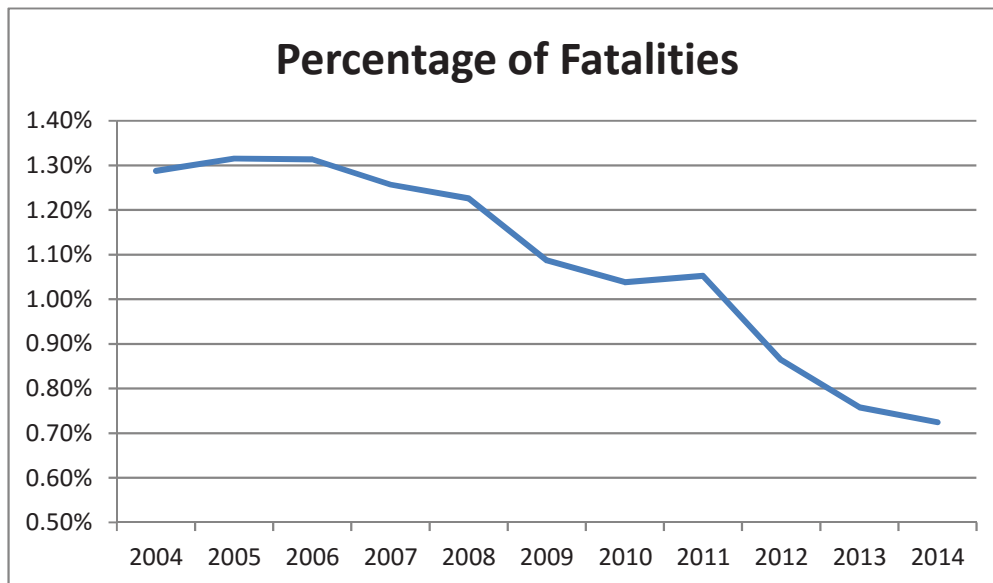
Columns

- (2) - (3) PIP Claim Data provided by Mitchell, International
- (4) Column (2) / Column (3)

Florida Office of Insurance Regulation
Review of Personal Injury Protection Legislation
Separation of Death Benefit (lines 668-669 & 777-781)

Exhibit 4

<u>Year</u>	<u># of Crash Reports</u>	<u># of Fatalities</u>	<u>Percentage of Fatalities Per Crash</u>
(1)	(2)	(3)	(4)
2004	252,902	3,257	1.29%
2005	268,605	3,533	1.32%
2006	256,200	3,365	1.31%
2007	256,206	3,221	1.26%
2008	243,342	2,983	1.23%
2009	235,778	2,563	1.09%
2010	235,461	2,444	1.04%
2011	227,998	2,400	1.05%
2012	281,340	2,430	0.86%
2013	316,943	2,402	0.76%
2014	344,170	2,494	0.72%



Columns

- (2) - (3) Derived from Florida Highway Safety and Motor Vehicles - Traffic Crash Statistics Reports 2004-2014
- (4) Column (3) / Column (2)

Review of Personal Injury Protection Legislation

Initial Services within 14 Days (lines 677-679)

Accident <u>Year</u> (1)	All Claims		Initial Treatment <=14 Days Claims			
	Number		Number		Percentage	Percentage
	of <u>Claims</u> (2)	Total <u>Paid</u> (3)	of <u>Claims</u> (4)	Total <u>Paid</u> (5)	of <u>Claims</u> (6)	of <u>Loss</u> (7)
IRC Data						
N/A	13	54,076	0	0	0.0%	0.0%
1997	1	13,719	1	13,719	100.0%	100.0%
1998	1	12,950	0	0	0.0%	0.0%
1999	1	11,505	0	0	0.0%	0.0%
2000	3	29,280	2	24,080	66.7%	82.2%
2001	4	24,020	3	21,845	75.0%	90.9%
2002	5	37,556	3	19,456	60.0%	51.8%
2003	8	55,270	7	46,146	87.5%	83.5%
2004	30	168,508	26	140,854	86.7%	83.6%
2005	128	970,269	99	766,648	77.3%	79.0%
2006	595	3,973,149	495	3,320,647	83.2%	83.6%
2007	570	3,179,355	513	2,814,819	90.0%	88.5%
FL OIR Data Call						
2010	198,850		181,359		91.2%	
2011	209,790		190,707		90.9%	
2012	208,272		186,942		89.8%	
2013	216,148		202,651		93.8%	
2014	110,761		104,833		94.6%	
N/A-2007					84.5%	
2010-2012					90.6%	
2013-2014					94.1%	

Columns

- (2) - (5) N/A-2007 from Insurance Research Council
- (2) - (5) 2010-2014 from Florida Office of Insurance Regulation, PIP Data Call
2014 is through 6/30/2014
- (6) Column (4) / Column (2)
- (7) Column (5) / Column (3)

Florida Office of Insurance Regulation
Review of Personal Injury Protection Legislation
Limitation on Non-Emergency Conditions (lines 750-754)
Data as of June 30, 2014

Accident Quarter (1)	Total Medical			Total Medical Emergency			Total Medical Non-Emergency				
	Payments (2)	Closed Counts (3)	Severity (4)	Payments (5)	Closed Counts (6)	Severity (7)	% Emergency (8)	Payments (9)	Closed Counts (10)	Severity (11)	% Non Emergency (12)
1 Qtr. 2010	380,092,123	43,457	8,746								
2 Qtr. 2010	394,936,631	44,953	8,786								
3 Qtr. 2010	404,176,282	45,538	8,876								
4 Qtr. 2010	404,921,495	45,775	8,846								
1 Qtr. 2011	381,328,499	44,586	8,553								
2 Qtr. 2011	389,638,187	45,151	8,630								
3 Qtr. 2011	403,177,430	46,435	8,683								
4 Qtr. 2011	387,666,509	46,884	8,269								
1 Qtr. 2012	353,184,850	44,841	7,876								
2 Qtr. 2012	318,923,152	42,061	7,582								
3 Qtr. 2012	293,939,876	40,346	7,285								
4 Qtr. 2012	292,463,451	41,735	7,008								
1 Qtr. 2013	259,288,182	40,117	6,463	89,630,226	14,340	6,250	35.7%	169,657,956	25,777	6,582	64.3%
2 Qtr. 2013	266,254,658	42,959	6,198	192,607,874	30,447	6,326	70.9%	73,646,784	12,512	5,886	29.1%
3 Qtr. 2013	265,321,984	43,070	6,160	236,665,046	37,089	6,381	86.1%	28,656,938	5,981	4,791	13.9%
4 Qtr. 2013	258,140,009	40,940	6,305	240,734,350	36,814	6,539	89.9%	17,405,660	4,126	4,219	10.1%
1 Qtr. 2014	230,841,152	31,940	7,227	220,182,864	29,333	7,506	91.8%	10,658,288	2,607	4,088	8.2%
2 Qtr. 2014	86,088,751	10,529	8,176	82,870,265	10,092	8,211	95.8%	3,218,486	437	7,365	4.2%
AY 2012	1,258,511,328	168,983	7,448								
4 Qtr. 2013	258,140,009	40,940	6,305	240,734,350	36,814	6,539	89.9%	17,405,660	4,126	4,219	10.1%
1 Qtr. 2014	230,841,152	31,940	7,227	220,182,864	29,333	7,506	91.8%	10,658,288	2,607	4,088	8.2%
Total	488,981,161	72,880	6,709	460,917,214	66,147	6,968	90.8%	28,063,948	6,733	4,168	9.2%
Columns	Non-Emergency Severity as a Percent of Emergency Severity = 4,168 / 6,968 Percentage of Non-Emergency Claims from Column (12) Indicated Savings										

Columns

(2) - (3)	Florida Office of Insurance Regulation, PIP Data Call
(4)	Column (2) / Column (3)
(5) - (6)	Florida Office of Insurance Regulation, PIP Data Call
(7)	Column (5) / Column (6)
(8)	Column (6) / Column (3)
(9)	Column (2) - Column (5)
(10)	Column (3) - Column (6)
(11)	Column (9) / Column (10)
(12)	Column (10) / Column (3)

Accident Year (1)	All Claims			Massage Claims			Acupuncture Claims						Massage + Acupuncture Claims		
	Number of Claims (2)	Total Allowed Payments (3)	Allowed Payments 97124 (4)	Allowed Payments as a % of Total (5)	Other MT as a % of Total (6)	Allowed Payments 97810 (7)	Allowed Payments 97811 (8)	Allowed Payments 97813 (9)	Allowed Payments 97814 (10)	Allowed Payments Total (11)	Acupuncture as a % of Total (12)	Allowed Payments Total (13)	as a % of Total (14)		
2005	204,053	619,320,895	52,553,952	8.5%	0.4%	1,186,528	188,037	901,176	155,705	2,431,445	0.4%	54,985,397	9.3%		
2006	202,320	630,426,837	50,513,915	8.0%	0.4%	1,289,751	360,624	1,584,086	227,835	3,462,296	0.5%	53,976,211	9.0%		
2007	195,362	661,505,773	56,585,298	8.6%	0.4%	1,739,480	463,264	1,146,895	251,423	3,601,063	0.5%	60,186,360	9.5%		
2008	199,949	684,580,461	67,024,782	9.8%	0.4%	1,122,761	346,093	729,153	325,852	2,523,860	0.4%	69,548,641	10.6%		
2009	163,530	897,618,496	111,452,654	12.4%	0.4%	1,098,619	375,200	578,908	303,985	2,356,712	0.3%	113,809,365	13.1%		
2010	239,375	1,092,721,385	147,950,936	13.5%	0.4%	1,256,765	476,575	423,670	216,940	2,373,951	0.2%	150,324,887	14.2%		
2011	206,389	855,644,075	109,393,999	12.8%	0.4%	1,080,203	465,487	334,688	182,305	2,062,684	0.2%	111,456,683	13.4%		
2012	208,088	1,239,391,662	99,621,055	8.0%	0.4%	1,208,503	533,070	403,166	198,520	2,343,258	0.2%	101,964,313	8.6%		
2013	227,044	1,227,908,809	19,504,818	1.6%	0.4%	346,846	184,049	107,436	83,754.90	638,330	0.1%	20,143,148	2.1%		
2014	213,432	1,084,697,714	4,347,983	0.4%	0.4%	194,462	160,947	142,051	139,448	636,908	0.1%	4,984,892	0.9%		
2015	210,419	1,266,610,572	2,349,833	0.2%	0.4%	154,247	129,426	115,796	118,604	518,074	0.0%	2,867,907	0.6%		
2010-2012	653,852	3,187,757,122	356,965,990	11.2%	0.4%	3,545,471	1,475,132	1,161,525	597,765	6,779,893	0.2%	363,745,882	11.8%		
2013-2015	650,895	3,579,217,095	26,202,634	0.7%	0.4%	695,556	474,422	365,283	258,052	1,793,313	0.1%	27,995,946	1.2%		
Columns															
(2) - (4)	PIP Claim Data provided by Mitchell, International														
(5)	Column (4) / Column (3)														
(6)	Based on 2010 year of PIP Claim Data provided by Mitchell, International														
(7) - (10)	PIP Claim Data provided by Mitchell, International														
(11)	Column (7) + Column (8) + Column (9) + Column (10)														
(12)	Column (11) / Column (3)														
(13)	Column (4) + Column (11)														
(14)	Column (5) + Column (6) + Column (12)														

Columns

- (2) - (4) PIP Claim Data provided by Mitchell, International
(5) Column (4) / Column (3)
(6) Based on 2010 year of PIP Claim Data provided by Mitchell, International
(7) - (10) PIP Claim Data provided by Mitchell, International
(11) Column (7) + Column (8) + Column (9) + Column (10)
(12) Column (11) / Column (3)
(13) Column (4) + Column (11)
(14) Column (5) + Column (6) + Column (12)

Florida Office of Insurance Regulation

Review of Personal Injury Protection Legislation

Exclusion of Massage Therapy & Acupuncture (lines 755-76)

Exhibit 7
Page 2

Accident Year (1)	All Claims		Alternative Codes to Massage/Acupuncture			
	Number of Claims (2)	Total Allowed Payments (3)	Number of Claims (4)	Total Allowed Payments (5)	Claims as a % of Total (6)	Payments as a % of Total (7)
2013	19,823,455	1,110,115,319	8,744,180	229,204,581	44.1%	20.6%
2014	20,770,855	1,196,264,758	9,396,284	244,312,362	45.2%	20.4%
2015	21,326,776	1,300,227,239	9,926,534	263,042,945	46.5%	20.2%
2016	10,508,689	663,373,384	5,090,640	133,614,631	48.4%	20.1%

Columns

- (2) - (5) PIP Claim Data provided by Mitchell, International
- (6) Column (4) / Column (2)
- (7) Column (5) / Column (3)

Florida Office of Insurance Regulation

Review of Personal Injury Protection Legislation
Fix Medicare Fee Schedule (lines 1049-1057)

Exhibit 8

Accident Year	Total Charged	Fee Schedule Adjustments	Fee Schedule Percentage Removed	Selected Fee Schedule Impact	Increase in Fee Schedule Use	Savings
(1)	(2)	(3)	(4)	(5)	(6)	(7)
2004	1,208,478,678	66,482,343	5.5%			
2005	2,140,799,758	100,700,150	4.7%			
2006	2,250,799,160	122,328,850	5.4%			
2007	2,103,381,663	151,921,064	7.2%			
2008	2,298,247,463	637,964,617	27.8%			
2009	2,484,572,612	785,051,202	31.6%			
2010	3,182,488,432	812,124,713	25.5%			
2011	3,028,984,240	874,758,202	28.9%			
2012	3,139,706,887	798,628,687	25.4%			
2013	3,307,132,771	858,186,176	25.9%			
2014	4,382,000,779	834,347,340	19.0%			
2015	4,079,542,492	904,716,173	22.2%			
2010-2012	9,351,179,559	2,485,511,602	26.6%			
2013-2015	11,768,676,042	2,597,249,688	22.1%			
				22.0%	13.6%	3.0%

Columns	
(2) - (3)	PIP Claim Data provided by Mitchell, International
(4)	Column (3) / Column (2)
(5)	Based on Column (4)
(6)	PIP Claim Data provided by Mitchell, International
(7)	Column (5) x Column (6)

Accident <u>Year</u> (1)	Total <u>Claims</u> (2)	Total <u>Paid</u> (3)	Claims Involving <u>an Attorney</u> (4)	Amount Paid on Claims with <u>Attorney</u> (5)	Attorney Claims as a <u>% of Total</u> (6)	Attorney Paid as a <u>% of Total</u> (7)
N/A	13	54,076	4	20,606	30.8%	38.1%
1997	1	13,719	1	13,719	100.0%	100.0%
1998	1	12,950	1	12,950	100.0%	100.0%
1999	1	11,505	0	0	0.0%	0.0%
2000	3	29,280	3	29,280	100.0%	100.0%
2001	4	24,020	4	24,020	100.0%	100.0%
2002	5	37,556	4	30,518	80.0%	81.3%
2003	8	55,270	5	39,835	62.5%	72.1%
2004	30	168,508	12	87,255	40.0%	51.8%
2005	128	970,269	75	631,525	58.6%	65.1%
2006	595	3,973,149	278	2,305,352	46.7%	58.0%
2007	570	3,179,355	138	1,180,583	24.2%	37.1%
2008	31	217,044	19	134,118	61.3%	61.8%
2009	25	180,500	16	146,103	64.0%	80.9%
2010	47	361,996	27	215,764	57.4%	59.6%
2011	214	1,549,877	112	965,314	52.3%	62.3%
2012	440	3,244,375	189	1,573,941	43.0%	48.5%
2005-2007	1,293	8,122,773	491	4,117,460	38.0%	50.7%

Columns

(2) - (5) Insurance Research Council

(6) Column (4) / Column (2)

(7) Column (5) / Column (3)

		2014 PIP Earned Premium	2011-2015 Total Allowed
	<u>1st District Court of Appeals Counties</u>		
(1)	Escambia	18,726,888	8,615,458
(2)	1st District Counties Excluding Escambia	181,024,477	75,564,595
(3)	State Total Allowed	3,021,713,645	535,219,520
(4)	% of 1st District Excl. Escambia Claims Subject to Multiplier	10.0%	10.0%
(5)	Escambia % of Statewide Claims Subject to Multiplier	0.620%	1.610%
(6)	1st District Excl. Escambia % of Statewide Claims Subject to Multiplier	0.599%	1.412%
(7)	1st District % of Statewide Claims Subject to Multiplier	1.219%	3.022%
(8)	Attorney Fees as % of Total Allowed	5.0%	5.0%
(9)	Contingency Fee Multiplier	2.5	2.5
(10)	Savings	0.2%	0.4%

Rows

- (1) - (3) Earned Premium = Independent Statistical Services, Inc.; Insurance Services Office, Inc.; National Independent Statistical Service
- (1) - (3) Total Allowed = PIP Claim Data provided by Mitchell, International
- (4) From claim representative interviews
- (5) Row (1) / Row (3)
- (6) Row (2) x Row (4) / Row (3)
- (7) Row (5) / Row (6)
- (8) - (9) 2011 PIP Working Group Report
- (10) Row (7) x Row (8) x Row (9)

Note: 1st District Court of Appeals includes counties Alachua, Baker, Bay, Bradford, Calhoun, Clay, Columbia, Dixie, Duval, Escambia, Franklin, Gadsden, Gilchrist, Gulf, Hamilton, Holmes, Jackson, Jefferson, Lafayette, Leon, Levy, Liberty, Madison, Nassau, Okaloosa, Santa Rosa, Suwannee, Taylor, Union, Wakulla, Walton, and Washington

Florida Office of Insurance Regulation
Review of Personal Injury Protection Legislation
Average Premium - Voluntary Business

Accident Year (1)	BI Earned Premium (2)	PD Earned Premium (3)	PIP Earned Premium (4)	Med Pay Earned Premium (5)	UM/UIM Earned Premium (6)	Comprehensive Earned Premium (7)	Collision Earned Premium (8)	Total Earned Premium (9)
2014	3,618,078,588	2,099,335,069	3,021,713,645	119,613,016	1,124,414,308	943,943,193	2,290,350,852	13,217,448,815
2015	3,579,478,641	2,096,623,878	2,551,055,931	116,251,908	1,128,816,252	959,415,706	2,412,132,717	12,843,775,033
Total	7,197,557,229	4,195,958,947	5,572,769,576	235,864,923	2,253,230,560	1,903,358,899	4,702,483,568	26,061,223,848
Accident Year (10)	BI Earned Exposure (11)	PD Earned Exposure (12)	PIP Earned Exposure (13)	Med Pay Earned Exposure (14)	UM/UIM Earned Exposure (15)	Comprehensive Earned Exposure (16)	Collision Earned Exposure (17)	Total Earned Exposure (18)
2014	11,179,131	12,157,399	12,156,297	3,061,131	10,229,697	9,558,490	9,138,502	12,157,399
2015	10,872,650	11,643,747	11,643,379	2,991,969	10,114,772	9,403,573	9,017,227	11,643,747
Total	22,051,780	23,801,146	23,799,676	6,053,101	20,344,469	18,962,063	18,155,728	23,801,146
Accident Year (19)	BI Average Earned Premium (20)	PD Average Earned Premium (21)	PIP Average Earned Premium (22)	Med Pay Average Earned Premium (23)	UM/UIM Average Earned Premium (24)	Comprehensive Average Earned Premium (25)	Collision Average Earned Premium (26)	Total Average Earned Premium (27)
2014	323.65	172.68	248.57	39.07	109.92	98.75	250.63	1,087.19
2015	329.22	180.06	219.10	38.85	111.60	102.03	267.50	1,103.06
Total	326.39	176.29	234.15	38.97	110.75	100.38	259.01	1,094.96

Data provided by Independent Statistical Services, Inc.; Insurance Services Office, Inc.; National Independent Statistical Service

**Florida Office of Insurance Regulation
Analysis of Florida HB119
HB 119 Claims Interview/Survey**

(1)	Traffic Crash Report Long Form
(1a)	Did the changes in the requirements as to the use of the long form Traffic Crash Report have an impact on controlling fraud?
(1b)	If so, any estimate on how much?
(2)	Licensing of Clinics
(2a)	Did the changes in the tightening of clinic licensing requirements have an impact on controlling fraud?
(2b)	If so, any estimate on how much?
(3)	Fraud
(3a)	Please give us your thoughts on the impacts of the Automobile Insurance Fraud Strike Force.
(3b)	Please estimate the impact of the provision allowing 60 additional days to investigate fraud.
(3c)	Please estimate the impact of the provision requiring the reporting of denied claims.
(3d)	Please estimate the impact of the penalties for medical providers convicted of fraud.
(4)	Death Benefits
(4a)	Please estimate how the separate death benefit of \$5,000 has impacted your PIP losses.
(4b)	What % of total claims losses in 2015 were death benefits i.e. total number of fatalities relative to total # of PIP claims.
(5)	Initial Services
(5a)	With respect to the requirement for initial services within 14 days, has your company observed any change in the length of time it takes claimants to receive initial services, since the reform was implemented?
(5b)	If so, please estimate the impact of this change.
(5c)	Have you denied PIP claims due to the 14 day requirement?
(5d)	If so, please estimate how much savings have been realized as a percentage of total PIP claim payments?
(6)	Non-Emergency Limits
(6a)	What percentage of your PIP losses has been eliminated under the new law definition of non-emergency? (% of claims and dollar amounts if possible)
(6b)	To the extent that non-emergency claims have not been limited, please explain why not?

Florida Office of Insurance Regulation
Analysis of Florida HB1119
HB 1119 Claims Interview/Survey

(7)	Massage and Acupuncture Exclusion With respect to the elimination of massage therapy and acupuncture, please provide any estimated cost savings impacts your company has experienced. Please separate the dollar and % of savings between massage and acupuncture savings relative to total PIP loss payments. To the extent that prior massage therapy or acupuncture claims have not been eliminated please explain why not.
(7a)	
(7b)	
(8)	Repay Medicaid Please estimate the impact of the provision to repay Medicaid within 30 days.
(8a)	
(9)	Submission of Revised Claims Please estimate the impact of the provision allowing the submission of revised claims within 15 days due to an error.
(9a)	
(10)	Medicare Fee Schedule Do you use a percentage of the Medicare schedule for claims payments? If so, what percentage? Did you attempt to use this but then change procedures due to court challenges? Was a Medicare Fee Schedule in place prior to the reform? If so, did the percentage change after the reform? If so, what was the impact of the change after the reform? i. If so, did the percentage change after the reform? ii. If so, what was the impact of the change after the reform?
(10a)	
(10b)	
(10c)	
(10d)	
(11)	Compliance with Policy Provisions Please estimate the impact of the statutory language requiring the insured to comply with policy provisions including Examination Under Oath.
(11a)	
(12)	Appear at Medical Exams Please estimate the impact of additional language requiring insureds to appear at IMEs and rebuttable presumption after two failures to appear.
(12a)	

**Florida Office of Insurance Regulation
Analysis of Florida HB119
HB 119 Claims Interview/Survey**

(13)	Attorney Fees
(13a)	Please estimate the impact of the provision requiring attorney's fees be calculated without contingency fees.
(13b)	Are there particular counties where this had a more significant impact?
(13c)	If you have not experienced savings in this area, please identify why not?
(14)	What were the major drivers in PIP claim costs prior to the PIP reform?
(15)	Have the PIP reforms had a major impact on the PIP cost drivers?
(16)	What reform provisions have had the largest impact?
(17)	Have there been any unintended consequences from the PIP legislation reform?
(18)	Have you noticed a slowing or speeding up of claims reporting since the reform? If so, to what extent? Do you attribute this to anything in particular? What changes, if any, has this caused in your claims handling practices?
(19)	For commercial auto writers, what unique problems or impacts have you seen?
(20)	In the last year, Florida statewide PIP pure premium has increased by 31% according to Fast Track data through first quarter 2016. This has been driven by a paid claim frequency increase of 21% and a claim severity increase of 8%.
(20a)	Are your company claim frequency and severity trends consistent with what has occurred with the Fast Track data?
(20b)	Have you identified trends in the settlement of PIP claims in the past year that are responsible for these trends and if so please elaborate?
(21)	Can we cite your comments in our report?
(22)	Are there any additional comments or concerns you would like to bring to our attention?

Florida Office of Insurance Regulation
Analysis of Florida HB119
HB 119 Claims Interview/Survey

- (1) Traffic Crash Report Long Form
(1a) Did the changes in the requirements as to the use of the long form Traffic Crash Report have an impact on controlling fraud?
(1b) If so, any estimate on how much?

Insurer #	(1a)	(1b)	Comment
2	No	N/A	
3	Yes	see comment	(1a) Strengthened ability to identify jump-in/staged accidents/ (1b) 50% decrease in staged accident referrals to SIU
4	Some	N/A	Greatest impact is in its deterrence value
5	Some	N/A	Experience would lead us to believe that it has some positive impact on the reduction of fraud

Florida Office of Insurance Regulation
Analysis of Florida HB1119
HB 1119 Claims Interview/Survey

- (2) Licensing of Clinics
(2a) Did the changes in the tightening of clinic licensing requirements have an impact on controlling fraud?
(2b) If so, any estimate on how much?

Insurer #	(2a)	(2b)	Comment
2	No	N/A	Caused clinics to get paperwork in order
3	See comment	See comment	(2a) initial favorable impact; (2b) Less than 5% of current SIU referrals are solely related to licensing issues.
4	Minimal	N/A	No clear mechanism in statute that allows insurer to compel providers to cooperate in licensing investigations
5	No	N/A	Experience would show that this issue remains pervasive and ongoing

Florida Office of Insurance Regulation
Analysis of Florida HB119
HB 119 Claims Interview/Survey

- (3) Fraud
- (3a) Please give us your thoughts on the impacts of the Automobile Insurance Fraud Strike Force.
- (3b) Please estimate the impact of the provision allowing 60 additional days to investigate fraud.
- (3c) Please estimate the impact of the provision requiring the reporting of denied claims.
- (3d) Please estimate the impact of the penalties for medical providers convicted of fraud.

Insurer #	(3a)	(3b)	(3c)	(3d)	Comment
2					Impacts were initially seen in 2003 however 2014-2016 have returned to pre-HB119 levels.
3	N/A	Decrease	No change	Minimal	(3b) reduced attorney fees and costs
4	N/A	N/A	N/A	N/A	(3b) favorably received
5	N/A	N/A	N/A	N/A	

Florida Office of Insurance Regulation
Analysis of Florida HB119
 HB 119 Claims Interview/Survey

- (4) Death Benefits
 (4a) Please estimate how the separate death benefit of \$5,000 has impacted your PIP losses.
 (4b) What % of total claims losses in 2015 were death benefits i.e. total number of fatalities relative to total # of PIP claims.

Insurer #	(4a)	(4b)	Comment
2	Insignificant		
3	Minimal	< 0.70%	
4	Minimal	0.23%	Small portion of PIP claims are impacted by the separate death benefit
5	N/A	0.06%	

Florida Office of Insurance Regulation

Analysis of Florida HB1119

HB 1119 Claims Interview/Survey

- (5) Initial Services
- (5a) With respect to the requirement for initial services within 14 days, has your company observed any change in the length of time it
- (5b) If so, please estimate the impact of this change.
- (5c) Have you denied PIP claims due to the 14 day requirement?
- (5d) If so, please estimate how much savings have been realized as a percentage of total PIP claim payments?

Insurer #	(5a)	(5b)	(5c)	(5d)	Comment
2	Yes		Yes		
3	Yes	See comment	Yes	N/A	Increase from 87% treated within 14 days to 95% in 2015
4	N/A	N/A	Yes	See comment	14 day denials are infrequent compared to total population of claims
5	N/A	N/A	Yes	See comment	Denied claims have generated demands and litigation

Florida Office of Insurance Regulation
Analysis of Florida HB119
 HB 119 Claims Interview/Survey

- (6) Non-Emergency Limits
- (6a) What percentage of your PIP losses has been eliminated under the new law definition of non-emergency? (% of claims and dollar amounts if possible)
- (6b) To the extent that non-emergency claims have not been limited, please explain why not?

Insurer #	(6a)	(6b)	Comment
2			
3	1%	See comment	Most patients are able to obtain certification from an authorized provider increasing PIP benefits to \$10,000.
4	See comment	See comment	(4a) 20% of reported losses involved non-emergency; (4b) received thousands of disputes and a class action raising multiple legal arguments involving this provision
5	See comment	See comment	(4a) Awaits Florida Case law to further determine how and when the EMC statute can be applied. (4b) legal questions have not been resolved

Florida Office of Insurance Regulation
Analysis of Florida HB119
HB 119 Claims Interview/Survey

- (7) Massage and Acupuncture Exclusion
With respect to the elimination of massage therapy and acupuncture, please provide any estimated cost savings impacts your company has experienced. Please separate the dollar and % of savings between massage and acupuncture savings relative to total PIP loss payments.
- (7a)
- (7b) To the extent that prior massage therapy or acupuncture claims have not been eliminated please explain why not.

Insurer #	(7a)	(7b)	Comment
2		N/A	Reduction in billing for massage and acupuncture but increase in other procedures
3	None	N/A	Reduction in billing for massage and acupuncture but increase in other procedures
4		N/A	Massage/Acupuncture as a % of total charges has decreased however not enough time to determine true impact
5	None	N/A	Volume has dropped dramatically but has experienced an increase in manual therapy. Waiting for court clarification before implementing.

Florida Office of Insurance Regulation
Analysis of Florida HB119
 HB 119 Claims Interview/Survey

- (8) Repay Medicaid
 (8a) Please estimate the impact of the provision to repay Medicaid within 30 days.

Insurer #	(8a)	Comment
2		
3	None	Practice is to respond to correspondence/claims within 30 days
4	N/A	Do not monitor this
5	N/A	Experience would lead us to believe that this provision has little impact.

Florida Office of Insurance Regulation
Analysis of Florida HB119
HB 119 Claims Interview/Survey

- (9) Submission of Revised Claims
(9a) Please estimate the impact of the provision allowing the submission of revised claims within 15 days due to an error.

Insurer #	(9a)	Comment
2	None	
3	None	
4	N/A	Do not monitor this
5	Insignificant	Similar to what was in place prior to the statute

Florida Office of Insurance Regulation
Analysis of Florida HB119
HB 119 Claims Interview/Survey

- (10) Medicare Fee Schedule
- (10a) Do you use a percentage of the Medicare schedule for claims payments?
- (10b) If so, what percentage?
- (10c) Did you attempt to use this but then change procedures due to court challenges?
- (10d) Was a Medicare Fee Schedule in place prior to the reform? If so, did the percentage change after the reform? If so, what was the impact of the change after the reform? i. If so, did the percentage change after the reform? ii. If so, what was the impact of the change after the reform?

Insurer #	(10a)	(10b)	(10c)	(10d)	Comment
2	Yes	Statute	No	Yes, No, N/A	
3	Yes	Statute	No	Yes, No, N/A	
4	Yes	200%	No	None	Policy language revisions were made in late 2011
5	Yes	Statute	No	Yes, No, None	No change in the sense that percentages remained the same; most significant change is the restating of court interpretation process

Florida Office of Insurance Regulation
Analysis of Florida HB119
HB 119 Claims Interview/Survey

- (11) Compliance with Policy Provisions
- (11a) Please estimate the impact of the statutory language requiring the insured to comply with policy provisions including Examination Under Oath.

Insurer #	(11a)	Comment
2		
3		Less than 10% of all SIU impact is from non-compliance with an EVO request
4	N/A	Do not monitor this
5	Minimal	EVOS occur infrequently

Florida Office of Insurance Regulation
Analysis of Florida HB119
HB 119 Claims Interview/Survey

- (12) Appear at Medical Exams
(12a) Please estimate the impact of additional language requiring insureds to appear at IMEs and rebuttable presumption after two failures to appear.

Insurer #	(12a)	Comment
2		Enacting this language is a positive development, cannot quantify impact
3	Minimal	Strengthened position when insured fails to appear at 2 IME appointments
4		Resulted in an increase in costs due to requiring two failures to appear and extends time period in adjusting the claim while trying to schedule IMEs
5	N/A	Not tracked

Florida Office of Insurance Regulation
Analysis of Florida HB119
HB 119 Claims Interview/Survey

- (13) Attorney Fees
- (13a) Please estimate the impact of the provision requiring attorney's fees be calculated without contingency fees.
- (13b) Are there particular counties where this had a more significant impact?
- (13c) If you have not experienced savings in this area, please identify why not?

Insurer #	(13a)	(13b)	(13c)	Comment
2	0	N/A	Insignificant	
3	Small	Seminole	N/A	
4	N/A	N/A	N/A	
5	N/A	N/A	N/A	

Florida Office of Insurance Regulation
Analysis of Florida HB119
 HB 119 Claims Interview/Survey

(14) What were the major drivers in PIP claim costs prior to the PIP reform?

Insurer #	(14)	Comment
2		Referral networks, attorney advertising, overutilization, overtreatment, legal fees
3		Loopholes in fee schedule, fraud, attorney fees from excessive litigation
4		Fee Schedule Disputes, fraud, hospital costs, attorney fees
5		Plaintiff attorney compensation; ineffective fee schedule, inconsistent county court rulings, prolonged time needed for court clarification on disputed statutory provisions; 5 year statute of limitations

Florida Office of Insurance Regulation
Analysis of Florida HB119
HB 119 Claims Interview/Survey

(15) Have the PIP reforms had a major impact on the PIP cost drivers?

Insurer #	(15)	Comment
2	No	Decreases in some cost drivers offset by increase in other cost drivers.
3	Moderate	Not a significant impact on reducing PIP costs drivers but have prevented significant cost increases
4	Not yet	Saw some benefit initially until litigation started; language around non-emergency medical condition, multiple procedure reduction and national correct coding have increased litigation; hourly rates on attorney fees have increased; hospital costs continue to skyrocket; billing for massage appears to have moved to different CPT codes
5	No	Medical bill disputes are largely unchanged; generous method of plaintiff attorney compensation remains; non-EMC and EMC limits remain subject of dispute; constitutionality of select provisions of the statute remain the subject of dispute; country court rulings remain inconsistent

Florida Office of Insurance Regulation
Analysis of Florida HB119
HB 119 Claims Interview/Survey

(16) What reform provisions have had the largest impact?

Insurer #	(16)	Comment
2		Positive - language regarding EUOs. Negative - 14 day rule and EMC language have pushed people to be treated at hospitals causing significant increase in claims cost.
3		60 day tolling period, long form policy report, loopholes in Medicare provisions, 14 day initial treatment
4		Non-emergency medical condition limits has not been realized due to litigation risk; also staffing and training implications.
5		Too early to predict which, if any of the reform provisions will benefit FL consumers

Florida Office of Insurance Regulation
Analysis of Florida HB119
HB 119 Claims Interview/Survey

(17) Have there been any unintended consequences from the PIP legislation reform?

Insurer #	(17)	Comment
2	Yes	Law change has pushed people to the ER for treatment and this comes with increased claims costs due to the attendant very high costs of ER treatment.
3	Yes	Some medical providers delay process knowing decision must be made in 90 days; medical providers have adjusted treatment protocols to make up lost revenue from massage/acupuncture; some cost shifting from PIP to BI/UM
4	Yes	Significantly more litigation as attorneys challenge the new statute
5		No response

Florida Office of Insurance Regulation
Analysis of Florida HB119
HB 119 Claims Interview/Survey

(18) Have you noticed a slowing or speeding up of claims reporting since the reform? If so, to what extent? Do you attribute this to anything in particular? What changes, if any, has this caused in your claims handling practices?

Insurer #	(18)	Comment
2		
3	No	No change observed
4	No	No impact noted
5	N/A	Not yet available

Florida Office of Insurance Regulation
Analysis of Florida HB119
HB 119 Claims Interview/Survey

(19) For commercial auto writers, what unique problems or impacts have you seen?

Insurer #	(19)	Comment
2	None	No unique problems/impacts that are different from personal auto
3	None	No noticeable impact observed
4	None	Nothing unique to commercial auto noted
5	N/A	No comments at this time

Florida Office of Insurance Regulation
Analysis of Florida HB119
HB 119 Claims Interview/Survey

- (20) In the last year, Florida statewide PIP pure premium has increased by 31% according to Fast Track data through first quarter 2016. This has been driven by a paid claim frequency increase of 21% and a claim severity increase of 8%.
- (20a) Are your company claim frequency and severity trends consistent with what has occurred with the Fast Track data?
- (20b) Have you identified trends in the settlement of PIP claims in the past year that are responsible for these trends and if so please elaborate?

Insurer #	(20a)	(20b)	Comment
2	No	Yes	(20a) Fast Track may be influenced by an aberration in claim payment activity. Our severity is lower but we expect it to go up. (20b) Increased PIP litigation.
3	No	No	(20a) Better than Fast Track but also observed some initial improvement than eroding of those trends; more driving, more congested roads, distracted driving and higher medical costs
5			Data not yet available

Florida Office of Insurance Regulation

Review of Personal Injury Protection Legislation
Medical Payments Ground Up Loss Analysis

Exhibit 12
Page 1

(1) Payment Interval	(2) Number of Claims	(3) Ground Up Payments	(4) Payments Capped At \$2,500	(5) \$5,000	(6) Ratio of \$2,500 Payments To Total Payments (4)/(3)	(7) Ratio of \$5,000 Payments To Total Payments (5)/(3)
0-2,500	227	\$193,923	\$193,923	\$193,923		
2,501-5,000	118	454,531	295,000	454,531		
5,001-10,000	377	3,362,234	942,500	1,885,000		
10,001-15,000	43	521,508	107,500	215,000		
15,001-20,000	5	88,638	12,500	25,000		
20,001-25,000	3	65,442	7,500	15,000		
25,001-50,000	2	69,457	5,000	10,000		
50,000+	4	268,175	10,000	20,000		
Total	779	\$5,023,908	\$1,573,923	\$2,818,454	0.31	0.56

Source - IRC 2012 Data

The Florida PIP payments have been converted from an 80% coinsurance basis to a first dollar of payments basis.

Florida Office of Insurance Regulation

Review of Personal Injury Protection Legislation
Medical Payments Ground Up Loss Analysis
Excluding Emergency Losses

Exhibit 12
Page 2

(1) Payment Interval	(2) Number of Claims	(3) Ground Up Payments	(4) Payments Capped At \$2,500	(5) \$5,000	(6) Ratio of \$2,500 Payments To Total Payments (4)/(3)	(7) Ratio of \$5,000 Payments To Total Payments (5)/(3)
0-2,500	212	\$184,819	\$184,819	\$184,819		
2,501-5,000	111	428,135	277,500	428,135		
5,001-10,000	339	3,015,394	847,500	1,695,000		
10,001-15,000	41	491,508	102,500	205,000		
15,001-20,000	3	53,174	7,500	15,000		
20,001-25,000	3	65,442	7,500	15,000		
25,001-50,000	2	69,457	5,000	10,000		
50,000+	2	108,175	5,000	10,000		
Total	713	\$4,416,104	\$1,437,319	\$2,562,954	0.29	0.51

Source - IRC 2012 Data

The Florida PIP payments have been converted from an 80% coinsurance basis to a first dollar of payments basis.

Florida Office of Insurance Regulation
Review of Personal Injury Protection Legislation
Medical to Bodily Injury Exposure Relationships

Exhibit 13

STATE	Medical	Bodily Injury	Med/BI
Alabama	2,630,702	3,203,935	82.1%
Alaska	321,982	446,218	72.2%
Arizona	1,439,000	3,716,355	38.7%
California	10,878,295	24,088,563	45.2%
Colorado	2,784,651	3,499,697	79.6%
Idaho	839,497	967,743	86.7%
Illinois	6,012,730	6,523,109	92.2%
Indiana	3,797,977	4,021,846	94.4%
Iowa	2,189,584	2,209,995	99.1%
Louisiana	1,447,600	2,547,520	56.8%
Maine	821,537	656,370	100.0%
Mississippi	1,368,657	1,709,916	80.0%
Missouri	2,563,745	3,592,787	71.4%
Montana	465,472	690,485	67.4%
Nebraska	1,348,290	1,391,231	96.9%
Nevada	738,600	1,578,950	46.8%
New Hampshire	803,537	728,168	100.0%
New Mexico	777,456	1,334,376	58.3%
North Carolina	4,982,121	6,995,888	71.2%
Ohio	6,836,200	7,212,336	94.8%
Oklahoma	1,200,618	2,356,877	50.9%
Rhode Island	577,210	527,657	100.0%
Tennessee	3,535,277	3,953,843	89.4%
Vermont	320,625	323,234	99.2%
West Virginia	965,643	1,226,327	78.7%
Wyoming	381,858	425,000	89.8%
Total Tort States	60,028,864	85,928,426	69.9%
Selected			70.0%



Health Insurance Coverage of the Total Population | The Kaiser Family Foundation

Timeframe: 2014

Location	Employer	Non-Group	Medicaid	Medicare	Other Public	Uninsured
United States	49%	6%	19%	13%	2%	10%
Alabama	46%	6%	19%	15%	3%	11%
Alaska	50%	4%	19%	8%	5%	14%
Arizona	43%	5%	25%	14%	N/A	12%
Arkansas	41%	8%	22%	17%	3%	10%
California	46%	7%	25%	10%	2%	10%
Colorado	46%	7%	20%	12%	4%	11%
Connecticut	58%	6%	15%	12%	1%	7%
Delaware	53%	4%	18%	15%	3%	7%
District of Columbia	54%	6%	25%	8%	N/A	6%
Florida	39%	8%	19%	17%	2%	15%
Georgia	47%	6%	16%	12%	3%	16%
Hawaii	53%	3%	17%	15%	7%	5%
Idaho	51%	8%	17%	11%	2%	11%
Illinois	52%	6%	19%	14%	1%	9%
Indiana	51%	5%	17%	15%	N/A	11%
Iowa	53%	8%	17%	14%	2%	6%
Kansas	52%	6%	15%	13%	N/A	11%
Kentucky	46%	6%	23%	17%	N/A	7%
Louisiana	45%	5%	23%	11%	3%	13%
Maine	47%	5%	20%	16%	2%	9%
Maryland	60%	6%	14%	12%	2%	6%
Massachusetts	53%	5%	24%	13%	N/A	4%
Michigan	52%	6%	20%	14%	1%	7%
Minnesota	58%	7%	15%	13%	1%	7%
Mississippi	40%	5%	26%	13%	4%	12%
Missouri	54%	6%	15%	15%	2%	9%
Montana	47%	9%	13%	15%	3%	13%
Nebraska	53%	7%	14%	14%	3%	10%
Nevada	47%	5%	18%	13%	5%	13%
New Hampshire	59%	6%	12%	15%	N/A	7%
New Jersey	55%	4%	17%	13%	1%	11%
New Mexico	37%	5%	28%	15%	3%	12%
New York	49%	6%	25%	12%	1%	8%
North Carolina	48%	6%	18%	14%	3%	12%
North Dakota	59%	8%	9%	13%	2%	9%
Ohio	50%	4%	21%	16%	1%	7%

Oklahoma	45%	5%	17%	14%	2%	16%
Oregon	46%	7%	21%	16%	2%	8%
Pennsylvania	53%	6%	17%	15%	1%	8%
Rhode Island	54%	9%	18%	13%	N/A	5%
South Carolina	46%	4%	20%	15%	2%	13%
South Dakota	55%	7%	12%	15%	2%	9%
Tennessee	50%	6%	16%	15%	N/A	10%
Texas	47%	6%	18%	10%	2%	17%
Utah	59%	8%	10%	10%	1%	12%
Vermont	52%	7%	21%	13%	2%	6%
Virginia	55%	7%	9%	13%	6%	10%
Washington	48%	7%	22%	12%	2%	9%
West Virginia	43%	4%	29%	17%	1%	6%
Wisconsin	55%	6%	17%	14%	N/A	7%
Wyoming	61%	6%	10%	11%	2%	10%

NOTES

Notes

The majority of our health coverage topics are based on analysis of the Census Bureau's March Supplement to the Current Population Survey (the CPS Annual Economic Supplement or ASEC) by the Kaiser Commission on Medicaid and the Uninsured. The CPS supplement is the primary source of annual health information in the United States.

In this analysis, income (mostly categorized as a percent of the federal poverty level) is aggregated by Census-defined family units. Analyzing income by family income available to a group of people who are likely sharing resources. However, family units may not be the appropriate measure for capturing eligibility for health insurance is more accurately estimated using "health insurance units," which may be counted differently for different types of insurance or employer coverage). Estimates of eligibility for health coverage are available [here](#) and [here](#).

Data exclude a small number of people with private coverage of an unknown source. Data may not sum to totals due to rounding and the exclusion of the

Sources

Kaiser Family Foundation estimates based on the Census Bureau's March 2015 Current Population Survey (CPS: Annual Social and Economic Supplement)

Definitions

The ASEC asks respondents about their health insurance coverage throughout the previous calendar year. Respondents may report having more than one type of insurance; in this analysis, individuals are sorted into only one category of insurance coverage using the following hierarchy:

Medicaid: Includes those covered by Medicaid, the Children's Health Insurance Program (CHIP), and those who have both Medicaid and another type of insurance who are also covered by Medicare.

Medicare: Includes those covered by Medicare, Medicare Advantage, and those who have Medicare and another type of non-Medicaid coverage where Medicare is the primary payer. Excludes those with Medicare Part A coverage only.

Employer: Includes those covered by employer-sponsored coverage either through their own job or as a dependent in the same household.

Other Public: Includes those covered under the military or Veterans Administration.

Non-Group: Includes individuals and families that purchased or are covered as a dependent by non-group insurance.

Uninsured: Includes those without health insurance and those who have coverage under the Indian Health Service only.

For example, a person having Medicaid coverage in the first half of the year but employer-based coverage in the last months of the year would be categorized as having Medicaid coverage in this analysis.

N/A: Estimates with relative standard errors greater than 30% are not provided.

**Average Monthly and Annual Premiums for Covered Workers,
by Plan Type and Industry, 2015**

	Monthly		Annual	
	Single Coverage	Family Coverage	Single Coverage	Family Coverage
ALL INDUSTRIES	\$521	\$1,462	\$6,251	\$17,545

* Estimate is statistically different within plan type from estimate for all firms not in the indicated industry ($p < .05$).

NSD: Not Sufficient Data.

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2015.

**Florida Office of Insurance Resultation
Estimate of Policies Currently Purchasing Minimum Coverage**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	BI Exposure	CSL Exposure	PIP Exposure	BI + CSL to PIP Ratio	Exposures Purchasing Minimum Coverage	Percentage of	Additional Uninsured After Repeal of No Fault		
County						Minimum Coverage	10%	25%	Revised Insured Exposures
Alachua County	146,124	3,519	156,714	95.5%		4.5%	1,059	2,647	155,655
Baker County	15,945	152	17,068	94.3%		5.7%	112	281	16,956
Bay County	113,817	1,292	119,791	96.1%		3.9%	597	1,494	119,194
Bradford County	15,459	128	16,425	94.9%		5.1%	97	242	16,328
Brevard County	362,482	8,680	392,729	94.5%		5.5%	3,025	7,562	389,704
Broward County	904,626	22,342	1,003,204	92.4%		7.6%	9,858	24,644	993,346
Calhoun County	7,782	80	8,226	95.6%		4.4%	44	111	8,181
Charlotte County	107,603	2,629	117,059	94.2%		5.8%	946	2,364	116,113
Citrus County	97,053	1,921	104,789	94.4%		5.6%	774	1,934	104,016
Clay County	126,829	2,104	134,692	95.7%		4.3%	786	1,966	133,905
Collier County	217,630	14,594	244,537	95.0%		5.0%	2,691	6,727	241,846
Columbia County	38,590	383	42,000	92.8%		7.2%	341	852	41,659
DeSoto County	14,933	120	16,442	91.6%		8.4%	151	377	16,291
Dixie County	9,152	76	9,837	93.8%		6.2%	68	171	9,769
Duval County	477,157	11,592	519,974	94.0%		6.0%	4,282	10,704	515,692
Escambia County	177,732	2,287	187,961	95.8%		4.2%	1,023	2,557	186,938
Flagler County	66,135	1,711	70,781	95.9%		4.1%	465	1,162	70,317
Franklin County	6,697	124	7,183	95.0%		5.0%	49	122	7,135
Gadsden County	26,441	336	28,918	92.6%		7.4%	248	619	28,670
Gilchrist County	11,039	118	11,787	94.7%		5.3%	75	187	11,713
Glades County	5,886	54	6,509	91.3%		8.7%	62	156	6,447
Gulf County	9,666	154	10,132	96.9%		3.1%	47	117	10,086
Hamilton County	7,085	96	7,732	92.9%		7.1%	65	162	7,667
Hardee County	12,033	139	13,697	88.9%		11.1%	166	416	13,530

**Florida Office of Insurance Resultation
Estimate of Policies Currently Purchasing Minimum Coverage**

(1)	(2)	(3)	(4)	(5)	(6)	Additional Uninsured After Repeal of No Fault				Revised Insured Exposures			
						Percentage of Exposures Purchasing Minimum Coverage							
County	BI Exposure	CSL Exposure	PIP Exposure	BI + CSL to PIP Ratio	Minimum Coverage	10%	25%	10%	25%	10%	25%	10%	25%
Hendry County	18,381	127	20,726	89.3%	10.7%	234	586	20,492	20,140				
Hernando County	93,411	2,010	102,518	93.1%	6.9%	911	2,277	101,607	100,241				
Highlands County	53,474	848	59,498	91.3%	8.7%	602	1,506	58,896	57,992				
Hillsborough County	635,719	18,136	710,549	92.0%	8.0%	7,483	18,708	703,066	691,842				
Holmes County	11,921	63	12,425	96.5%	3.5%	50	126	12,375	12,299				
Indian River County	90,321	4,621	99,766	95.2%	4.8%	945	2,361	98,821	97,405				
Jackson County	28,417	288	30,417	94.4%	5.6%	200	500	30,217	29,917				
Jefferson County	9,045	162	9,742	94.5%	5.5%	70	174	9,672	9,568				
Lafayette County	4,339	40	4,694	93.3%	6.7%	36	89	4,659	4,605				
Lake County	190,448	5,602	206,974	94.7%	5.3%	1,653	4,131	205,321	202,842				
Lee County	390,051	13,414	428,002	94.3%	5.7%	3,795	9,488	424,207	418,514				
Leon County	160,273	4,926	173,049	95.5%	4.5%	1,278	3,194	171,771	169,855				
Levy County	27,074	300	29,095	94.1%	5.9%	202	505	28,893	28,590				
Liberty County	4,129	42	4,404	94.7%	5.3%	28	69	4,377	4,336				
Madison County	11,083	59	12,006	92.8%	7.2%	92	231	11,914	11,775				
Manatee County	193,797	6,519	213,021	94.0%	6.0%	1,922	4,806	211,099	208,215				
Marion County	200,965	4,842	219,553	93.7%	6.3%	1,859	4,647	217,694	214,906				
Martin County	94,509	5,240	104,979	95.0%	5.0%	1,047	2,617	103,932	102,361				
Miami-Dade County	1,117,156	23,353	1,269,747	89.8%	10.2%	15,259	38,148	1,254,488	1,231,599				
Monroe County	58,723	1,581	64,445	93.6%	6.4%	572	1,431	63,873	63,015				
Nassau County	56,475	1,021	59,498	96.6%	3.4%	302	756	59,196	58,742				
Okaloosa County	142,131	1,302	147,654	97.1%	2.9%	552	1,381	147,102	146,273				
Okeechobee County	20,421	110	22,013	93.3%	6.7%	159	398	21,854	21,615				
Orange County	616,426	23,674	691,405	92.6%	7.4%	7,498	18,745	683,907	672,660				

**Florida Office of Insurance Resultation
Estimate of Policies Currently Purchasing Minimum Coverage**

(1)	(2)	(3)	(4)	(5)	(6)	Additional Uninsured After Repeal of No Fault			Revised Insured Exposures		
						CSL Exposure	PIP Exposure	BI + CSL to PIP Ratio	Exposures Purchasing Minimum Coverage	10%	25%
County	BI Exposure	CSL Exposure	PIP Exposure	BI + CSL to PIP Ratio	Exposures Purchasing Minimum Coverage	10%	25%	10%	25%		
Osceola County	153,563	5,683	175,587	90.7%	9.3%	2,202	5,506	173,385	170,081		
Palm Beach County	695,967	36,621	783,326	93.5%	6.5%	8,736	21,840	774,590	761,486		
Pasco County	248,630	5,391	272,698	93.2%	6.8%	2,407	6,017	270,291	266,681		
Pinellas County	487,698	15,468	536,494	93.8%	6.2%	4,880	12,199	531,614	524,295		
Polk County	321,770	8,719	357,063	92.6%	7.4%	3,529	8,823	353,534	348,240		
Putnam County	40,841	464	45,089	91.6%	8.4%	425	1,062	44,664	44,027		
Santa Rosa County	112,904	1,568	117,860	97.1%	2.9%	496	1,239	117,364	116,621		
Sarasota County	248,678	9,876	271,900	95.1%	4.9%	2,322	5,805	269,578	266,094		
Seminole County	256,350	10,086	280,356	95.0%	5.0%	2,401	6,002	277,956	274,355		
St. Johns County	145,066	4,913	154,201	97.3%	2.7%	913	2,284	153,288	151,917		
St. Lucie County	156,699	2,868	171,057	93.3%	6.7%	1,436	3,589	169,621	167,467		
Sumter County	62,632	1,364	66,878	95.7%	4.3%	425	1,061	66,453	65,816		
Suwannee County	25,484	323	27,883	92.6%	7.4%	240	600	27,643	27,283		
Taylor County	13,024	72	13,751	95.2%	4.8%	73	182	13,678	13,569		
Union County	6,696	55	7,241	93.2%	6.8%	55	136	7,187	7,105		
Volusia County	305,351	6,420	332,303	93.8%	6.2%	2,695	6,738	329,608	325,565		
Wakulla County	19,300	241	20,626	94.7%	5.3%	133	331	20,493	20,294		
Walton County	46,084	939	48,704	96.5%	3.5%	262	655	48,442	48,049		
Washington County	14,902	84	15,626	95.9%	4.1%	72	181	15,553	15,445		
	10,568,222	304,068	11,643,010	93.4%	6.6%	107,479	268,697	11,535,531	11,374,313		

(1) County

(2) Provided by ISS, NISS and ISO

Florida Office of Insurance Resultation
Estimate of Policies Currently Purchasing Minimum Coverage

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
County	BI Exposure	CSL Exposure	PIP Exposure	BI + CSL to PIP Ratio	Exposures Purchasing Minimum Coverage	Additional Uninsured After Repeal of No Fault		Revised Insured Exposures	
						10%	25%	10%	25%
(3)	Provided by ISS, NISS and ISO								
(4)	Provided by ISS, NISS and ISO								
(5)	$[(2) + (3)] / (4)$								
(6)	$1.00 - (5)$								
(7)	$[(4) - (2)] \times .10$								
(8)	$[(4) - (2)] \times .25$								
(9)	$(4) - (7)$								
(10)	$(4) - (8)$								

**Florida Office of Insurance Resultation
Uninsured Population Estimate**

(1)	Current BI Exposures	10,568,222
(2)	Current Estimated UM/BI Claim Frequency	23.8%
(3)	Current Estimated Vehicle Population	13,869,058
(4)	Current PIP Exposures	11,643,010
(5)	Current Estimated Uninsured Percentage	16.1%

Assume 10% of Minimum Coverage Insured Do Not Purchase Insurance

(6)	Estimated Decrease in Insured Population	107,479
(7)	New Estimated Insured Population	11,535,531
(8)	New Estimated Uninsured Percentage	16.8%
(9)	Increase in Uninsured Percentage	0.8%

Assume 25% of Minimum Coverage Insured Do Not Purchase Insurance

(10)	Estimated Decrease in Insured Population	268,697
(11)	New Estimated Insured Population	11,374,313
(12)	New Estimated Uninsured Percentage	18.0%
(13)	Increase in Uninsured Percentage	1.9%

(1)	Provided by ISS, NISS and ISO
(2)	IRC 2014 Uninsured Motorists Study
(3)	$(1) / [(1.00 - (2))]$
(4)	Provided by ISS, NISS and ISO
(5)	$1.00 - [(4) / (3)]$
(6)	From Exhibit C-1, Sum of Column (7)
(7)	$(4) - (6)$
(8)	$1.00 - [(7) / (3)]$
(9)	$(8) - (5)$
(10)	From Exhibit C-1, Sum of Column (8)
(11)	$(4) - (10)$
(12)	$1.00 - [(11) / (3)]$
(13)	$(12) - (5)$

Florida Office of Insurance Resultation
Impact of Repeal of Compulsory
Claimant: Other Than Insured
At Fault: Insured

		10% Uninsured Increase	25% Uninsured Increase
(1)	Property Damage Estimated Losses	1,797,881,440	1,797,881,440
(2)	Increase in Uninsured Percentage	0.8%	1.9%
(3)	Estimated New Uninsured Losses	13,932,748	34,831,869
(4)	Percentage of Insureds that Purchase Collision Coverage	77.4%	77.4%
(5)	New Uninsured Losses Covered by Collision	10,790,209	26,975,521
(6)	Current Collision Estimated Losses	1,424,841,782	1,424,841,782
(7)	Estimated Increase in Collision Losses	0.8%	1.9%
(8)	Estimated Increase in Premium	0.7%	1.6%

- (1) Based on Fast Track and AM Best
- (2) Exhibit C - 2, Row (9) and (13)
- (3) (1) x (2)
- (4) Provided by ISS, NISS and ISO
- (5) (3) x (4)
- (6) Based on Fast Track and AM Best
- (7) (5) / (6)
- (8) (7) * 0.86

Florida Office of Insurance Resultation
Impact of Repeal of Compulsory
Claimant: Other Than Insured
At Fault: Insured

		10% Uninsured Increase	25% Uninsured Increase
(1)	Current PIP Losses	2,398,000,000	2,398,000,000
(2)	Current UM Losses	426,437,214	426,437,214
(3)	Portion of Losses Related to Policyholders with Minimum Coverage	6.6%	6.6%
(4)	PIP Losses Related to Policyholders with Minimum Coverage	28,228,394	28,228,394
(5)	Not At Fault Loss Percentage	64.4%	64.4%
(6)	PIP Losses Related to Policyholders with Minimum Coverage	18,179,086	18,179,086
(7)	Percentage of Minimum Coverage Policies that Drop Insurance	10%	25%
(8)	PIP Losses That Transfer to UM	1,817,909	4,544,771
(9)	Adjustment for Ratio of Loss Incurred to Loss Paid	1.06	1.06
(10)	Adjustment for Ratio of Insureds that Purchase UM Coverage	59.9%	59.9%
(11)	Total Increase in UM Losses	1,154,096	2,885,240
(12)	UM Impact	0.3%	0.7%
(13)	Estimated Increase in Insurance Premium	0.2%	0.6%
(14)	Medical Losses Not Covered by Auto Insurance	663,812	1,659,531
(15)	Percentage of Current PIP Losses	0.0%	0.1%

(1)	Provided by ISS, NISS and ISO
(2)	Provided by ISS, NISS and ISO
(3)	Exhibit C - 1, Column (6) Total
(4)	(2) x (3)
(5)	From PIP Repeal Analysis
(6)	(4) x (5)
(7)	Assumptions
(8)	(6) x (7)
(9)	Ratio of Actual Loss Paid to Economic Loss Based on IRC Data
(10)	Provided by ISS, NISS and ISO
(11)	(8) x (9) x (10)
(12)	(11) / (2)
(13)	(12) * .86
(14)	(8) - (11)
(15)	(14) / (1)

Florida Office of Insurance Resultation**Impact of Repeal of Compulsory****Claimant: Insured****At Fault: Insured**

		10% Uninsured Increase	25% Uninsured Increase
(1)	Current PIP Losses	2,398,000,000	2,398,000,000
(2)	Portion of Losses Related to Policyholders with Minimum Coverage	6.6%	6.6%
(3)	PIP Losses Related to Policyholders with Minimum Coverage	158,737,761	158,737,761
(4)	Insured Percentage at Fault	35.6%	35.6%
(5)	PIP Losses Related to At Fault Claims	56,510,643	56,510,643
(6)	Percentage of Minimum Coverage Policies that Drop Insurance	10%	25%
(7)	Losses Not Covered by Auto Insurance	5,651,064	14,127,661
(8)	Percentage of Current PIP Losses	0.2%	0.6%
(1)	Provided by ISS, NISS and ISO		
(2)	Exhibit C - 1, Column (6) Total		
(3)	(1) x (2)		
(4)	From PIP Repeal Analysis		
(5)	(3) x (4)		
(6)	Assumptions		
(7)	(5) x (6)		
(8)	(7) / (1)		

**Florida Office of Insurance Resultation
Impact of Repeal of Compulsory
Premium Impact of Compulsory Repeal**

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault			Repeal of Compulsory 10% Estimate			Repeal of Compulsory 25% Estimate		
		Revised Average Rate	Percentage Savings		Revised Average Rate	Percentage Savings		Revised Average Rate	Percentage Savings	
Bodily Injury	329.22	456.63			456.63			456.63		
Personal Injury Protection*	219.10									
Uninsured Motorist	111.60	122.43			122.71			123.14		
Property Damage	180.06	180.06			180.06			180.06		
<u>Liability Subtotal</u>	<u>839.98</u>	<u>759.12</u>	9.6%		<u>759.40</u>	9.6%		<u>759.83</u>	9.5%	
Comprehensive	102.03	102.03			102.03			102.03		
Collision	267.50	267.50			269.37			271.78		
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,128.65</u>	6.7%		<u>1,130.80</u>	6.5%		<u>1,133.64</u>	6.3%	

**Florida Office of Insurance Resultation
Impact of Repeal of Compulsory
Premium Impact of Compulsory Repeal + FR Enforcement**

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault			Repeal of Compulsory 10% Estimate			Repeal of Compulsory 25% Estimate		
		Revised Average Rate	Percentage Savings		Revised Average Rate	Percentage Savings		Revised Average Rate	Percentage Savings	
Bodily Injury	329.22	456.63			456.63			456.63		
Personal Injury Protection*	219.10									
Uninsured Motorist	111.60	122.43			92.04			92.36		
Property Damage	180.06	180.06			180.06			180.06		
<u>Liability Subtotal</u>	<u>839.98</u>	<u>759.12</u>	9.6%		<u>728.73</u>	13.2%		<u>729.05</u>	13.2%	
Comprehensive	102.03	102.03			102.03			102.03		
Collision	267.50	267.50			269.37			271.78		
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,128.65</u>	6.7%		<u>1,100.13</u>	9.0%		<u>1,102.86</u>	8.8%	

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Statewide Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	456.63	
Personal Injury Protection*	219.10		
Uninsured Motorist	111.60	122.43	
Property Damage	180.06	180.06	
<u>Liability Subtotal</u>	<u>839.98</u>	<u>759.12</u>	9.6%
Comprehensive	102.03	102.03	
Collision	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,128.65</u>	6.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	456.63	
PIP*/Optional \$2,500 Med Pay	219.10	39.44	
Uninsured Motorist	111.60	122.43	
Property Damage	180.06	180.06	
<u>Liability Subtotal</u>	<u>839.98</u>	<u>798.56</u>	4.9%
Comprehensive	102.03	102.03	
Collision	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,168.09</u>	3.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	456.63	
PIP*/Optional \$5,000 Med Pay	219.10	72.30	
Uninsured Motorist	111.60	122.43	
Property Damage	180.06	180.06	
<u>Liability Subtotal</u>	<u>839.98</u>	<u>831.42</u>	1.0%
Comprehensive	102.03	102.03	
Collision	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,200.95</u>	0.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Alachua County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	345.85	
Personal Injury Protection*	126.61		
Uninsured Motorist	91.55	100.43	
Property Damage	156.37	156.37	
<u>Liability Subtotal</u>	<u>623.88</u>	<u>602.65</u>	3.4%
Comprehensive	87.06	87.06	
Collision	230.93	230.93	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>920.64</u>	2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	345.85	
PIP*/Optional \$2,500 Med Pay	126.61	22.79	
Uninsured Motorist	91.55	100.43	
Property Damage	156.37	156.37	
<u>Liability Subtotal</u>	<u>623.88</u>	<u>625.44</u>	-0.3%
Comprehensive	87.06	87.06	
Collision	230.93	230.93	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>943.43</u>	-0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	345.85	
PIP*/Optional \$5,000 Med Pay	126.61	41.78	
Uninsured Motorist	91.55	100.43	
Property Damage	156.37	156.37	
<u>Liability Subtotal</u>	<u>623.88</u>	<u>644.43</u>	-3.3%
Comprehensive	87.06	87.06	
Collision	230.93	230.93	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>962.42</u>	-2.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Baker County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	314.46	
Personal Injury Protection*	138.92		
Uninsured Motorist	72.03	79.02	
Property Damage	144.08	144.08	
<u>Liability Subtotal</u>	<u>581.75</u>	<u>537.56</u>	7.6%
Comprehensive	114.38	114.38	
Collision	246.27	246.27	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>898.21</u>	4.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	314.46	
PIP*/Optional \$2,500 Med Pay	138.92	25.01	
Uninsured Motorist	72.03	79.02	
Property Damage	144.08	144.08	
<u>Liability Subtotal</u>	<u>581.75</u>	<u>562.57</u>	3.3%
Comprehensive	114.38	114.38	
Collision	246.27	246.27	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>923.22</u>	2.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	314.46	
PIP*/Optional \$5,000 Med Pay	138.92	45.84	
Uninsured Motorist	72.03	79.02	
Property Damage	144.08	144.08	
<u>Liability Subtotal</u>	<u>581.75</u>	<u>583.40</u>	-0.3%
Comprehensive	114.38	114.38	
Collision	246.27	246.27	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>944.05</u>	-0.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Bay County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	300.65	
Personal Injury Protection*	120.03		
Uninsured Motorist	78.12	85.70	
Property Damage	164.38	164.38	
<u>Liability Subtotal</u>	<u>579.29</u>	<u>550.73</u>	4.9%
Comprehensive	104.25	104.25	
Collision	234.62	234.62	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>889.60</u>	3.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	300.65	
PIP*/Optional \$2,500 Med Pay	120.03	21.61	
Uninsured Motorist	78.12	85.70	
Property Damage	164.38	164.38	
<u>Liability Subtotal</u>	<u>579.29</u>	<u>572.34</u>	1.2%
Comprehensive	104.25	104.25	
Collision	234.62	234.62	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>911.21</u>	0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	300.65	
PIP*/Optional \$5,000 Med Pay	120.03	39.61	
Uninsured Motorist	78.12	85.70	
Property Damage	164.38	164.38	
<u>Liability Subtotal</u>	<u>579.29</u>	<u>590.34</u>	-1.9%
Comprehensive	104.25	104.25	
Collision	234.62	234.62	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>929.21</u>	-1.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Bradford County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	297.87	
Personal Injury Protection*	134.36		
Uninsured Motorist	78.46	86.07	
Property Damage	141.95	141.95	
<u>Liability Subtotal</u>	<u>569.53</u>	<u>525.89</u>	7.7%
Comprehensive	104.72	104.72	
Collision	224.95	224.95	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>855.56</u>	4.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	297.87	
PIP*/Optional \$2,500 Med Pay	134.36	24.18	
Uninsured Motorist	78.46	86.07	
Property Damage	141.95	141.95	
<u>Liability Subtotal</u>	<u>569.53</u>	<u>550.07</u>	3.4%
Comprehensive	104.72	104.72	
Collision	224.95	224.95	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>879.74</u>	2.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	297.87	
PIP*/Optional \$5,000 Med Pay	134.36	44.34	
Uninsured Motorist	78.46	86.07	
Property Damage	141.95	141.95	
<u>Liability Subtotal</u>	<u>569.53</u>	<u>570.23</u>	-0.1%
Comprehensive	104.72	104.72	
Collision	224.95	224.95	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>899.90</u>	-0.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Brevard County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	389.68	
Personal Injury Protection*	140.40		
Uninsured Motorist	99.62	109.28	
Property Damage	148.20	148.20	
<u>Liability Subtotal</u>	<u>669.17</u>	<u>647.16</u>	3.3%
Comprehensive	75.35	75.35	
Collision	206.33	206.33	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>928.84</u>	2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	389.68	
PIP*/Optional \$2,500 Med Pay	140.40	25.27	
Uninsured Motorist	99.62	109.28	
Property Damage	148.20	148.20	
<u>Liability Subtotal</u>	<u>669.17</u>	<u>672.43</u>	-0.5%
Comprehensive	75.35	75.35	
Collision	206.33	206.33	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>954.11</u>	-0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	389.68	
PIP*/Optional \$5,000 Med Pay	140.40	46.33	
Uninsured Motorist	99.62	109.28	
Property Damage	148.20	148.20	
<u>Liability Subtotal</u>	<u>669.17</u>	<u>693.49</u>	-3.6%
Comprehensive	75.35	75.35	
Collision	206.33	206.33	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>975.17</u>	-2.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Broward County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	548.28	
Personal Injury Protection*	298.32		
Uninsured Motorist	150.97	165.61	
Property Damage	211.48	211.48	
<u>Liability Subtotal</u>	<u>1,056.07</u>	<u>925.37</u>	12.4%
Comprehensive	117.36	117.36	
Collision	329.51	329.51	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,372.24</u>	8.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	548.28	
PIP*/Optional \$2,500 Med Pay	298.32	53.70	
Uninsured Motorist	150.97	165.61	
Property Damage	211.48	211.48	
<u>Liability Subtotal</u>	<u>1,056.07</u>	<u>979.07</u>	7.3%
Comprehensive	117.36	117.36	
Collision	329.51	329.51	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,425.94</u>	5.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	548.28	
PIP*/Optional \$5,000 Med Pay	298.32	98.45	
Uninsured Motorist	150.97	165.61	
Property Damage	211.48	211.48	
<u>Liability Subtotal</u>	<u>1,056.07</u>	<u>1,023.82</u>	3.1%
Comprehensive	117.36	117.36	
Collision	329.51	329.51	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,470.69</u>	2.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Calhoun County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	261.92	
Personal Injury Protection*	113.25		
Uninsured Motorist	60.31	66.16	
Property Damage	119.06	119.06	
<u>Liability Subtotal</u>	<u>481.46</u>	<u>447.14</u>	7.1%
Comprehensive	125.48	125.48	
Collision	231.10	231.10	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>803.72</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	261.92	
PIP*/Optional \$2,500 Med Pay	113.25	20.39	
Uninsured Motorist	60.31	66.16	
Property Damage	119.06	119.06	
<u>Liability Subtotal</u>	<u>481.46</u>	<u>467.53</u>	2.9%
Comprehensive	125.48	125.48	
Collision	231.10	231.10	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>824.11</u>	1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	261.92	
PIP*/Optional \$5,000 Med Pay	113.25	37.37	
Uninsured Motorist	60.31	66.16	
Property Damage	119.06	119.06	
<u>Liability Subtotal</u>	<u>481.46</u>	<u>484.51</u>	-0.6%
Comprehensive	125.48	125.48	
Collision	231.10	231.10	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>841.09</u>	-0.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Charlotte County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	380.61	
Personal Injury Protection*	140.12		
Uninsured Motorist	100.07	109.78	
Property Damage	134.17	134.17	
<u>Liability Subtotal</u>	<u>648.77</u>	<u>624.56</u>	3.7%
Comprehensive	72.19	72.19	
Collision	195.61	195.61	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>892.36</u>	2.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	380.61	
PIP*/Optional \$2,500 Med Pay	140.12	25.22	
Uninsured Motorist	100.07	109.78	
Property Damage	134.17	134.17	
<u>Liability Subtotal</u>	<u>648.77</u>	<u>649.78</u>	-0.2%
Comprehensive	72.19	72.19	
Collision	195.61	195.61	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>917.58</u>	-0.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	380.61	
PIP*/Optional \$5,000 Med Pay	140.12	46.24	
Uninsured Motorist	100.07	109.78	
Property Damage	134.17	134.17	
<u>Liability Subtotal</u>	<u>648.77</u>	<u>670.80</u>	-3.4%
Comprehensive	72.19	72.19	
Collision	195.61	195.61	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>938.60</u>	-2.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Citrus County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	373.16	
Personal Injury Protection*	126.40		
Uninsured Motorist	95.71	104.99	
Property Damage	128.61	128.61	
<u>Liability Subtotal</u>	<u>619.76</u>	<u>606.76</u>	2.1%
Comprehensive	77.78	77.78	
Collision	188.26	188.26	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>872.80</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	373.16	
PIP*/Optional \$2,500 Med Pay	126.40	22.75	
Uninsured Motorist	95.71	104.99	
Property Damage	128.61	128.61	
<u>Liability Subtotal</u>	<u>619.76</u>	<u>629.51</u>	-1.6%
Comprehensive	77.78	77.78	
Collision	188.26	188.26	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>895.55</u>	-1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	373.16	
PIP*/Optional \$5,000 Med Pay	126.40	41.71	
Uninsured Motorist	95.71	104.99	
Property Damage	128.61	128.61	
<u>Liability Subtotal</u>	<u>619.76</u>	<u>648.47</u>	-4.6%
Comprehensive	77.78	77.78	
Collision	188.26	188.26	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>914.51</u>	-3.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Clay County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	392.76	
Personal Injury Protection*	150.38		
Uninsured Motorist	92.72	101.71	
Property Damage	167.93	167.93	
<u>Liability Subtotal</u>	<u>694.20</u>	<u>662.40</u>	4.6%
Comprehensive	100.45	100.45	
Collision	248.98	248.98	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,011.83</u>	3.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	392.76	
PIP*/Optional \$2,500 Med Pay	150.38	27.07	
Uninsured Motorist	92.72	101.71	
Property Damage	167.93	167.93	
<u>Liability Subtotal</u>	<u>694.20</u>	<u>689.47</u>	0.7%
Comprehensive	100.45	100.45	
Collision	248.98	248.98	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,038.90</u>	0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	392.76	
PIP*/Optional \$5,000 Med Pay	150.38	49.63	
Uninsured Motorist	92.72	101.71	
Property Damage	167.93	167.93	
<u>Liability Subtotal</u>	<u>694.20</u>	<u>712.03</u>	-2.6%
Comprehensive	100.45	100.45	
Collision	248.98	248.98	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,061.46</u>	-1.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Collier County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	396.54	
Personal Injury Protection*	163.51		
Uninsured Motorist	108.29	118.79	
Property Damage	145.06	145.06	
<u>Liability Subtotal</u>	<u>702.76</u>	<u>660.39</u>	6.0%
Comprehensive	76.61	76.61	
Collision	233.11	233.11	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>970.11</u>	4.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	396.54	
PIP*/Optional \$2,500 Med Pay	163.51	29.43	
Uninsured Motorist	108.29	118.79	
Property Damage	145.06	145.06	
<u>Liability Subtotal</u>	<u>702.76</u>	<u>689.82</u>	1.8%
Comprehensive	76.61	76.61	
Collision	233.11	233.11	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>999.54</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	396.54	
PIP*/Optional \$5,000 Med Pay	163.51	53.96	
Uninsured Motorist	108.29	118.79	
Property Damage	145.06	145.06	
<u>Liability Subtotal</u>	<u>702.76</u>	<u>714.35</u>	-1.6%
Comprehensive	76.61	76.61	
Collision	233.11	233.11	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>1,024.07</u>	-1.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Columbia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	314.36	
Personal Injury Protection*	136.69		
Uninsured Motorist	84.13	92.29	
Property Damage	136.06	136.06	
<u>Liability Subtotal</u>	<u>583.53</u>	<u>542.71</u>	7.0%
Comprehensive	110.39	110.39	
Collision	240.04	240.04	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>893.14</u>	4.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	314.36	
PIP*/Optional \$2,500 Med Pay	136.69	24.60	
Uninsured Motorist	84.13	92.29	
Property Damage	136.06	136.06	
<u>Liability Subtotal</u>	<u>583.53</u>	<u>567.31</u>	2.8%
Comprehensive	110.39	110.39	
Collision	240.04	240.04	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>917.74</u>	1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	314.36	
PIP*/Optional \$5,000 Med Pay	136.69	45.11	
Uninsured Motorist	84.13	92.29	
Property Damage	136.06	136.06	
<u>Liability Subtotal</u>	<u>583.53</u>	<u>587.82</u>	-0.7%
Comprehensive	110.39	110.39	
Collision	240.04	240.04	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>938.25</u>	-0.5%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
DeSoto County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	369.62	
Personal Injury Protection*	181.89		
Uninsured Motorist	95.87	105.17	
Property Damage	153.19	153.19	
<u>Liability Subtotal</u>	<u>697.44</u>	<u>627.98</u>	10.0%
Comprehensive	100.33	100.33	
Collision	241.88	241.88	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>970.19</u>	6.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	369.62	
PIP*/Optional \$2,500 Med Pay	181.89	32.74	
Uninsured Motorist	95.87	105.17	
Property Damage	153.19	153.19	
<u>Liability Subtotal</u>	<u>697.44</u>	<u>660.72</u>	5.3%
Comprehensive	100.33	100.33	
Collision	241.88	241.88	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>1,002.93</u>	3.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	369.62	
PIP*/Optional \$5,000 Med Pay	181.89	60.02	
Uninsured Motorist	95.87	105.17	
Property Damage	153.19	153.19	
<u>Liability Subtotal</u>	<u>697.44</u>	<u>688.00</u>	1.4%
Comprehensive	100.33	100.33	
Collision	241.88	241.88	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>1,030.21</u>	0.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Dixie County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	268.25	
Personal Injury Protection*	125.94		
Uninsured Motorist	76.57	84.00	
Property Damage	121.51	121.51	
<u>Liability Subtotal</u>	<u>517.42</u>	<u>473.76</u>	8.4%
Comprehensive	106.93	106.93	
Collision	222.35	222.35	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>803.04</u>	5.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	268.25	
PIP*/Optional \$2,500 Med Pay	125.94	22.67	
Uninsured Motorist	76.57	84.00	
Property Damage	121.51	121.51	
<u>Liability Subtotal</u>	<u>517.42</u>	<u>496.43</u>	4.1%
Comprehensive	106.93	106.93	
Collision	222.35	222.35	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>825.71</u>	2.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	268.25	
PIP*/Optional \$5,000 Med Pay	125.94	41.56	
Uninsured Motorist	76.57	84.00	
Property Damage	121.51	121.51	
<u>Liability Subtotal</u>	<u>517.42</u>	<u>515.32</u>	0.4%
Comprehensive	106.93	106.93	
Collision	222.35	222.35	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>844.60</u>	0.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Duval County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	425.37	
Personal Injury Protection*	175.26		
Uninsured Motorist	96.80	106.19	
Property Damage	188.81	188.81	
<u>Liability Subtotal</u>	<u>767.55</u>	<u>720.37</u>	6.1%
Comprehensive	107.09	107.09	
Collision	273.99	273.99	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,101.45</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	425.37	
PIP*/Optional \$2,500 Med Pay	175.26	31.55	
Uninsured Motorist	96.80	106.19	
Property Damage	188.81	188.81	
<u>Liability Subtotal</u>	<u>767.55</u>	<u>751.92</u>	2.0%
Comprehensive	107.09	107.09	
Collision	273.99	273.99	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,133.00</u>	1.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	425.37	
PIP*/Optional \$5,000 Med Pay	175.26	57.84	
Uninsured Motorist	96.80	106.19	
Property Damage	188.81	188.81	
<u>Liability Subtotal</u>	<u>767.55</u>	<u>778.21</u>	-1.4%
Comprehensive	107.09	107.09	
Collision	273.99	273.99	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,159.29</u>	-0.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Escambia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	345.92	
Personal Injury Protection*	143.98		
Uninsured Motorist	85.58	93.88	
Property Damage	177.15	177.15	
<u>Liability Subtotal</u>	<u>656.11</u>	<u>616.95</u>	6.0%
Comprehensive	116.87	116.87	
Collision	259.14	259.14	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>992.96</u>	3.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	345.92	
PIP*/Optional \$2,500 Med Pay	143.98	25.92	
Uninsured Motorist	85.58	93.88	
Property Damage	177.15	177.15	
<u>Liability Subtotal</u>	<u>656.11</u>	<u>642.87</u>	2.0%
Comprehensive	116.87	116.87	
Collision	259.14	259.14	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>1,018.88</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	345.92	
PIP*/Optional \$5,000 Med Pay	143.98	47.51	
Uninsured Motorist	85.58	93.88	
Property Damage	177.15	177.15	
<u>Liability Subtotal</u>	<u>656.11</u>	<u>664.46</u>	-1.3%
Comprehensive	116.87	116.87	
Collision	259.14	259.14	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>1,040.47</u>	-0.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Flagler County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	386.14	
Personal Injury Protection*	138.82		
Uninsured Motorist	96.68	106.06	
Property Damage	136.45	136.45	
<u>Liability Subtotal</u>	<u>650.35</u>	<u>628.65</u>	3.3%
Comprehensive	88.47	88.47	
Collision	210.64	210.64	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>927.76</u>	2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	386.14	
PIP*/Optional \$2,500 Med Pay	138.82	24.99	
Uninsured Motorist	96.68	106.06	
Property Damage	136.45	136.45	
<u>Liability Subtotal</u>	<u>650.35</u>	<u>653.64</u>	-0.5%
Comprehensive	88.47	88.47	
Collision	210.64	210.64	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>952.75</u>	-0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	386.14	
PIP*/Optional \$5,000 Med Pay	138.82	45.81	
Uninsured Motorist	96.68	106.06	
Property Damage	136.45	136.45	
<u>Liability Subtotal</u>	<u>650.35</u>	<u>674.46</u>	-3.7%
Comprehensive	88.47	88.47	
Collision	210.64	210.64	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>973.57</u>	-2.5%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Franklin County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	269.72	
Personal Injury Protection*	108.01		
Uninsured Motorist	79.62	87.34	
Property Damage	121.75	121.75	
<u>Liability Subtotal</u>	<u>503.84</u>	<u>478.81</u>	5.0%
Comprehensive	125.94	125.94	
Collision	224.26	224.26	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>829.01</u>	2.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	269.72	
PIP*/Optional \$2,500 Med Pay	108.01	19.44	
Uninsured Motorist	79.62	87.34	
Property Damage	121.75	121.75	
<u>Liability Subtotal</u>	<u>503.84</u>	<u>498.25</u>	1.1%
Comprehensive	125.94	125.94	
Collision	224.26	224.26	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>848.45</u>	0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	269.72	
PIP*/Optional \$5,000 Med Pay	108.01	35.64	
Uninsured Motorist	79.62	87.34	
Property Damage	121.75	121.75	
<u>Liability Subtotal</u>	<u>503.84</u>	<u>514.45</u>	-2.1%
Comprehensive	125.94	125.94	
Collision	224.26	224.26	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>864.65</u>	-1.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Gadsden County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	277.41	
Personal Injury Protection*	147.12		
Uninsured Motorist	70.85	77.72	
Property Damage	133.02	133.02	
<u>Liability Subtotal</u>	<u>551.00</u>	<u>488.15</u>	11.4%
Comprehensive	126.53	126.53	
Collision	247.34	247.34	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>862.02</u>	6.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	277.41	
PIP*/Optional \$2,500 Med Pay	147.12	26.48	
Uninsured Motorist	70.85	77.72	
Property Damage	133.02	133.02	
<u>Liability Subtotal</u>	<u>551.00</u>	<u>514.63</u>	6.6%
Comprehensive	126.53	126.53	
Collision	247.34	247.34	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>888.50</u>	3.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	277.41	
PIP*/Optional \$5,000 Med Pay	147.12	48.55	
Uninsured Motorist	70.85	77.72	
Property Damage	133.02	133.02	
<u>Liability Subtotal</u>	<u>551.00</u>	<u>536.70</u>	2.6%
Comprehensive	126.53	126.53	
Collision	247.34	247.34	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>910.57</u>	1.5%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Gilchrist County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	290.67	
Personal Injury Protection*	123.03		
Uninsured Motorist	75.70	83.04	
Property Damage	125.32	125.32	
<u>Liability Subtotal</u>	<u>533.62</u>	<u>499.03</u>	6.5%
Comprehensive	102.74	102.74	
Collision	205.10	205.10	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>806.87</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	290.67	
PIP*/Optional \$2,500 Med Pay	123.03	22.15	
Uninsured Motorist	75.70	83.04	
Property Damage	125.32	125.32	
<u>Liability Subtotal</u>	<u>533.62</u>	<u>521.18</u>	2.3%
Comprehensive	102.74	102.74	
Collision	205.10	205.10	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>829.02</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	290.67	
PIP*/Optional \$5,000 Med Pay	123.03	40.60	
Uninsured Motorist	75.70	83.04	
Property Damage	125.32	125.32	
<u>Liability Subtotal</u>	<u>533.62</u>	<u>539.63</u>	-1.1%
Comprehensive	102.74	102.74	
Collision	205.10	205.10	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>847.47</u>	-0.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Glades County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	396.46	
Personal Injury Protection*	183.02		
Uninsured Motorist	97.24	106.67	
Property Damage	149.78	149.78	
<u>Liability Subtotal</u>	<u>715.88</u>	<u>652.91</u>	8.8%
Comprehensive	105.40	105.40	
Collision	243.24	243.24	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,001.55</u>	5.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	396.46	
PIP*/Optional \$2,500 Med Pay	183.02	32.94	
Uninsured Motorist	97.24	106.67	
Property Damage	149.78	149.78	
<u>Liability Subtotal</u>	<u>715.88</u>	<u>685.85</u>	4.2%
Comprehensive	105.40	105.40	
Collision	243.24	243.24	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,034.49</u>	2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	396.46	
PIP*/Optional \$5,000 Med Pay	183.02	60.40	
Uninsured Motorist	97.24	106.67	
Property Damage	149.78	149.78	
<u>Liability Subtotal</u>	<u>715.88</u>	<u>713.31</u>	0.4%
Comprehensive	105.40	105.40	
Collision	243.24	243.24	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,061.95</u>	0.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Gulf County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	270.09	
Personal Injury Protection*	104.81		
Uninsured Motorist	75.45	82.77	
Property Damage	120.71	120.71	
<u>Liability Subtotal</u>	<u>495.70</u>	<u>473.57</u>	4.5%
Comprehensive	117.32	117.32	
Collision	226.87	226.87	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>817.76</u>	2.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	270.09	
PIP*/Optional \$2,500 Med Pay	104.81	18.87	
Uninsured Motorist	75.45	82.77	
Property Damage	120.71	120.71	
<u>Liability Subtotal</u>	<u>495.70</u>	<u>492.44</u>	0.7%
Comprehensive	117.32	117.32	
Collision	226.87	226.87	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>836.63</u>	0.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	270.09	
PIP*/Optional \$5,000 Med Pay	104.81	34.59	
Uninsured Motorist	75.45	82.77	
Property Damage	120.71	120.71	
<u>Liability Subtotal</u>	<u>495.70</u>	<u>508.16</u>	-2.5%
Comprehensive	117.32	117.32	
Collision	226.87	226.87	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>852.35</u>	-1.5%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Hamilton County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	276.37	
Personal Injury Protection*	126.51		
Uninsured Motorist	62.29	68.33	
Property Damage	118.58	118.58	
<u>Liability Subtotal</u>	<u>506.64</u>	<u>463.28</u>	8.6%
Comprehensive	126.23	126.23	
Collision	226.94	226.94	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>816.45</u>	5.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	276.37	
PIP*/Optional \$2,500 Med Pay	126.51	22.77	
Uninsured Motorist	62.29	68.33	
Property Damage	118.58	118.58	
<u>Liability Subtotal</u>	<u>506.64</u>	<u>486.05</u>	4.1%
Comprehensive	126.23	126.23	
Collision	226.94	226.94	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>839.22</u>	2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	276.37	
PIP*/Optional \$5,000 Med Pay	126.51	41.75	
Uninsured Motorist	62.29	68.33	
Property Damage	118.58	118.58	
<u>Liability Subtotal</u>	<u>506.64</u>	<u>505.03</u>	0.3%
Comprehensive	126.23	126.23	
Collision	226.94	226.94	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>858.20</u>	0.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Hardee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	374.02	
Personal Injury Protection*	191.68		
Uninsured Motorist	88.53	97.12	
Property Damage	159.38	159.38	
<u>Liability Subtotal</u>	<u>709.25</u>	<u>630.52</u>	11.1%
Comprehensive	108.72	108.72	
Collision	243.71	243.71	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>982.95</u>	7.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	374.02	
PIP*/Optional \$2,500 Med Pay	191.68	34.50	
Uninsured Motorist	88.53	97.12	
Property Damage	159.38	159.38	
<u>Liability Subtotal</u>	<u>709.25</u>	<u>665.02</u>	6.2%
Comprehensive	108.72	108.72	
Collision	243.71	243.71	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>1,017.45</u>	4.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	374.02	
PIP*/Optional \$5,000 Med Pay	191.68	63.25	
Uninsured Motorist	88.53	97.12	
Property Damage	159.38	159.38	
<u>Liability Subtotal</u>	<u>709.25</u>	<u>693.77</u>	2.2%
Comprehensive	108.72	108.72	
Collision	243.71	243.71	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>1,046.20</u>	1.5%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Hendry County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	393.76	
Personal Injury Protection*	223.63		
Uninsured Motorist	101.69	111.55	
Property Damage	160.08	160.08	
<u>Liability Subtotal</u>	<u>769.29</u>	<u>665.39</u>	13.5%
Comprehensive	116.37	116.37	
Collision	274.56	274.56	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,056.32</u>	9.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	393.76	
PIP*/Optional \$2,500 Med Pay	223.63	40.25	
Uninsured Motorist	101.69	111.55	
Property Damage	160.08	160.08	
<u>Liability Subtotal</u>	<u>769.29</u>	<u>705.64</u>	8.3%
Comprehensive	116.37	116.37	
Collision	274.56	274.56	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,096.57</u>	5.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	393.76	
PIP*/Optional \$5,000 Med Pay	223.63	73.80	
Uninsured Motorist	101.69	111.55	
Property Damage	160.08	160.08	
<u>Liability Subtotal</u>	<u>769.29</u>	<u>739.19</u>	3.9%
Comprehensive	116.37	116.37	
Collision	274.56	274.56	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,130.12</u>	2.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Hernando County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	489.85	
Personal Injury Protection*	189.47		
Uninsured Motorist	114.41	125.51	
Property Damage	166.34	166.34	
<u>Liability Subtotal</u>	<u>823.39</u>	<u>781.70</u>	5.1%
Comprehensive	93.96	93.96	
Collision	220.98	220.98	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,096.64</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	489.85	
PIP*/Optional \$2,500 Med Pay	189.47	34.10	
Uninsured Motorist	114.41	125.51	
Property Damage	166.34	166.34	
<u>Liability Subtotal</u>	<u>823.39</u>	<u>815.80</u>	0.9%
Comprehensive	93.96	93.96	
Collision	220.98	220.98	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,130.74</u>	0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	489.85	
PIP*/Optional \$5,000 Med Pay	189.47	62.53	
Uninsured Motorist	114.41	125.51	
Property Damage	166.34	166.34	
<u>Liability Subtotal</u>	<u>823.39</u>	<u>844.23</u>	-2.5%
Comprehensive	93.96	93.96	
Collision	220.98	220.98	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,159.17</u>	-1.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Highlands County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	371.12	
Personal Injury Protection*	156.16		
Uninsured Motorist	89.63	98.32	
Property Damage	138.21	138.21	
<u>Liability Subtotal</u>	<u>651.57</u>	<u>607.65</u>	6.7%
Comprehensive	91.04	91.04	
Collision	220.20	220.20	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>918.89</u>	4.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	371.12	
PIP*/Optional \$2,500 Med Pay	156.16	28.11	
Uninsured Motorist	89.63	98.32	
Property Damage	138.21	138.21	
<u>Liability Subtotal</u>	<u>651.57</u>	<u>635.76</u>	2.4%
Comprehensive	91.04	91.04	
Collision	220.20	220.20	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>947.00</u>	1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	371.12	
PIP*/Optional \$5,000 Med Pay	156.16	51.53	
Uninsured Motorist	89.63	98.32	
Property Damage	138.21	138.21	
<u>Liability Subtotal</u>	<u>651.57</u>	<u>659.18</u>	-1.2%
Comprehensive	91.04	91.04	
Collision	220.20	220.20	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>970.42</u>	-0.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Hillsborough County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	556.80	
Personal Injury Protection*	264.20		
Uninsured Motorist	125.28	137.43	
Property Damage	208.65	208.65	
<u>Liability Subtotal</u>	<u>999.57</u>	<u>902.88</u>	9.7%
Comprehensive	109.06	109.06	
Collision	282.35	282.35	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,294.29</u>	7.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	556.80	
PIP*/Optional \$2,500 Med Pay	264.20	47.56	
Uninsured Motorist	125.28	137.43	
Property Damage	208.65	208.65	
<u>Liability Subtotal</u>	<u>999.57</u>	<u>950.44</u>	4.9%
Comprehensive	109.06	109.06	
Collision	282.35	282.35	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,341.85</u>	3.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	556.80	
PIP*/Optional \$5,000 Med Pay	264.20	87.19	
Uninsured Motorist	125.28	137.43	
Property Damage	208.65	208.65	
<u>Liability Subtotal</u>	<u>999.57</u>	<u>990.07</u>	1.0%
Comprehensive	109.06	109.06	
Collision	282.35	282.35	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,381.48</u>	0.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Holmes County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	270.94	
Personal Injury Protection*	101.51		
Uninsured Motorist	61.98	67.99	
Property Damage	116.69	116.69	
<u>Liability Subtotal</u>	<u>475.52</u>	<u>455.62</u>	4.2%
Comprehensive	125.79	125.79	
Collision	219.28	219.28	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>800.69</u>	2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	270.94	
PIP*/Optional \$2,500 Med Pay	101.51	18.27	
Uninsured Motorist	61.98	67.99	
Property Damage	116.69	116.69	
<u>Liability Subtotal</u>	<u>475.52</u>	<u>473.89</u>	0.3%
Comprehensive	125.79	125.79	
Collision	219.28	219.28	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>818.96</u>	0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	270.94	
PIP*/Optional \$5,000 Med Pay	101.51	33.50	
Uninsured Motorist	61.98	67.99	
Property Damage	116.69	116.69	
<u>Liability Subtotal</u>	<u>475.52</u>	<u>489.12</u>	-2.9%
Comprehensive	125.79	125.79	
Collision	219.28	219.28	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>834.19</u>	-1.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Indian River County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	427.29	
Personal Injury Protection*	144.78		
Uninsured Motorist	117.94	129.38	
Property Damage	144.61	144.61	
<u>Liability Subtotal</u>	<u>715.40</u>	<u>701.28</u>	2.0%
Comprehensive	74.33	74.33	
Collision	210.40	210.40	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>986.01</u>	1.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	427.29	
PIP*/Optional \$2,500 Med Pay	144.78	26.06	
Uninsured Motorist	117.94	129.38	
Property Damage	144.61	144.61	
<u>Liability Subtotal</u>	<u>715.40</u>	<u>727.34</u>	-1.7%
Comprehensive	74.33	74.33	
Collision	210.40	210.40	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>1,012.07</u>	-1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	427.29	
PIP*/Optional \$5,000 Med Pay	144.78	47.78	
Uninsured Motorist	117.94	129.38	
Property Damage	144.61	144.61	
<u>Liability Subtotal</u>	<u>715.40</u>	<u>749.06</u>	-4.7%
Comprehensive	74.33	74.33	
Collision	210.40	210.40	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>1,033.79</u>	-3.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Jackson County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	273.82	
Personal Injury Protection*	114.64		
Uninsured Motorist	69.67	76.43	
Property Damage	122.79	122.79	
<u>Liability Subtotal</u>	<u>504.52</u>	<u>473.04</u>	6.2%
Comprehensive	125.71	125.71	
Collision	225.80	225.80	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>824.55</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	273.82	
PIP*/Optional \$2,500 Med Pay	114.64	20.64	
Uninsured Motorist	69.67	76.43	
Property Damage	122.79	122.79	
<u>Liability Subtotal</u>	<u>504.52</u>	<u>493.68</u>	2.1%
Comprehensive	125.71	125.71	
Collision	225.80	225.80	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>845.19</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	273.82	
PIP*/Optional \$5,000 Med Pay	114.64	37.83	
Uninsured Motorist	69.67	76.43	
Property Damage	122.79	122.79	
<u>Liability Subtotal</u>	<u>504.52</u>	<u>510.87</u>	-1.3%
Comprehensive	125.71	125.71	
Collision	225.80	225.80	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>862.38</u>	-0.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Jefferson County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	281.17	
Personal Injury Protection*	117.95		
Uninsured Motorist	82.17	90.14	
Property Damage	131.63	131.63	
<u>Liability Subtotal</u>	<u>534.47</u>	<u>502.94</u>	5.9%
Comprehensive	116.36	116.36	
Collision	218.89	218.89	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>838.19</u>	3.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	281.17	
PIP*/Optional \$2,500 Med Pay	117.95	21.23	
Uninsured Motorist	82.17	90.14	
Property Damage	131.63	131.63	
<u>Liability Subtotal</u>	<u>534.47</u>	<u>524.17</u>	1.9%
Comprehensive	116.36	116.36	
Collision	218.89	218.89	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>859.42</u>	1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	281.17	
PIP*/Optional \$5,000 Med Pay	117.95	38.92	
Uninsured Motorist	82.17	90.14	
Property Damage	131.63	131.63	
<u>Liability Subtotal</u>	<u>534.47</u>	<u>541.86</u>	-1.4%
Comprehensive	116.36	116.36	
Collision	218.89	218.89	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>877.11</u>	-0.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Lafayette County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	296.35	
Personal Injury Protection*	120.51		
Uninsured Motorist	59.82	65.62	
Property Damage	123.95	123.95	
<u>Liability Subtotal</u>	<u>517.94</u>	<u>485.92</u>	6.2%
Comprehensive	121.11	121.11	
Collision	232.18	232.18	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>839.21</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	296.35	
PIP*/Optional \$2,500 Med Pay	120.51	21.69	
Uninsured Motorist	59.82	65.62	
Property Damage	123.95	123.95	
<u>Liability Subtotal</u>	<u>517.94</u>	<u>507.61</u>	2.0%
Comprehensive	121.11	121.11	
Collision	232.18	232.18	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>860.90</u>	1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	296.35	
PIP*/Optional \$5,000 Med Pay	120.51	39.77	
Uninsured Motorist	59.82	65.62	
Property Damage	123.95	123.95	
<u>Liability Subtotal</u>	<u>517.94</u>	<u>525.69</u>	-1.5%
Comprehensive	121.11	121.11	
Collision	232.18	232.18	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>878.98</u>	-0.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Lake County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	379.76	
Personal Injury Protection*	146.62		
Uninsured Motorist	94.65	103.83	
Property Damage	149.36	149.36	
<u>Liability Subtotal</u>	<u>664.43</u>	<u>632.95</u>	4.7%
Comprehensive	83.66	83.66	
Collision	214.91	214.91	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>931.52</u>	3.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	379.76	
PIP*/Optional \$2,500 Med Pay	146.62	26.39	
Uninsured Motorist	94.65	103.83	
Property Damage	149.36	149.36	
<u>Liability Subtotal</u>	<u>664.43</u>	<u>659.34</u>	0.8%
Comprehensive	83.66	83.66	
Collision	214.91	214.91	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>957.91</u>	0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	379.76	
PIP*/Optional \$5,000 Med Pay	146.62	48.38	
Uninsured Motorist	94.65	103.83	
Property Damage	149.36	149.36	
<u>Liability Subtotal</u>	<u>664.43</u>	<u>681.33</u>	-2.5%
Comprehensive	83.66	83.66	
Collision	214.91	214.91	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>979.90</u>	-1.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Lee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	414.98	
Personal Injury Protection*	177.06		
Uninsured Motorist	108.72	119.27	
Property Damage	151.92	151.92	
<u>Liability Subtotal</u>	<u>736.89</u>	<u>686.17</u>	6.9%
Comprehensive	77.84	77.84	
Collision	228.19	228.19	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>992.20</u>	4.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	414.98	
PIP*/Optional \$2,500 Med Pay	177.06	31.87	
Uninsured Motorist	108.72	119.27	
Property Damage	151.92	151.92	
<u>Liability Subtotal</u>	<u>736.89</u>	<u>718.04</u>	2.6%
Comprehensive	77.84	77.84	
Collision	228.19	228.19	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>1,024.07</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	414.98	
PIP*/Optional \$5,000 Med Pay	177.06	58.43	
Uninsured Motorist	108.72	119.27	
Property Damage	151.92	151.92	
<u>Liability Subtotal</u>	<u>736.89</u>	<u>744.60</u>	-1.0%
Comprehensive	77.84	77.84	
Collision	228.19	228.19	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>1,050.63</u>	-0.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Leon County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	351.85	
Personal Injury Protection*	123.70		
Uninsured Motorist	86.23	94.59	
Property Damage	172.31	172.31	
<u>Liability Subtotal</u>	<u>635.92</u>	<u>618.75</u>	2.7%
Comprehensive	99.74	99.74	
Collision	267.51	267.51	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>986.00</u>	1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	351.85	
PIP*/Optional \$2,500 Med Pay	123.70	22.27	
Uninsured Motorist	86.23	94.59	
Property Damage	172.31	172.31	
<u>Liability Subtotal</u>	<u>635.92</u>	<u>641.02</u>	-0.8%
Comprehensive	99.74	99.74	
Collision	267.51	267.51	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>1,008.27</u>	-0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	351.85	
PIP*/Optional \$5,000 Med Pay	123.70	40.82	
Uninsured Motorist	86.23	94.59	
Property Damage	172.31	172.31	
<u>Liability Subtotal</u>	<u>635.92</u>	<u>659.57</u>	-3.7%
Comprehensive	99.74	99.74	
Collision	267.51	267.51	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>1,026.82</u>	-2.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Levy County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	308.51	
Personal Injury Protection*	130.24		
Uninsured Motorist	80.28	88.07	
Property Damage	131.09	131.09	
<u>Liability Subtotal</u>	<u>564.04</u>	<u>527.67</u>	6.4%
Comprehensive	96.23	96.23	
Collision	206.37	206.37	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>830.27</u>	4.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	308.51	
PIP*/Optional \$2,500 Med Pay	130.24	23.44	
Uninsured Motorist	80.28	88.07	
Property Damage	131.09	131.09	
<u>Liability Subtotal</u>	<u>564.04</u>	<u>551.11</u>	2.3%
Comprehensive	96.23	96.23	
Collision	206.37	206.37	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>853.71</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	308.51	
PIP*/Optional \$5,000 Med Pay	130.24	42.98	
Uninsured Motorist	80.28	88.07	
Property Damage	131.09	131.09	
<u>Liability Subtotal</u>	<u>564.04</u>	<u>570.65</u>	-1.2%
Comprehensive	96.23	96.23	
Collision	206.37	206.37	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>873.25</u>	-0.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Liberty County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	265.47	
Personal Injury Protection*	113.35		
Uninsured Motorist	58.74	64.44	
Property Damage	121.62	121.62	
<u>Liability Subtotal</u>	<u>485.11</u>	<u>451.53</u>	6.9%
Comprehensive	131.15	131.15	
Collision	237.59	237.59	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>820.27</u>	3.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	265.47	
PIP*/Optional \$2,500 Med Pay	113.35	20.40	
Uninsured Motorist	58.74	64.44	
Property Damage	121.62	121.62	
<u>Liability Subtotal</u>	<u>485.11</u>	<u>471.93</u>	2.7%
Comprehensive	131.15	131.15	
Collision	237.59	237.59	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>840.67</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	265.47	
PIP*/Optional \$5,000 Med Pay	113.35	37.41	
Uninsured Motorist	58.74	64.44	
Property Damage	121.62	121.62	
<u>Liability Subtotal</u>	<u>485.11</u>	<u>488.94</u>	-0.8%
Comprehensive	131.15	131.15	
Collision	237.59	237.59	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>857.68</u>	-0.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Madison County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	272.18	
Personal Injury Protection*	118.09		
Uninsured Motorist	60.08	65.91	
Property Damage	117.55	117.55	
<u>Liability Subtotal</u>	<u>491.96</u>	<u>455.64</u>	7.4%
Comprehensive	126.28	126.28	
Collision	220.55	220.55	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>802.47</u>	4.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	272.18	
PIP*/Optional \$2,500 Med Pay	118.09	21.26	
Uninsured Motorist	60.08	65.91	
Property Damage	117.55	117.55	
<u>Liability Subtotal</u>	<u>491.96</u>	<u>476.90</u>	3.1%
Comprehensive	126.28	126.28	
Collision	220.55	220.55	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>823.73</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	272.18	
PIP*/Optional \$5,000 Med Pay	118.09	38.97	
Uninsured Motorist	60.08	65.91	
Property Damage	117.55	117.55	
<u>Liability Subtotal</u>	<u>491.96</u>	<u>494.61</u>	-0.5%
Comprehensive	126.28	126.28	
Collision	220.55	220.55	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>841.44</u>	-0.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Manatee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	461.16	
Personal Injury Protection*	170.41		
Uninsured Motorist	105.64	115.89	
Property Damage	168.04	168.04	
<u>Liability Subtotal</u>	<u>776.58</u>	<u>745.09</u>	4.1%
Comprehensive	82.73	82.73	
Collision	238.16	238.16	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,065.98</u>	2.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	461.16	
PIP*/Optional \$2,500 Med Pay	170.41	30.67	
Uninsured Motorist	105.64	115.89	
Property Damage	168.04	168.04	
<u>Liability Subtotal</u>	<u>776.58</u>	<u>775.76</u>	0.1%
Comprehensive	82.73	82.73	
Collision	238.16	238.16	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,096.65</u>	0.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	461.16	
PIP*/Optional \$5,000 Med Pay	170.41	56.24	
Uninsured Motorist	105.64	115.89	
Property Damage	168.04	168.04	
<u>Liability Subtotal</u>	<u>776.58</u>	<u>801.33</u>	-3.2%
Comprehensive	82.73	82.73	
Collision	238.16	238.16	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,122.22</u>	-2.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Marion County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	367.90	
Personal Injury Protection*	149.55		
Uninsured Motorist	99.07	108.68	
Property Damage	146.71	146.71	
<u>Liability Subtotal</u>	<u>660.58</u>	<u>623.29</u>	5.6%
Comprehensive	78.83	78.83	
Collision	212.37	212.37	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>914.49</u>	3.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	367.90	
PIP*/Optional \$2,500 Med Pay	149.55	26.92	
Uninsured Motorist	99.07	108.68	
Property Damage	146.71	146.71	
<u>Liability Subtotal</u>	<u>660.58</u>	<u>650.21</u>	1.6%
Comprehensive	78.83	78.83	
Collision	212.37	212.37	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>941.41</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	367.90	
PIP*/Optional \$5,000 Med Pay	149.55	49.35	
Uninsured Motorist	99.07	108.68	
Property Damage	146.71	146.71	
<u>Liability Subtotal</u>	<u>660.58</u>	<u>672.64</u>	-1.8%
Comprehensive	78.83	78.83	
Collision	212.37	212.37	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>963.84</u>	-1.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Martin County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	489.04	
Personal Injury Protection*	146.21		
Uninsured Motorist	129.43	141.98	
Property Damage	150.83	150.83	
<u>Liability Subtotal</u>	<u>779.06</u>	<u>781.85</u>	-0.4%
Comprehensive	77.84	77.84	
Collision	221.77	221.77	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,081.46</u>	-0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	489.04	
PIP*/Optional \$2,500 Med Pay	146.21	26.32	
Uninsured Motorist	129.43	141.98	
Property Damage	150.83	150.83	
<u>Liability Subtotal</u>	<u>779.06</u>	<u>808.17</u>	-3.7%
Comprehensive	77.84	77.84	
Collision	221.77	221.77	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,107.78</u>	-2.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	489.04	
PIP*/Optional \$5,000 Med Pay	146.21	48.25	
Uninsured Motorist	129.43	141.98	
Property Damage	150.83	150.83	
<u>Liability Subtotal</u>	<u>779.06</u>	<u>830.10</u>	-6.6%
Comprehensive	77.84	77.84	
Collision	221.77	221.77	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,129.71</u>	-4.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Miami-Dade County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	474.56	
Personal Injury Protection*	417.16		
Uninsured Motorist	131.60	144.37	
Property Damage	230.38	230.38	
<u>Liability Subtotal</u>	<u>1,121.29</u>	<u>849.31</u>	24.3%
Comprehensive	165.36	165.36	
Collision	387.59	387.59	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,402.26</u>	16.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	474.56	
PIP*/Optional \$2,500 Med Pay	417.16	75.09	
Uninsured Motorist	131.60	144.37	
Property Damage	230.38	230.38	
<u>Liability Subtotal</u>	<u>1,121.29</u>	<u>924.40</u>	17.6%
Comprehensive	165.36	165.36	
Collision	387.59	387.59	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,477.35</u>	11.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	474.56	
PIP*/Optional \$5,000 Med Pay	417.16	137.66	
Uninsured Motorist	131.60	144.37	
Property Damage	230.38	230.38	
<u>Liability Subtotal</u>	<u>1,121.29</u>	<u>986.97</u>	12.0%
Comprehensive	165.36	165.36	
Collision	387.59	387.59	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,539.92</u>	8.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Monroe County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	411.70	
Personal Injury Protection*	139.82		
Uninsured Motorist	92.73	101.72	
Property Damage	164.52	164.52	
<u>Liability Subtotal</u>	<u>693.90</u>	<u>677.94</u>	2.3%
Comprehensive	124.61	124.61	
Collision	263.79	263.79	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,066.34</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	411.70	
PIP*/Optional \$2,500 Med Pay	139.82	25.17	
Uninsured Motorist	92.73	101.72	
Property Damage	164.52	164.52	
<u>Liability Subtotal</u>	<u>693.90</u>	<u>703.11</u>	-1.3%
Comprehensive	124.61	124.61	
Collision	263.79	263.79	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,091.51</u>	-0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	411.70	
PIP*/Optional \$5,000 Med Pay	139.82	46.14	
Uninsured Motorist	92.73	101.72	
Property Damage	164.52	164.52	
<u>Liability Subtotal</u>	<u>693.90</u>	<u>724.08</u>	-4.3%
Comprehensive	124.61	124.61	
Collision	263.79	263.79	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,112.48</u>	-2.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Nassau County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	340.61	
Personal Injury Protection*	119.13		
Uninsured Motorist	81.42	89.32	
Property Damage	142.23	142.23	
<u>Liability Subtotal</u>	<u>588.35</u>	<u>572.16</u>	2.8%
Comprehensive	116.00	116.00	
Collision	226.95	226.95	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>915.11</u>	1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	340.61	
PIP*/Optional \$2,500 Med Pay	119.13	21.44	
Uninsured Motorist	81.42	89.32	
Property Damage	142.23	142.23	
<u>Liability Subtotal</u>	<u>588.35</u>	<u>593.60</u>	-0.9%
Comprehensive	116.00	116.00	
Collision	226.95	226.95	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>936.55</u>	-0.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	340.61	
PIP*/Optional \$5,000 Med Pay	119.13	39.31	
Uninsured Motorist	81.42	89.32	
Property Damage	142.23	142.23	
<u>Liability Subtotal</u>	<u>588.35</u>	<u>611.47</u>	-3.9%
Comprehensive	116.00	116.00	
Collision	226.95	226.95	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>954.42</u>	-2.5%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Okaloosa County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	292.62	
Personal Injury Protection*	99.76		
Uninsured Motorist	70.35	77.17	
Property Damage	153.74	153.74	
<u>Liability Subtotal</u>	<u>534.82</u>	<u>523.53</u>	2.1%
Comprehensive	117.27	117.27	
Collision	225.27	225.27	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>866.07</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	292.62	
PIP*/Optional \$2,500 Med Pay	99.76	17.96	
Uninsured Motorist	70.35	77.17	
Property Damage	153.74	153.74	
<u>Liability Subtotal</u>	<u>534.82</u>	<u>541.49</u>	-1.2%
Comprehensive	117.27	117.27	
Collision	225.27	225.27	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>884.03</u>	-0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	292.62	
PIP*/Optional \$5,000 Med Pay	99.76	32.92	
Uninsured Motorist	70.35	77.17	
Property Damage	153.74	153.74	
<u>Liability Subtotal</u>	<u>534.82</u>	<u>556.45</u>	-4.0%
Comprehensive	117.27	117.27	
Collision	225.27	225.27	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>898.99</u>	-2.5%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Okeechobee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	407.00	
Personal Injury Protection*	181.97		
Uninsured Motorist	100.41	110.15	
Property Damage	156.33	156.33	
<u>Liability Subtotal</u>	<u>732.15</u>	<u>673.48</u>	8.0%
Comprehensive	93.23	93.23	
Collision	238.21	238.21	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,004.92</u>	5.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	407.00	
PIP*/Optional \$2,500 Med Pay	181.97	32.75	
Uninsured Motorist	100.41	110.15	
Property Damage	156.33	156.33	
<u>Liability Subtotal</u>	<u>732.15</u>	<u>706.23</u>	3.5%
Comprehensive	93.23	93.23	
Collision	238.21	238.21	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,037.67</u>	2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	407.00	
PIP*/Optional \$5,000 Med Pay	181.97	60.05	
Uninsured Motorist	100.41	110.15	
Property Damage	156.33	156.33	
<u>Liability Subtotal</u>	<u>732.15</u>	<u>733.53</u>	-0.2%
Comprehensive	93.23	93.23	
Collision	238.21	238.21	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,064.97</u>	-0.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Orange County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	451.82	
Personal Injury Protection*	241.07		
Uninsured Motorist	102.48	112.42	
Property Damage	192.13	192.13	
<u>Liability Subtotal</u>	<u>861.43</u>	<u>756.37</u>	12.2%
Comprehensive	99.52	99.52	
Collision	276.78	276.78	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,132.67</u>	8.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	451.82	
PIP*/Optional \$2,500 Med Pay	241.07	43.39	
Uninsured Motorist	102.48	112.42	
Property Damage	192.13	192.13	
<u>Liability Subtotal</u>	<u>861.43</u>	<u>799.76</u>	7.2%
Comprehensive	99.52	99.52	
Collision	276.78	276.78	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,176.06</u>	5.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	451.82	
PIP*/Optional \$5,000 Med Pay	241.07	79.55	
Uninsured Motorist	102.48	112.42	
Property Damage	192.13	192.13	
<u>Liability Subtotal</u>	<u>861.43</u>	<u>835.92</u>	3.0%
Comprehensive	99.52	99.52	
Collision	276.78	276.78	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,212.22</u>	2.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Osceola County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	453.30	
Personal Injury Protection*	264.95		
Uninsured Motorist	106.74	117.09	
Property Damage	183.06	183.06	
<u>Liability Subtotal</u>	<u>881.57</u>	<u>753.45</u>	14.5%
Comprehensive	96.18	96.18	
Collision	265.58	265.58	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,115.21</u>	10.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	453.30	
PIP*/Optional \$2,500 Med Pay	264.95	47.69	
Uninsured Motorist	106.74	117.09	
Property Damage	183.06	183.06	
<u>Liability Subtotal</u>	<u>881.57</u>	<u>801.14</u>	9.1%
Comprehensive	96.18	96.18	
Collision	265.58	265.58	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,162.90</u>	6.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	453.30	
PIP*/Optional \$5,000 Med Pay	264.95	87.43	
Uninsured Motorist	106.74	117.09	
Property Damage	183.06	183.06	
<u>Liability Subtotal</u>	<u>881.57</u>	<u>840.88</u>	4.6%
Comprehensive	96.18	96.18	
Collision	265.58	265.58	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,202.64</u>	3.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Palm Beach County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	648.30	
Personal Injury Protection*	264.12		
Uninsured Motorist	166.75	182.92	
Property Damage	198.12	198.12	
<u>Liability Subtotal</u>	<u>1,096.40</u>	<u>1,029.34</u>	6.1%
Comprehensive	98.47	98.47	
Collision	305.09	305.09	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,432.90</u>	4.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	648.30	
PIP*/Optional \$2,500 Med Pay	264.12	47.54	
Uninsured Motorist	166.75	182.92	
Property Damage	198.12	198.12	
<u>Liability Subtotal</u>	<u>1,096.40</u>	<u>1,076.88</u>	1.8%
Comprehensive	98.47	98.47	
Collision	305.09	305.09	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,480.44</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	648.30	
PIP*/Optional \$5,000 Med Pay	264.12	87.16	
Uninsured Motorist	166.75	182.92	
Property Damage	198.12	198.12	
<u>Liability Subtotal</u>	<u>1,096.40</u>	<u>1,116.50</u>	-1.8%
Comprehensive	98.47	98.47	
Collision	305.09	305.09	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,520.06</u>	-1.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Pasco County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	545.15	
Personal Injury Protection*	213.53		
Uninsured Motorist	112.23	123.12	
Property Damage	182.82	182.82	
<u>Liability Subtotal</u>	<u>901.62</u>	<u>851.09</u>	5.6%
Comprehensive	100.18	100.18	
Collision	243.75	243.75	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,195.02</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	545.15	
PIP*/Optional \$2,500 Med Pay	213.53	38.44	
Uninsured Motorist	112.23	123.12	
Property Damage	182.82	182.82	
<u>Liability Subtotal</u>	<u>901.62</u>	<u>889.53</u>	1.3%
Comprehensive	100.18	100.18	
Collision	243.75	243.75	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,233.46</u>	1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	545.15	
PIP*/Optional \$5,000 Med Pay	213.53	70.46	
Uninsured Motorist	112.23	123.12	
Property Damage	182.82	182.82	
<u>Liability Subtotal</u>	<u>901.62</u>	<u>921.55</u>	-2.2%
Comprehensive	100.18	100.18	
Collision	243.75	243.75	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,265.48</u>	-1.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Pinellas County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	570.10	
Personal Injury Protection*	201.82		
Uninsured Motorist	126.13	138.36	
Property Damage	187.52	187.52	
<u>Liability Subtotal</u>	<u>926.50</u>	<u>895.98</u>	3.3%
Comprehensive	84.33	84.33	
Collision	238.74	238.74	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,219.05</u>	2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	570.10	
PIP*/Optional \$2,500 Med Pay	201.82	36.33	
Uninsured Motorist	126.13	138.36	
Property Damage	187.52	187.52	
<u>Liability Subtotal</u>	<u>926.50</u>	<u>932.31</u>	-0.6%
Comprehensive	84.33	84.33	
Collision	238.74	238.74	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,255.38</u>	-0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	570.10	
PIP*/Optional \$5,000 Med Pay	201.82	66.60	
Uninsured Motorist	126.13	138.36	
Property Damage	187.52	187.52	
<u>Liability Subtotal</u>	<u>926.50</u>	<u>962.58</u>	-3.9%
Comprehensive	84.33	84.33	
Collision	238.74	238.74	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,285.65</u>	-2.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Polk County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	424.27	
Personal Injury Protection*	195.48		
Uninsured Motorist	103.68	113.74	
Property Damage	172.90	172.90	
<u>Liability Subtotal</u>	<u>777.95</u>	<u>710.91</u>	8.6%
Comprehensive	91.34	91.34	
Collision	248.68	248.68	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,050.93</u>	6.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	424.27	
PIP*/Optional \$2,500 Med Pay	195.48	35.19	
Uninsured Motorist	103.68	113.74	
Property Damage	172.90	172.90	
<u>Liability Subtotal</u>	<u>777.95</u>	<u>746.10</u>	4.1%
Comprehensive	91.34	91.34	
Collision	248.68	248.68	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,086.12</u>	2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	424.27	
PIP*/Optional \$5,000 Med Pay	195.48	64.51	
Uninsured Motorist	103.68	113.74	
Property Damage	172.90	172.90	
<u>Liability Subtotal</u>	<u>777.95</u>	<u>775.42</u>	0.3%
Comprehensive	91.34	91.34	
Collision	248.68	248.68	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,115.44</u>	0.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Putnam County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	334.07	
Personal Injury Protection*	147.20		
Uninsured Motorist	87.30	95.77	
Property Damage	140.20	140.20	
<u>Liability Subtotal</u>	<u>615.56</u>	<u>570.04</u>	7.4%
Comprehensive	95.64	95.64	
Collision	223.87	223.87	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>889.55</u>	4.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	334.07	
PIP*/Optional \$2,500 Med Pay	147.20	26.50	
Uninsured Motorist	87.30	95.77	
Property Damage	140.20	140.20	
<u>Liability Subtotal</u>	<u>615.56</u>	<u>596.54</u>	3.1%
Comprehensive	95.64	95.64	
Collision	223.87	223.87	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>916.05</u>	2.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	334.07	
PIP*/Optional \$5,000 Med Pay	147.20	48.58	
Uninsured Motorist	87.30	95.77	
Property Damage	140.20	140.20	
<u>Liability Subtotal</u>	<u>615.56</u>	<u>618.62</u>	-0.5%
Comprehensive	95.64	95.64	
Collision	223.87	223.87	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>938.13</u>	-0.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Santa Rosa County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	319.18	
Personal Injury Protection*	117.68		
Uninsured Motorist	79.31	87.00	
Property Damage	157.49	157.49	
<u>Liability Subtotal</u>	<u>584.60</u>	<u>563.67</u>	3.6%
Comprehensive	113.18	113.18	
Collision	232.32	232.32	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>909.17</u>	2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	319.18	
PIP*/Optional \$2,500 Med Pay	117.68	21.18	
Uninsured Motorist	79.31	87.00	
Property Damage	157.49	157.49	
<u>Liability Subtotal</u>	<u>584.60</u>	<u>584.85</u>	0.0%
Comprehensive	113.18	113.18	
Collision	232.32	232.32	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>930.35</u>	0.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	319.18	
PIP*/Optional \$5,000 Med Pay	117.68	38.83	
Uninsured Motorist	79.31	87.00	
Property Damage	157.49	157.49	
<u>Liability Subtotal</u>	<u>584.60</u>	<u>602.50</u>	-3.1%
Comprehensive	113.18	113.18	
Collision	232.32	232.32	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>948.00</u>	-1.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Sarasota County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	427.68	
Personal Injury Protection*	144.94		
Uninsured Motorist	101.46	111.30	
Property Damage	155.89	155.89	
<u>Liability Subtotal</u>	<u>710.64</u>	<u>694.87</u>	2.2%
Comprehensive	73.81	73.81	
Collision	222.53	222.53	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>991.21</u>	1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	427.68	
PIP*/Optional \$2,500 Med Pay	144.94	26.09	
Uninsured Motorist	101.46	111.30	
Property Damage	155.89	155.89	
<u>Liability Subtotal</u>	<u>710.64</u>	<u>720.96</u>	-1.5%
Comprehensive	73.81	73.81	
Collision	222.53	222.53	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>1,017.30</u>	-1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	427.68	
PIP*/Optional \$5,000 Med Pay	144.94	47.83	
Uninsured Motorist	101.46	111.30	
Property Damage	155.89	155.89	
<u>Liability Subtotal</u>	<u>710.64</u>	<u>742.70</u>	-4.5%
Comprehensive	73.81	73.81	
Collision	222.53	222.53	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>1,039.04</u>	-3.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Seminole County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	422.02	
Personal Injury Protection*	176.76		
Uninsured Motorist	102.96	112.95	
Property Damage	177.01	177.01	
<u>Liability Subtotal</u>	<u>761.00</u>	<u>711.98</u>	6.4%
Comprehensive	86.53	86.53	
Collision	244.63	244.63	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,043.14</u>	4.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	422.02	
PIP*/Optional \$2,500 Med Pay	176.76	31.82	
Uninsured Motorist	102.96	112.95	
Property Damage	177.01	177.01	
<u>Liability Subtotal</u>	<u>761.00</u>	<u>743.80</u>	2.3%
Comprehensive	86.53	86.53	
Collision	244.63	244.63	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,074.96</u>	1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	422.02	
PIP*/Optional \$5,000 Med Pay	176.76	58.33	
Uninsured Motorist	102.96	112.95	
Property Damage	177.01	177.01	
<u>Liability Subtotal</u>	<u>761.00</u>	<u>770.31</u>	-1.2%
Comprehensive	86.53	86.53	
Collision	244.63	244.63	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,101.47</u>	-0.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
St. Johns County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	392.70	
Personal Injury Protection*	113.15		
Uninsured Motorist	93.57	102.65	
Property Damage	150.59	150.59	
<u>Liability Subtotal</u>	<u>640.44</u>	<u>645.94</u>	-0.9%
Comprehensive	86.46	86.46	
Collision	227.30	227.30	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>959.70</u>	-0.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	392.70	
PIP*/Optional \$2,500 Med Pay	113.15	20.37	
Uninsured Motorist	93.57	102.65	
Property Damage	150.59	150.59	
<u>Liability Subtotal</u>	<u>640.44</u>	<u>666.31</u>	-4.0%
Comprehensive	86.46	86.46	
Collision	227.30	227.30	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>980.07</u>	-2.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	392.70	
PIP*/Optional \$5,000 Med Pay	113.15	37.34	
Uninsured Motorist	93.57	102.65	
Property Damage	150.59	150.59	
<u>Liability Subtotal</u>	<u>640.44</u>	<u>683.28</u>	-6.7%
Comprehensive	86.46	86.46	
Collision	227.30	227.30	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>997.04</u>	-4.5%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
St. Lucie County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	462.68	
Personal Injury Protection*	203.95		
Uninsured Motorist	126.55	138.83	
Property Damage	156.93	156.93	
<u>Liability Subtotal</u>	<u>821.01</u>	<u>758.44</u>	7.6%
Comprehensive	77.96	77.96	
Collision	219.32	219.32	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,055.72</u>	5.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	462.68	
PIP*/Optional \$2,500 Med Pay	203.95	36.71	
Uninsured Motorist	126.55	138.83	
Property Damage	156.93	156.93	
<u>Liability Subtotal</u>	<u>821.01</u>	<u>795.15</u>	3.1%
Comprehensive	77.96	77.96	
Collision	219.32	219.32	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,092.43</u>	2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	462.68	
PIP*/Optional \$5,000 Med Pay	203.95	67.30	
Uninsured Motorist	126.55	138.83	
Property Damage	156.93	156.93	
<u>Liability Subtotal</u>	<u>821.01</u>	<u>825.74</u>	-0.6%
Comprehensive	77.96	77.96	
Collision	219.32	219.32	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,123.02</u>	-0.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Sumter County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	380.23	
Personal Injury Protection*	110.46		
Uninsured Motorist	90.46	99.23	
Property Damage	124.80	124.80	
<u>Liability Subtotal</u>	<u>599.86</u>	<u>604.26</u>	-0.7%
Comprehensive	76.25	76.25	
Collision	187.20	187.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>867.71</u>	-0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	380.23	
PIP*/Optional \$2,500 Med Pay	110.46	19.88	
Uninsured Motorist	90.46	99.23	
Property Damage	124.80	124.80	
<u>Liability Subtotal</u>	<u>599.86</u>	<u>624.14</u>	-4.0%
Comprehensive	76.25	76.25	
Collision	187.20	187.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>887.59</u>	-2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	380.23	
PIP*/Optional \$5,000 Med Pay	110.46	36.45	
Uninsured Motorist	90.46	99.23	
Property Damage	124.80	124.80	
<u>Liability Subtotal</u>	<u>599.86</u>	<u>640.71</u>	-6.8%
Comprehensive	76.25	76.25	
Collision	187.20	187.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>904.16</u>	-4.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Suwannee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	284.92	
Personal Injury Protection*	126.32		
Uninsured Motorist	71.68	78.63	
Property Damage	122.18	122.18	
<u>Liability Subtotal</u>	<u>525.60</u>	<u>485.73</u>	7.6%
Comprehensive	119.28	119.28	
Collision	224.07	224.07	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>829.08</u>	4.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	284.92	
PIP*/Optional \$2,500 Med Pay	126.32	22.74	
Uninsured Motorist	71.68	78.63	
Property Damage	122.18	122.18	
<u>Liability Subtotal</u>	<u>525.60</u>	<u>508.47</u>	3.3%
Comprehensive	119.28	119.28	
Collision	224.07	224.07	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>851.82</u>	2.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	284.92	
PIP*/Optional \$5,000 Med Pay	126.32	41.69	
Uninsured Motorist	71.68	78.63	
Property Damage	122.18	122.18	
<u>Liability Subtotal</u>	<u>525.60</u>	<u>527.42</u>	-0.3%
Comprehensive	119.28	119.28	
Collision	224.07	224.07	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>870.77</u>	-0.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Taylor County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	276.11	
Personal Injury Protection*	123.56		
Uninsured Motorist	78.59	86.21	
Property Damage	122.13	122.13	
<u>Liability Subtotal</u>	<u>523.35</u>	<u>484.45</u>	7.4%
Comprehensive	116.71	116.71	
Collision	221.17	221.17	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>822.33</u>	4.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	276.11	
PIP*/Optional \$2,500 Med Pay	123.56	22.24	
Uninsured Motorist	78.59	86.21	
Property Damage	122.13	122.13	
<u>Liability Subtotal</u>	<u>523.35</u>	<u>506.69</u>	3.2%
Comprehensive	116.71	116.71	
Collision	221.17	221.17	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>844.57</u>	1.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	276.11	
PIP*/Optional \$5,000 Med Pay	123.56	40.77	
Uninsured Motorist	78.59	86.21	
Property Damage	122.13	122.13	
<u>Liability Subtotal</u>	<u>523.35</u>	<u>525.22</u>	-0.4%
Comprehensive	116.71	116.71	
Collision	221.17	221.17	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>863.10</u>	-0.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium

FR Limits 10/20

Union County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	288.18	
Personal Injury Protection*	136.80		
Uninsured Motorist	70.61	77.46	
Property Damage	142.93	142.93	
<u>Liability Subtotal</u>	<u>558.11</u>	<u>508.57</u>	8.9%
Comprehensive	110.77	110.77	
Collision	233.73	233.73	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>853.07</u>	5.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	288.18	
PIP*/Optional \$2,500 Med Pay	136.80	24.62	
Uninsured Motorist	70.61	77.46	
Property Damage	142.93	142.93	
<u>Liability Subtotal</u>	<u>558.11</u>	<u>533.19</u>	4.5%
Comprehensive	110.77	110.77	
Collision	233.73	233.73	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>877.69</u>	2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	288.18	
PIP*/Optional \$5,000 Med Pay	136.80	45.14	
Uninsured Motorist	70.61	77.46	
Property Damage	142.93	142.93	
<u>Liability Subtotal</u>	<u>558.11</u>	<u>553.71</u>	0.8%
Comprehensive	110.77	110.77	
Collision	233.73	233.73	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>898.21</u>	0.5%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Volusia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	394.45	
Personal Injury Protection*	155.27		
Uninsured Motorist	99.40	109.04	
Property Damage	150.56	150.56	
<u>Liability Subtotal</u>	<u>689.62</u>	<u>654.05</u>	5.2%
Comprehensive	81.94	81.94	
Collision	212.07	212.07	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>948.06</u>	3.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	394.45	
PIP*/Optional \$2,500 Med Pay	155.27	27.95	
Uninsured Motorist	99.40	109.04	
Property Damage	150.56	150.56	
<u>Liability Subtotal</u>	<u>689.62</u>	<u>682.00</u>	1.1%
Comprehensive	81.94	81.94	
Collision	212.07	212.07	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>976.01</u>	0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	394.45	
PIP*/Optional \$5,000 Med Pay	155.27	51.24	
Uninsured Motorist	99.40	109.04	
Property Damage	150.56	150.56	
<u>Liability Subtotal</u>	<u>689.62</u>	<u>705.29</u>	-2.3%
Comprehensive	81.94	81.94	
Collision	212.07	212.07	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>999.30</u>	-1.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Wakulla County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	287.05	
Personal Injury Protection*	115.58		
Uninsured Motorist	73.99	81.17	
Property Damage	126.75	126.75	
<u>Liability Subtotal</u>	<u>523.28</u>	<u>494.97</u>	5.4%
Comprehensive	119.93	119.93	
Collision	222.58	222.58	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>837.48</u>	3.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	287.05	
PIP*/Optional \$2,500 Med Pay	115.58	20.80	
Uninsured Motorist	73.99	81.17	
Property Damage	126.75	126.75	
<u>Liability Subtotal</u>	<u>523.28</u>	<u>515.77</u>	1.4%
Comprehensive	119.93	119.93	
Collision	222.58	222.58	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>858.28</u>	0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	287.05	
PIP*/Optional \$5,000 Med Pay	115.58	38.14	
Uninsured Motorist	73.99	81.17	
Property Damage	126.75	126.75	
<u>Liability Subtotal</u>	<u>523.28</u>	<u>533.11</u>	-1.9%
Comprehensive	119.93	119.93	
Collision	222.58	222.58	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>875.62</u>	-1.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Walton County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	300.73	
Personal Injury Protection*	101.86		
Uninsured Motorist	86.78	95.20	
Property Damage	143.20	143.20	
<u>Liability Subtotal</u>	<u>548.66</u>	<u>539.13</u>	1.7%
Comprehensive	113.01	113.01	
Collision	231.24	231.24	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>883.38</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	300.73	
PIP*/Optional \$2,500 Med Pay	101.86	18.33	
Uninsured Motorist	86.78	95.20	
Property Damage	143.20	143.20	
<u>Liability Subtotal</u>	<u>548.66</u>	<u>557.46</u>	-1.6%
Comprehensive	113.01	113.01	
Collision	231.24	231.24	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>901.71</u>	-1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	300.73	
PIP*/Optional \$5,000 Med Pay	101.86	33.61	
Uninsured Motorist	86.78	95.20	
Property Damage	143.20	143.20	
<u>Liability Subtotal</u>	<u>548.66</u>	<u>572.74</u>	-4.4%
Comprehensive	113.01	113.01	
Collision	231.24	231.24	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>916.99</u>	-2.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limits 10/20
Washington County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	266.90	
Personal Injury Protection*	107.82		
Uninsured Motorist	61.35	67.30	
Property Damage	127.86	127.86	
<u>Liability Subtotal</u>	<u>489.46</u>	<u>462.06</u>	5.6%
Comprehensive	119.23	119.23	
Collision	221.28	221.28	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>802.57</u>	3.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	266.90	
PIP*/Optional \$2,500 Med Pay	107.82	19.41	
Uninsured Motorist	61.35	67.30	
Property Damage	127.86	127.86	
<u>Liability Subtotal</u>	<u>489.46</u>	<u>481.47</u>	1.6%
Comprehensive	119.23	119.23	
Collision	221.28	221.28	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>821.98</u>	1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	266.90	
PIP*/Optional \$5,000 Med Pay	107.82	35.58	
Uninsured Motorist	61.35	67.30	
Property Damage	127.86	127.86	
<u>Liability Subtotal</u>	<u>489.46</u>	<u>497.64</u>	-1.7%
Comprehensive	119.23	119.23	
Collision	221.28	221.28	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>838.15</u>	-1.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 15/30
Statewide Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	462.62	
Personal Injury Protection*	219.10		
Uninsured Motorist	111.60	122.43	
Property Damage	180.06	180.06	
<u>Liability Subtotal</u>	<u>839.98</u>	<u>765.11</u>	8.9%
Comprehensive	102.03	102.03	
Collision	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,134.64</u>	6.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	462.62	
PIP*/Optional \$2,500 Med Pay	219.10	39.44	
Uninsured Motorist	111.60	122.43	
Property Damage	180.06	180.06	
<u>Liability Subtotal</u>	<u>839.98</u>	<u>804.55</u>	4.2%
Comprehensive	102.03	102.03	
Collision	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,174.08</u>	2.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	462.62	
PIP*/Optional \$5,000 Med Pay	219.10	72.30	
Uninsured Motorist	111.60	122.43	
Property Damage	180.06	180.06	
<u>Liability Subtotal</u>	<u>839.98</u>	<u>837.41</u>	0.3%
Comprehensive	102.03	102.03	
Collision	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,206.94</u>	0.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Alachua County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	350.38	
Personal Injury Protection*	126.61		
Uninsured Motorist	91.55	100.43	
Property Damage	156.37	156.37	
<u>Liability Subtotal</u>	<u>623.88</u>	<u>607.18</u>	2.7%
Comprehensive	87.06	87.06	
Collision	230.93	230.93	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>925.17</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	350.38	
PIP*/Optional \$2,500 Med Pay	126.61	22.79	
Uninsured Motorist	91.55	100.43	
Property Damage	156.37	156.37	
<u>Liability Subtotal</u>	<u>623.88</u>	<u>629.97</u>	-1.0%
Comprehensive	87.06	87.06	
Collision	230.93	230.93	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>947.96</u>	-0.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	350.38	
PIP*/Optional \$5,000 Med Pay	126.61	41.78	
Uninsured Motorist	91.55	100.43	
Property Damage	156.37	156.37	
<u>Liability Subtotal</u>	<u>623.88</u>	<u>648.96</u>	-4.0%
Comprehensive	87.06	87.06	
Collision	230.93	230.93	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>966.95</u>	-2.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 15/30
Baker County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	318.58	
Personal Injury Protection*	138.92		
Uninsured Motorist	72.03	79.02	
Property Damage	144.08	144.08	
<u>Liability Subtotal</u>	<u>581.75</u>	<u>541.68</u>	6.9%
Comprehensive	114.38	114.38	
Collision	246.27	246.27	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>902.33</u>	4.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	318.58	
PIP*/Optional \$2,500 Med Pay	138.92	25.01	
Uninsured Motorist	72.03	79.02	
Property Damage	144.08	144.08	
<u>Liability Subtotal</u>	<u>581.75</u>	<u>566.69</u>	2.6%
Comprehensive	114.38	114.38	
Collision	246.27	246.27	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>927.34</u>	1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	318.58	
PIP*/Optional \$5,000 Med Pay	138.92	45.84	
Uninsured Motorist	72.03	79.02	
Property Damage	144.08	144.08	
<u>Liability Subtotal</u>	<u>581.75</u>	<u>587.52</u>	-1.0%
Comprehensive	114.38	114.38	
Collision	246.27	246.27	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>948.17</u>	-0.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 15/30
Bay County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	304.59	
Personal Injury Protection*	120.03		
Uninsured Motorist	78.12	85.70	
Property Damage	164.38	164.38	
<u>Liability Subtotal</u>	<u>579.29</u>	<u>554.67</u>	4.3%
Comprehensive	104.25	104.25	
Collision	234.62	234.62	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>893.54</u>	2.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	304.59	
PIP*/Optional \$2,500 Med Pay	120.03	21.61	
Uninsured Motorist	78.12	85.70	
Property Damage	164.38	164.38	
<u>Liability Subtotal</u>	<u>579.29</u>	<u>576.28</u>	0.5%
Comprehensive	104.25	104.25	
Collision	234.62	234.62	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>915.15</u>	0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	304.59	
PIP*/Optional \$5,000 Med Pay	120.03	39.61	
Uninsured Motorist	78.12	85.70	
Property Damage	164.38	164.38	
<u>Liability Subtotal</u>	<u>579.29</u>	<u>594.28</u>	-2.6%
Comprehensive	104.25	104.25	
Collision	234.62	234.62	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>933.15</u>	-1.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 15/30
Bradford County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	301.78	
Personal Injury Protection*	134.36		
Uninsured Motorist	78.46	86.07	
Property Damage	141.95	141.95	
<u>Liability Subtotal</u>	<u>569.53</u>	<u>529.80</u>	7.0%
Comprehensive	104.72	104.72	
Collision	224.95	224.95	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>859.47</u>	4.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	301.78	
PIP*/Optional \$2,500 Med Pay	134.36	24.18	
Uninsured Motorist	78.46	86.07	
Property Damage	141.95	141.95	
<u>Liability Subtotal</u>	<u>569.53</u>	<u>553.98</u>	2.7%
Comprehensive	104.72	104.72	
Collision	224.95	224.95	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>883.65</u>	1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	301.78	
PIP*/Optional \$5,000 Med Pay	134.36	44.34	
Uninsured Motorist	78.46	86.07	
Property Damage	141.95	141.95	
<u>Liability Subtotal</u>	<u>569.53</u>	<u>574.14</u>	-0.8%
Comprehensive	104.72	104.72	
Collision	224.95	224.95	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>903.81</u>	-0.5%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Brevard County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	394.79	
Personal Injury Protection*	140.40		
Uninsured Motorist	99.62	109.28	
Property Damage	148.20	148.20	
<u>Liability Subtotal</u>	<u>669.17</u>	<u>652.27</u>	2.5%
Comprehensive	75.35	75.35	
Collision	206.33	206.33	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>933.95</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	394.79	
PIP*/Optional \$2,500 Med Pay	140.40	25.27	
Uninsured Motorist	99.62	109.28	
Property Damage	148.20	148.20	
<u>Liability Subtotal</u>	<u>669.17</u>	<u>677.54</u>	-1.3%
Comprehensive	75.35	75.35	
Collision	206.33	206.33	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>959.22</u>	-0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	394.79	
PIP*/Optional \$5,000 Med Pay	140.40	46.33	
Uninsured Motorist	99.62	109.28	
Property Damage	148.20	148.20	
<u>Liability Subtotal</u>	<u>669.17</u>	<u>698.60</u>	-4.4%
Comprehensive	75.35	75.35	
Collision	206.33	206.33	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>980.28</u>	-3.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Broward County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	555.47	
Personal Injury Protection*	298.32		
Uninsured Motorist	150.97	165.61	
Property Damage	211.48	211.48	
<u>Liability Subtotal</u>	<u>1,056.07</u>	<u>932.56</u>	11.7%
Comprehensive	117.36	117.36	
Collision	329.51	329.51	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,379.43</u>	8.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	555.47	
PIP*/Optional \$2,500 Med Pay	298.32	53.70	
Uninsured Motorist	150.97	165.61	
Property Damage	211.48	211.48	
<u>Liability Subtotal</u>	<u>1,056.07</u>	<u>986.26</u>	6.6%
Comprehensive	117.36	117.36	
Collision	329.51	329.51	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,433.13</u>	4.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	555.47	
PIP*/Optional \$5,000 Med Pay	298.32	98.45	
Uninsured Motorist	150.97	165.61	
Property Damage	211.48	211.48	
<u>Liability Subtotal</u>	<u>1,056.07</u>	<u>1,031.01</u>	2.4%
Comprehensive	117.36	117.36	
Collision	329.51	329.51	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,477.88</u>	1.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Calhoun County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	265.36	
Personal Injury Protection*	113.25		
Uninsured Motorist	60.31	66.16	
Property Damage	119.06	119.06	
<u>Liability Subtotal</u>	<u>481.46</u>	<u>450.58</u>	6.4%
Comprehensive	125.48	125.48	
Collision	231.10	231.10	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>807.16</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	265.36	
PIP*/Optional \$2,500 Med Pay	113.25	20.39	
Uninsured Motorist	60.31	66.16	
Property Damage	119.06	119.06	
<u>Liability Subtotal</u>	<u>481.46</u>	<u>470.97</u>	2.2%
Comprehensive	125.48	125.48	
Collision	231.10	231.10	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>827.55</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	265.36	
PIP*/Optional \$5,000 Med Pay	113.25	37.37	
Uninsured Motorist	60.31	66.16	
Property Damage	119.06	119.06	
<u>Liability Subtotal</u>	<u>481.46</u>	<u>487.95</u>	-1.3%
Comprehensive	125.48	125.48	
Collision	231.10	231.10	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>844.53</u>	-0.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Charlotte County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	385.60	
Personal Injury Protection*	140.12		
Uninsured Motorist	100.07	109.78	
Property Damage	134.17	134.17	
<u>Liability Subtotal</u>	<u>648.77</u>	<u>629.55</u>	3.0%
Comprehensive	72.19	72.19	
Collision	195.61	195.61	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>897.35</u>	2.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	385.60	
PIP*/Optional \$2,500 Med Pay	140.12	25.22	
Uninsured Motorist	100.07	109.78	
Property Damage	134.17	134.17	
<u>Liability Subtotal</u>	<u>648.77</u>	<u>654.77</u>	-0.9%
Comprehensive	72.19	72.19	
Collision	195.61	195.61	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>922.57</u>	-0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	385.60	
PIP*/Optional \$5,000 Med Pay	140.12	46.24	
Uninsured Motorist	100.07	109.78	
Property Damage	134.17	134.17	
<u>Liability Subtotal</u>	<u>648.77</u>	<u>675.79</u>	-4.2%
Comprehensive	72.19	72.19	
Collision	195.61	195.61	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>943.59</u>	-2.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 15/30
Citrus County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	378.05	
Personal Injury Protection*	126.40		
Uninsured Motorist	95.71	104.99	
Property Damage	128.61	128.61	
<u>Liability Subtotal</u>	<u>619.76</u>	<u>611.65</u>	1.3%
Comprehensive	77.78	77.78	
Collision	188.26	188.26	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>877.69</u>	0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	378.05	
PIP*/Optional \$2,500 Med Pay	126.40	22.75	
Uninsured Motorist	95.71	104.99	
Property Damage	128.61	128.61	
<u>Liability Subtotal</u>	<u>619.76</u>	<u>634.40</u>	-2.4%
Comprehensive	77.78	77.78	
Collision	188.26	188.26	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>900.44</u>	-1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	378.05	
PIP*/Optional \$5,000 Med Pay	126.40	41.71	
Uninsured Motorist	95.71	104.99	
Property Damage	128.61	128.61	
<u>Liability Subtotal</u>	<u>619.76</u>	<u>653.36</u>	-5.4%
Comprehensive	77.78	77.78	
Collision	188.26	188.26	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>919.40</u>	-3.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 15/30
Clay County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	397.91	
Personal Injury Protection*	150.38		
Uninsured Motorist	92.72	101.71	
Property Damage	167.93	167.93	
<u>Liability Subtotal</u>	<u>694.20</u>	<u>667.55</u>	3.8%
Comprehensive	100.45	100.45	
Collision	248.98	248.98	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,016.98</u>	2.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	397.91	
PIP*/Optional \$2,500 Med Pay	150.38	27.07	
Uninsured Motorist	92.72	101.71	
Property Damage	167.93	167.93	
<u>Liability Subtotal</u>	<u>694.20</u>	<u>694.62</u>	-0.1%
Comprehensive	100.45	100.45	
Collision	248.98	248.98	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,044.05</u>	0.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	397.91	
PIP*/Optional \$5,000 Med Pay	150.38	49.63	
Uninsured Motorist	92.72	101.71	
Property Damage	167.93	167.93	
<u>Liability Subtotal</u>	<u>694.20</u>	<u>717.18</u>	-3.3%
Comprehensive	100.45	100.45	
Collision	248.98	248.98	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,066.61</u>	-2.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 15/30
Collier County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	401.74	
Personal Injury Protection*	163.51		
Uninsured Motorist	108.29	118.79	
Property Damage	145.06	145.06	
<u>Liability Subtotal</u>	<u>702.76</u>	<u>665.59</u>	5.3%
Comprehensive	76.61	76.61	
Collision	233.11	233.11	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>975.31</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	401.74	
PIP*/Optional \$2,500 Med Pay	163.51	29.43	
Uninsured Motorist	108.29	118.79	
Property Damage	145.06	145.06	
<u>Liability Subtotal</u>	<u>702.76</u>	<u>695.02</u>	1.1%
Comprehensive	76.61	76.61	
Collision	233.11	233.11	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>1,004.74</u>	0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	401.74	
PIP*/Optional \$5,000 Med Pay	163.51	53.96	
Uninsured Motorist	108.29	118.79	
Property Damage	145.06	145.06	
<u>Liability Subtotal</u>	<u>702.76</u>	<u>719.55</u>	-2.4%
Comprehensive	76.61	76.61	
Collision	233.11	233.11	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>1,029.27</u>	-1.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 15/30
Columbia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	318.49	
Personal Injury Protection*	136.69		
Uninsured Motorist	84.13	92.29	
Property Damage	136.06	136.06	
<u>Liability Subtotal</u>	<u>583.53</u>	<u>546.84</u>	6.3%
Comprehensive	110.39	110.39	
Collision	240.04	240.04	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>897.27</u>	3.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	318.49	
PIP*/Optional \$2,500 Med Pay	136.69	24.60	
Uninsured Motorist	84.13	92.29	
Property Damage	136.06	136.06	
<u>Liability Subtotal</u>	<u>583.53</u>	<u>571.44</u>	2.1%
Comprehensive	110.39	110.39	
Collision	240.04	240.04	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>921.87</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	318.49	
PIP*/Optional \$5,000 Med Pay	136.69	45.11	
Uninsured Motorist	84.13	92.29	
Property Damage	136.06	136.06	
<u>Liability Subtotal</u>	<u>583.53</u>	<u>591.95</u>	-1.4%
Comprehensive	110.39	110.39	
Collision	240.04	240.04	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>942.38</u>	-0.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

DeSoto County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	374.47	
Personal Injury Protection*	181.89		
Uninsured Motorist	95.87	105.17	
Property Damage	153.19	153.19	
<u>Liability Subtotal</u>	<u>697.44</u>	<u>632.83</u>	9.3%
Comprehensive	100.33	100.33	
Collision	241.88	241.88	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>975.04</u>	6.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	374.47	
PIP*/Optional \$2,500 Med Pay	181.89	32.74	
Uninsured Motorist	95.87	105.17	
Property Damage	153.19	153.19	
<u>Liability Subtotal</u>	<u>697.44</u>	<u>665.57</u>	4.6%
Comprehensive	100.33	100.33	
Collision	241.88	241.88	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>1,007.78</u>	3.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	374.47	
PIP*/Optional \$5,000 Med Pay	181.89	60.02	
Uninsured Motorist	95.87	105.17	
Property Damage	153.19	153.19	
<u>Liability Subtotal</u>	<u>697.44</u>	<u>692.85</u>	0.7%
Comprehensive	100.33	100.33	
Collision	241.88	241.88	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>1,035.06</u>	0.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Dixie County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	271.76	
Personal Injury Protection*	125.94		
Uninsured Motorist	76.57	84.00	
Property Damage	121.51	121.51	
<u>Liability Subtotal</u>	<u>517.42</u>	<u>477.27</u>	7.8%
Comprehensive	106.93	106.93	
Collision	222.35	222.35	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>806.55</u>	4.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	271.76	
PIP*/Optional \$2,500 Med Pay	125.94	22.67	
Uninsured Motorist	76.57	84.00	
Property Damage	121.51	121.51	
<u>Liability Subtotal</u>	<u>517.42</u>	<u>499.94</u>	3.4%
Comprehensive	106.93	106.93	
Collision	222.35	222.35	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>829.22</u>	2.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	271.76	
PIP*/Optional \$5,000 Med Pay	125.94	41.56	
Uninsured Motorist	76.57	84.00	
Property Damage	121.51	121.51	
<u>Liability Subtotal</u>	<u>517.42</u>	<u>518.83</u>	-0.3%
Comprehensive	106.93	106.93	
Collision	222.35	222.35	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>848.11</u>	-0.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 15/30
Duval County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	430.94	
Personal Injury Protection*	175.26		
Uninsured Motorist	96.80	106.19	
Property Damage	188.81	188.81	
<u>Liability Subtotal</u>	<u>767.55</u>	<u>725.94</u>	5.4%
Comprehensive	107.09	107.09	
Collision	273.99	273.99	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,107.02</u>	3.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	430.94	
PIP*/Optional \$2,500 Med Pay	175.26	31.55	
Uninsured Motorist	96.80	106.19	
Property Damage	188.81	188.81	
<u>Liability Subtotal</u>	<u>767.55</u>	<u>757.49</u>	1.3%
Comprehensive	107.09	107.09	
Collision	273.99	273.99	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,138.57</u>	0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	430.94	
PIP*/Optional \$5,000 Med Pay	175.26	57.84	
Uninsured Motorist	96.80	106.19	
Property Damage	188.81	188.81	
<u>Liability Subtotal</u>	<u>767.55</u>	<u>783.78</u>	-2.1%
Comprehensive	107.09	107.09	
Collision	273.99	273.99	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,164.86</u>	-1.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 15/30
Escambia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	350.45	
Personal Injury Protection*	143.98		
Uninsured Motorist	85.58	93.88	
Property Damage	177.15	177.15	
<u>Liability Subtotal</u>	<u>656.11</u>	<u>621.48</u>	5.3%
Comprehensive	116.87	116.87	
Collision	259.14	259.14	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>997.49</u>	3.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	350.45	
PIP*/Optional \$2,500 Med Pay	143.98	25.92	
Uninsured Motorist	85.58	93.88	
Property Damage	177.15	177.15	
<u>Liability Subtotal</u>	<u>656.11</u>	<u>647.40</u>	1.3%
Comprehensive	116.87	116.87	
Collision	259.14	259.14	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>1,023.41</u>	0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	350.45	
PIP*/Optional \$5,000 Med Pay	143.98	47.51	
Uninsured Motorist	85.58	93.88	
Property Damage	177.15	177.15	
<u>Liability Subtotal</u>	<u>656.11</u>	<u>668.99</u>	-2.0%
Comprehensive	116.87	116.87	
Collision	259.14	259.14	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>1,045.00</u>	-1.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Flagler County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	391.20	
Personal Injury Protection*	138.82		
Uninsured Motorist	96.68	106.06	
Property Damage	136.45	136.45	
<u>Liability Subtotal</u>	<u>650.35</u>	<u>633.71</u>	2.6%
Comprehensive	88.47	88.47	
Collision	210.64	210.64	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>932.82</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	391.20	
PIP*/Optional \$2,500 Med Pay	138.82	24.99	
Uninsured Motorist	96.68	106.06	
Property Damage	136.45	136.45	
<u>Liability Subtotal</u>	<u>650.35</u>	<u>658.70</u>	-1.3%
Comprehensive	88.47	88.47	
Collision	210.64	210.64	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>957.81</u>	-0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	391.20	
PIP*/Optional \$5,000 Med Pay	138.82	45.81	
Uninsured Motorist	96.68	106.06	
Property Damage	136.45	136.45	
<u>Liability Subtotal</u>	<u>650.35</u>	<u>679.52</u>	-4.5%
Comprehensive	88.47	88.47	
Collision	210.64	210.64	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>978.63</u>	-3.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 15/30
Franklin County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	273.25	
Personal Injury Protection*	108.01		
Uninsured Motorist	79.62	87.34	
Property Damage	121.75	121.75	
<u>Liability Subtotal</u>	<u>503.84</u>	<u>482.34</u>	4.3%
Comprehensive	125.94	125.94	
Collision	224.26	224.26	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>832.54</u>	2.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	273.25	
PIP*/Optional \$2,500 Med Pay	108.01	19.44	
Uninsured Motorist	79.62	87.34	
Property Damage	121.75	121.75	
<u>Liability Subtotal</u>	<u>503.84</u>	<u>501.78</u>	0.4%
Comprehensive	125.94	125.94	
Collision	224.26	224.26	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>851.98</u>	0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	273.25	
PIP*/Optional \$5,000 Med Pay	108.01	35.64	
Uninsured Motorist	79.62	87.34	
Property Damage	121.75	121.75	
<u>Liability Subtotal</u>	<u>503.84</u>	<u>517.98</u>	-2.8%
Comprehensive	125.94	125.94	
Collision	224.26	224.26	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>868.18</u>	-1.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Gadsden County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	281.05	
Personal Injury Protection*	147.12		
Uninsured Motorist	70.85	77.72	
Property Damage	133.02	133.02	
<u>Liability Subtotal</u>	<u>551.00</u>	<u>491.79</u>	10.7%
Comprehensive	126.53	126.53	
Collision	247.34	247.34	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>865.66</u>	6.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	281.05	
PIP*/Optional \$2,500 Med Pay	147.12	26.48	
Uninsured Motorist	70.85	77.72	
Property Damage	133.02	133.02	
<u>Liability Subtotal</u>	<u>551.00</u>	<u>518.27</u>	5.9%
Comprehensive	126.53	126.53	
Collision	247.34	247.34	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>892.14</u>	3.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	281.05	
PIP*/Optional \$5,000 Med Pay	147.12	48.55	
Uninsured Motorist	70.85	77.72	
Property Damage	133.02	133.02	
<u>Liability Subtotal</u>	<u>551.00</u>	<u>540.34</u>	1.9%
Comprehensive	126.53	126.53	
Collision	247.34	247.34	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>914.21</u>	1.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Gilchrist County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	294.49	
Personal Injury Protection*	123.03		
Uninsured Motorist	75.70	83.04	
Property Damage	125.32	125.32	
<u>Liability Subtotal</u>	<u>533.62</u>	<u>502.85</u>	5.8%
Comprehensive	102.74	102.74	
Collision	205.10	205.10	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>810.69</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	294.49	
PIP*/Optional \$2,500 Med Pay	123.03	22.15	
Uninsured Motorist	75.70	83.04	
Property Damage	125.32	125.32	
<u>Liability Subtotal</u>	<u>533.62</u>	<u>525.00</u>	1.6%
Comprehensive	102.74	102.74	
Collision	205.10	205.10	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>832.84</u>	1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	294.49	
PIP*/Optional \$5,000 Med Pay	123.03	40.60	
Uninsured Motorist	75.70	83.04	
Property Damage	125.32	125.32	
<u>Liability Subtotal</u>	<u>533.62</u>	<u>543.45</u>	-1.8%
Comprehensive	102.74	102.74	
Collision	205.10	205.10	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>851.29</u>	-1.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 15/30
Glades County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	401.66	
Personal Injury Protection*	183.02		
Uninsured Motorist	97.24	106.67	
Property Damage	149.78	149.78	
<u>Liability Subtotal</u>	<u>715.88</u>	<u>658.11</u>	8.1%
Comprehensive	105.40	105.40	
Collision	243.24	243.24	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,006.75</u>	5.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	401.66	
PIP*/Optional \$2,500 Med Pay	183.02	32.94	
Uninsured Motorist	97.24	106.67	
Property Damage	149.78	149.78	
<u>Liability Subtotal</u>	<u>715.88</u>	<u>691.05</u>	3.5%
Comprehensive	105.40	105.40	
Collision	243.24	243.24	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,039.69</u>	2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	401.66	
PIP*/Optional \$5,000 Med Pay	183.02	60.40	
Uninsured Motorist	97.24	106.67	
Property Damage	149.78	149.78	
<u>Liability Subtotal</u>	<u>715.88</u>	<u>718.51</u>	-0.4%
Comprehensive	105.40	105.40	
Collision	243.24	243.24	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,067.15</u>	-0.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 15/30
Gulf County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	273.63	
Personal Injury Protection*	104.81		
Uninsured Motorist	75.45	82.77	
Property Damage	120.71	120.71	
<u>Liability Subtotal</u>	<u>495.70</u>	<u>477.11</u>	3.8%
Comprehensive	117.32	117.32	
Collision	226.87	226.87	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>821.30</u>	2.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	273.63	
PIP*/Optional \$2,500 Med Pay	104.81	18.87	
Uninsured Motorist	75.45	82.77	
Property Damage	120.71	120.71	
<u>Liability Subtotal</u>	<u>495.70</u>	<u>495.98</u>	-0.1%
Comprehensive	117.32	117.32	
Collision	226.87	226.87	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>840.17</u>	0.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	273.63	
PIP*/Optional \$5,000 Med Pay	104.81	34.59	
Uninsured Motorist	75.45	82.77	
Property Damage	120.71	120.71	
<u>Liability Subtotal</u>	<u>495.70</u>	<u>511.70</u>	-3.2%
Comprehensive	117.32	117.32	
Collision	226.87	226.87	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>855.89</u>	-1.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Hamilton County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	280.00	
Personal Injury Protection*	126.51		
Uninsured Motorist	62.29	68.33	
Property Damage	118.58	118.58	
<u>Liability Subtotal</u>	<u>506.64</u>	<u>466.91</u>	7.8%
Comprehensive	126.23	126.23	
Collision	226.94	226.94	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>820.08</u>	4.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	280.00	
PIP*/Optional \$2,500 Med Pay	126.51	22.77	
Uninsured Motorist	62.29	68.33	
Property Damage	118.58	118.58	
<u>Liability Subtotal</u>	<u>506.64</u>	<u>489.68</u>	3.3%
Comprehensive	126.23	126.23	
Collision	226.94	226.94	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>842.85</u>	2.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	280.00	
PIP*/Optional \$5,000 Med Pay	126.51	41.75	
Uninsured Motorist	62.29	68.33	
Property Damage	118.58	118.58	
<u>Liability Subtotal</u>	<u>506.64</u>	<u>508.66</u>	-0.4%
Comprehensive	126.23	126.23	
Collision	226.94	226.94	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>861.83</u>	-0.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Hardee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	378.92	
Personal Injury Protection*	191.68		
Uninsured Motorist	88.53	97.12	
Property Damage	159.38	159.38	
<u>Liability Subtotal</u>	<u>709.25</u>	<u>635.42</u>	10.4%
Comprehensive	108.72	108.72	
Collision	243.71	243.71	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>987.85</u>	7.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	378.92	
PIP*/Optional \$2,500 Med Pay	191.68	34.50	
Uninsured Motorist	88.53	97.12	
Property Damage	159.38	159.38	
<u>Liability Subtotal</u>	<u>709.25</u>	<u>669.92</u>	5.5%
Comprehensive	108.72	108.72	
Collision	243.71	243.71	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>1,022.35</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	378.92	
PIP*/Optional \$5,000 Med Pay	191.68	63.25	
Uninsured Motorist	88.53	97.12	
Property Damage	159.38	159.38	
<u>Liability Subtotal</u>	<u>709.25</u>	<u>698.67</u>	1.5%
Comprehensive	108.72	108.72	
Collision	243.71	243.71	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>1,051.10</u>	1.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Hendry County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	398.92	
Personal Injury Protection*	223.63		
Uninsured Motorist	101.69	111.55	
Property Damage	160.08	160.08	
<u>Liability Subtotal</u>	<u>769.29</u>	<u>670.55</u>	12.8%
Comprehensive	116.37	116.37	
Collision	274.56	274.56	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,061.48</u>	8.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	398.92	
PIP*/Optional \$2,500 Med Pay	223.63	40.25	
Uninsured Motorist	101.69	111.55	
Property Damage	160.08	160.08	
<u>Liability Subtotal</u>	<u>769.29</u>	<u>710.80</u>	7.6%
Comprehensive	116.37	116.37	
Collision	274.56	274.56	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,101.73</u>	5.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	398.92	
PIP*/Optional \$5,000 Med Pay	223.63	73.80	
Uninsured Motorist	101.69	111.55	
Property Damage	160.08	160.08	
<u>Liability Subtotal</u>	<u>769.29</u>	<u>744.35</u>	3.2%
Comprehensive	116.37	116.37	
Collision	274.56	274.56	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,135.28</u>	2.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Hernando County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	496.27	
Personal Injury Protection*	189.47		
Uninsured Motorist	114.41	125.51	
Property Damage	166.34	166.34	
<u>Liability Subtotal</u>	<u>823.39</u>	<u>788.12</u>	4.3%
Comprehensive	93.96	93.96	
Collision	220.98	220.98	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,103.06</u>	3.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	496.27	
PIP*/Optional \$2,500 Med Pay	189.47	34.10	
Uninsured Motorist	114.41	125.51	
Property Damage	166.34	166.34	
<u>Liability Subtotal</u>	<u>823.39</u>	<u>822.22</u>	0.1%
Comprehensive	93.96	93.96	
Collision	220.98	220.98	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,137.16</u>	0.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	496.27	
PIP*/Optional \$5,000 Med Pay	189.47	62.53	
Uninsured Motorist	114.41	125.51	
Property Damage	166.34	166.34	
<u>Liability Subtotal</u>	<u>823.39</u>	<u>850.65</u>	-3.3%
Comprehensive	93.96	93.96	
Collision	220.98	220.98	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,165.59</u>	-2.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Highlands County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	375.99	
Personal Injury Protection*	156.16		
Uninsured Motorist	89.63	98.32	
Property Damage	138.21	138.21	
<u>Liability Subtotal</u>	<u>651.57</u>	<u>612.52</u>	6.0%
Comprehensive	91.04	91.04	
Collision	220.20	220.20	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>923.76</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	375.99	
PIP*/Optional \$2,500 Med Pay	156.16	28.11	
Uninsured Motorist	89.63	98.32	
Property Damage	138.21	138.21	
<u>Liability Subtotal</u>	<u>651.57</u>	<u>640.63</u>	1.7%
Comprehensive	91.04	91.04	
Collision	220.20	220.20	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>951.87</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	375.99	
PIP*/Optional \$5,000 Med Pay	156.16	51.53	
Uninsured Motorist	89.63	98.32	
Property Damage	138.21	138.21	
<u>Liability Subtotal</u>	<u>651.57</u>	<u>664.05</u>	-1.9%
Comprehensive	91.04	91.04	
Collision	220.20	220.20	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>975.29</u>	-1.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Hillsborough County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	564.10	
Personal Injury Protection*	264.20		
Uninsured Motorist	125.28	137.43	
Property Damage	208.65	208.65	
<u>Liability Subtotal</u>	<u>999.57</u>	<u>910.18</u>	8.9%
Comprehensive	109.06	109.06	
Collision	282.35	282.35	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,301.59</u>	6.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	564.10	
PIP*/Optional \$2,500 Med Pay	264.20	47.56	
Uninsured Motorist	125.28	137.43	
Property Damage	208.65	208.65	
<u>Liability Subtotal</u>	<u>999.57</u>	<u>957.74</u>	4.2%
Comprehensive	109.06	109.06	
Collision	282.35	282.35	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,349.15</u>	3.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	564.10	
PIP*/Optional \$5,000 Med Pay	264.20	87.19	
Uninsured Motorist	125.28	137.43	
Property Damage	208.65	208.65	
<u>Liability Subtotal</u>	<u>999.57</u>	<u>997.37</u>	0.2%
Comprehensive	109.06	109.06	
Collision	282.35	282.35	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,388.78</u>	0.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Holmes County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	274.49	
Personal Injury Protection*	101.51		
Uninsured Motorist	61.98	67.99	
Property Damage	116.69	116.69	
<u>Liability Subtotal</u>	<u>475.52</u>	<u>459.17</u>	3.4%
Comprehensive	125.79	125.79	
Collision	219.28	219.28	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>804.24</u>	2.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	274.49	
PIP*/Optional \$2,500 Med Pay	101.51	18.27	
Uninsured Motorist	61.98	67.99	
Property Damage	116.69	116.69	
<u>Liability Subtotal</u>	<u>475.52</u>	<u>477.44</u>	-0.4%
Comprehensive	125.79	125.79	
Collision	219.28	219.28	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>822.51</u>	-0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	274.49	
PIP*/Optional \$5,000 Med Pay	101.51	33.50	
Uninsured Motorist	61.98	67.99	
Property Damage	116.69	116.69	
<u>Liability Subtotal</u>	<u>475.52</u>	<u>492.67</u>	-3.6%
Comprehensive	125.79	125.79	
Collision	219.28	219.28	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>837.74</u>	-2.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Indian River County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	432.90	
Personal Injury Protection*	144.78		
Uninsured Motorist	117.94	129.38	
Property Damage	144.61	144.61	
<u>Liability Subtotal</u>	<u>715.40</u>	<u>706.89</u>	1.2%
Comprehensive	74.33	74.33	
Collision	210.40	210.40	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>991.62</u>	0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	432.90	
PIP*/Optional \$2,500 Med Pay	144.78	26.06	
Uninsured Motorist	117.94	129.38	
Property Damage	144.61	144.61	
<u>Liability Subtotal</u>	<u>715.40</u>	<u>732.95</u>	-2.5%
Comprehensive	74.33	74.33	
Collision	210.40	210.40	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>1,017.68</u>	-1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	432.90	
PIP*/Optional \$5,000 Med Pay	144.78	47.78	
Uninsured Motorist	117.94	129.38	
Property Damage	144.61	144.61	
<u>Liability Subtotal</u>	<u>715.40</u>	<u>754.67</u>	-5.5%
Comprehensive	74.33	74.33	
Collision	210.40	210.40	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>1,039.40</u>	-3.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Jackson County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	277.41	
Personal Injury Protection*	114.64		
Uninsured Motorist	69.67	76.43	
Property Damage	122.79	122.79	
<u>Liability Subtotal</u>	<u>504.52</u>	<u>476.63</u>	5.5%
Comprehensive	125.71	125.71	
Collision	225.80	225.80	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>828.14</u>	3.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	277.41	
PIP*/Optional \$2,500 Med Pay	114.64	20.64	
Uninsured Motorist	69.67	76.43	
Property Damage	122.79	122.79	
<u>Liability Subtotal</u>	<u>504.52</u>	<u>497.27</u>	1.4%
Comprehensive	125.71	125.71	
Collision	225.80	225.80	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>848.78</u>	0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	277.41	
PIP*/Optional \$5,000 Med Pay	114.64	37.83	
Uninsured Motorist	69.67	76.43	
Property Damage	122.79	122.79	
<u>Liability Subtotal</u>	<u>504.52</u>	<u>514.46</u>	-2.0%
Comprehensive	125.71	125.71	
Collision	225.80	225.80	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>865.97</u>	-1.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Jefferson County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	284.86	
Personal Injury Protection*	117.95		
Uninsured Motorist	82.17	90.14	
Property Damage	131.63	131.63	
<u>Liability Subtotal</u>	<u>534.47</u>	<u>506.63</u>	5.2%
Comprehensive	116.36	116.36	
Collision	218.89	218.89	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>841.88</u>	3.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	284.86	
PIP*/Optional \$2,500 Med Pay	117.95	21.23	
Uninsured Motorist	82.17	90.14	
Property Damage	131.63	131.63	
<u>Liability Subtotal</u>	<u>534.47</u>	<u>527.86</u>	1.2%
Comprehensive	116.36	116.36	
Collision	218.89	218.89	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>863.11</u>	0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	284.86	
PIP*/Optional \$5,000 Med Pay	117.95	38.92	
Uninsured Motorist	82.17	90.14	
Property Damage	131.63	131.63	
<u>Liability Subtotal</u>	<u>534.47</u>	<u>545.55</u>	-2.1%
Comprehensive	116.36	116.36	
Collision	218.89	218.89	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>880.80</u>	-1.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Lafayette County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	300.23	
Personal Injury Protection*	120.51		
Uninsured Motorist	59.82	65.62	
Property Damage	123.95	123.95	
<u>Liability Subtotal</u>	<u>517.94</u>	<u>489.80</u>	5.4%
Comprehensive	121.11	121.11	
Collision	232.18	232.18	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>843.09</u>	3.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	300.23	
PIP*/Optional \$2,500 Med Pay	120.51	21.69	
Uninsured Motorist	59.82	65.62	
Property Damage	123.95	123.95	
<u>Liability Subtotal</u>	<u>517.94</u>	<u>511.49</u>	1.2%
Comprehensive	121.11	121.11	
Collision	232.18	232.18	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>864.78</u>	0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	300.23	
PIP*/Optional \$5,000 Med Pay	120.51	39.77	
Uninsured Motorist	59.82	65.62	
Property Damage	123.95	123.95	
<u>Liability Subtotal</u>	<u>517.94</u>	<u>529.57</u>	-2.2%
Comprehensive	121.11	121.11	
Collision	232.18	232.18	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>882.86</u>	-1.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Lake County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	384.74	
Personal Injury Protection*	146.62		
Uninsured Motorist	94.65	103.83	
Property Damage	149.36	149.36	
<u>Liability Subtotal</u>	<u>664.43</u>	<u>637.93</u>	4.0%
Comprehensive	83.66	83.66	
Collision	214.91	214.91	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>936.50</u>	2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	384.74	
PIP*/Optional \$2,500 Med Pay	146.62	26.39	
Uninsured Motorist	94.65	103.83	
Property Damage	149.36	149.36	
<u>Liability Subtotal</u>	<u>664.43</u>	<u>664.32</u>	0.0%
Comprehensive	83.66	83.66	
Collision	214.91	214.91	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>962.89</u>	0.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	384.74	
PIP*/Optional \$5,000 Med Pay	146.62	48.38	
Uninsured Motorist	94.65	103.83	
Property Damage	149.36	149.36	
<u>Liability Subtotal</u>	<u>664.43</u>	<u>686.31</u>	-3.3%
Comprehensive	83.66	83.66	
Collision	214.91	214.91	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>984.88</u>	-2.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 15/30
Lee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	420.42	
Personal Injury Protection*	177.06		
Uninsured Motorist	108.72	119.27	
Property Damage	151.92	151.92	
<u>Liability Subtotal</u>	<u>736.89</u>	<u>691.61</u>	6.1%
Comprehensive	77.84	77.84	
Collision	228.19	228.19	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>997.64</u>	4.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	420.42	
PIP*/Optional \$2,500 Med Pay	177.06	31.87	
Uninsured Motorist	108.72	119.27	
Property Damage	151.92	151.92	
<u>Liability Subtotal</u>	<u>736.89</u>	<u>723.48</u>	1.8%
Comprehensive	77.84	77.84	
Collision	228.19	228.19	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>1,029.51</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	420.42	
PIP*/Optional \$5,000 Med Pay	177.06	58.43	
Uninsured Motorist	108.72	119.27	
Property Damage	151.92	151.92	
<u>Liability Subtotal</u>	<u>736.89</u>	<u>750.04</u>	-1.8%
Comprehensive	77.84	77.84	
Collision	228.19	228.19	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>1,056.07</u>	-1.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Leon County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	356.47	
Personal Injury Protection*	123.70		
Uninsured Motorist	86.23	94.59	
Property Damage	172.31	172.31	
<u>Liability Subtotal</u>	<u>635.92</u>	<u>623.37</u>	2.0%
Comprehensive	99.74	99.74	
Collision	267.51	267.51	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>990.62</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	356.47	
PIP*/Optional \$2,500 Med Pay	123.70	22.27	
Uninsured Motorist	86.23	94.59	
Property Damage	172.31	172.31	
<u>Liability Subtotal</u>	<u>635.92</u>	<u>645.64</u>	-1.5%
Comprehensive	99.74	99.74	
Collision	267.51	267.51	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>1,012.89</u>	-1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	356.47	
PIP*/Optional \$5,000 Med Pay	123.70	40.82	
Uninsured Motorist	86.23	94.59	
Property Damage	172.31	172.31	
<u>Liability Subtotal</u>	<u>635.92</u>	<u>664.19</u>	-4.4%
Comprehensive	99.74	99.74	
Collision	267.51	267.51	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>1,031.44</u>	-2.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Levy County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	312.56	
Personal Injury Protection*	130.24		
Uninsured Motorist	80.28	88.07	
Property Damage	131.09	131.09	
<u>Liability Subtotal</u>	<u>564.04</u>	<u>531.72</u>	5.7%
Comprehensive	96.23	96.23	
Collision	206.37	206.37	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>834.32</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	312.56	
PIP*/Optional \$2,500 Med Pay	130.24	23.44	
Uninsured Motorist	80.28	88.07	
Property Damage	131.09	131.09	
<u>Liability Subtotal</u>	<u>564.04</u>	<u>555.16</u>	1.6%
Comprehensive	96.23	96.23	
Collision	206.37	206.37	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>857.76</u>	1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	312.56	
PIP*/Optional \$5,000 Med Pay	130.24	42.98	
Uninsured Motorist	80.28	88.07	
Property Damage	131.09	131.09	
<u>Liability Subtotal</u>	<u>564.04</u>	<u>574.70</u>	-1.9%
Comprehensive	96.23	96.23	
Collision	206.37	206.37	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>877.30</u>	-1.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 15/30
Liberty County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	268.95	
Personal Injury Protection*	113.35		
Uninsured Motorist	58.74	64.44	
Property Damage	121.62	121.62	
<u>Liability Subtotal</u>	<u>485.11</u>	<u>455.01</u>	6.2%
Comprehensive	131.15	131.15	
Collision	237.59	237.59	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>823.75</u>	3.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	268.95	
PIP*/Optional \$2,500 Med Pay	113.35	20.40	
Uninsured Motorist	58.74	64.44	
Property Damage	121.62	121.62	
<u>Liability Subtotal</u>	<u>485.11</u>	<u>475.41</u>	2.0%
Comprehensive	131.15	131.15	
Collision	237.59	237.59	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>844.15</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	268.95	
PIP*/Optional \$5,000 Med Pay	113.35	37.41	
Uninsured Motorist	58.74	64.44	
Property Damage	121.62	121.62	
<u>Liability Subtotal</u>	<u>485.11</u>	<u>492.42</u>	-1.5%
Comprehensive	131.15	131.15	
Collision	237.59	237.59	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>861.16</u>	-0.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 15/30
Madison County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	275.75	
Personal Injury Protection*	118.09		
Uninsured Motorist	60.08	65.91	
Property Damage	117.55	117.55	
<u>Liability Subtotal</u>	<u>491.96</u>	<u>459.21</u>	6.7%
Comprehensive	126.28	126.28	
Collision	220.55	220.55	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>806.04</u>	3.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	275.75	
PIP*/Optional \$2,500 Med Pay	118.09	21.26	
Uninsured Motorist	60.08	65.91	
Property Damage	117.55	117.55	
<u>Liability Subtotal</u>	<u>491.96</u>	<u>480.47</u>	2.3%
Comprehensive	126.28	126.28	
Collision	220.55	220.55	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>827.30</u>	1.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	275.75	
PIP*/Optional \$5,000 Med Pay	118.09	38.97	
Uninsured Motorist	60.08	65.91	
Property Damage	117.55	117.55	
<u>Liability Subtotal</u>	<u>491.96</u>	<u>498.18</u>	-1.3%
Comprehensive	126.28	126.28	
Collision	220.55	220.55	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>845.01</u>	-0.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Manatee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	467.21	
Personal Injury Protection*	170.41		
Uninsured Motorist	105.64	115.89	
Property Damage	168.04	168.04	
<u>Liability Subtotal</u>	<u>776.58</u>	<u>751.14</u>	3.3%
Comprehensive	82.73	82.73	
Collision	238.16	238.16	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,072.03</u>	2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	467.21	
PIP*/Optional \$2,500 Med Pay	170.41	30.67	
Uninsured Motorist	105.64	115.89	
Property Damage	168.04	168.04	
<u>Liability Subtotal</u>	<u>776.58</u>	<u>781.81</u>	-0.7%
Comprehensive	82.73	82.73	
Collision	238.16	238.16	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,102.70</u>	-0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	467.21	
PIP*/Optional \$5,000 Med Pay	170.41	56.24	
Uninsured Motorist	105.64	115.89	
Property Damage	168.04	168.04	
<u>Liability Subtotal</u>	<u>776.58</u>	<u>807.38</u>	-4.0%
Comprehensive	82.73	82.73	
Collision	238.16	238.16	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,128.27</u>	-2.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 15/30
Marion County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	372.73	
Personal Injury Protection*	149.55		
Uninsured Motorist	99.07	108.68	
Property Damage	146.71	146.71	
<u>Liability Subtotal</u>	<u>660.58</u>	<u>628.12</u>	4.9%
Comprehensive	78.83	78.83	
Collision	212.37	212.37	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>919.32</u>	3.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	372.73	
PIP*/Optional \$2,500 Med Pay	149.55	26.92	
Uninsured Motorist	99.07	108.68	
Property Damage	146.71	146.71	
<u>Liability Subtotal</u>	<u>660.58</u>	<u>655.04</u>	0.8%
Comprehensive	78.83	78.83	
Collision	212.37	212.37	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>946.24</u>	0.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	372.73	
PIP*/Optional \$5,000 Med Pay	149.55	49.35	
Uninsured Motorist	99.07	108.68	
Property Damage	146.71	146.71	
<u>Liability Subtotal</u>	<u>660.58</u>	<u>677.47</u>	-2.6%
Comprehensive	78.83	78.83	
Collision	212.37	212.37	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>968.67</u>	-1.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 15/30
Martin County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	495.46	
Personal Injury Protection*	146.21		
Uninsured Motorist	129.43	141.98	
Property Damage	150.83	150.83	
<u>Liability Subtotal</u>	<u>779.06</u>	<u>788.27</u>	-1.2%
Comprehensive	77.84	77.84	
Collision	221.77	221.77	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,087.88</u>	-0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	495.46	
PIP*/Optional \$2,500 Med Pay	146.21	26.32	
Uninsured Motorist	129.43	141.98	
Property Damage	150.83	150.83	
<u>Liability Subtotal</u>	<u>779.06</u>	<u>814.59</u>	-4.6%
Comprehensive	77.84	77.84	
Collision	221.77	221.77	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,114.20</u>	-3.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	495.46	
PIP*/Optional \$5,000 Med Pay	146.21	48.25	
Uninsured Motorist	129.43	141.98	
Property Damage	150.83	150.83	
<u>Liability Subtotal</u>	<u>779.06</u>	<u>836.52</u>	-7.4%
Comprehensive	77.84	77.84	
Collision	221.77	221.77	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,136.13</u>	-5.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Miami-Dade County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	480.79	
Personal Injury Protection*	417.16		
Uninsured Motorist	131.60	144.37	
Property Damage	230.38	230.38	
<u>Liability Subtotal</u>	<u>1,121.29</u>	<u>855.54</u>	23.7%
Comprehensive	165.36	165.36	
Collision	387.59	387.59	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,408.49</u>	15.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	480.79	
PIP*/Optional \$2,500 Med Pay	417.16	75.09	
Uninsured Motorist	131.60	144.37	
Property Damage	230.38	230.38	
<u>Liability Subtotal</u>	<u>1,121.29</u>	<u>930.63</u>	17.0%
Comprehensive	165.36	165.36	
Collision	387.59	387.59	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,483.58</u>	11.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	480.79	
PIP*/Optional \$5,000 Med Pay	417.16	137.66	
Uninsured Motorist	131.60	144.37	
Property Damage	230.38	230.38	
<u>Liability Subtotal</u>	<u>1,121.29</u>	<u>993.20</u>	11.4%
Comprehensive	165.36	165.36	
Collision	387.59	387.59	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,546.15</u>	7.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 15/30
Monroe County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	417.10	
Personal Injury Protection*	139.82		
Uninsured Motorist	92.73	101.72	
Property Damage	164.52	164.52	
<u>Liability Subtotal</u>	<u>693.90</u>	<u>683.34</u>	1.5%
Comprehensive	124.61	124.61	
Collision	263.79	263.79	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,071.74</u>	1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	417.10	
PIP*/Optional \$2,500 Med Pay	139.82	25.17	
Uninsured Motorist	92.73	101.72	
Property Damage	164.52	164.52	
<u>Liability Subtotal</u>	<u>693.90</u>	<u>708.51</u>	-2.1%
Comprehensive	124.61	124.61	
Collision	263.79	263.79	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,096.91</u>	-1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	417.10	
PIP*/Optional \$5,000 Med Pay	139.82	46.14	
Uninsured Motorist	92.73	101.72	
Property Damage	164.52	164.52	
<u>Liability Subtotal</u>	<u>693.90</u>	<u>729.48</u>	-5.1%
Comprehensive	124.61	124.61	
Collision	263.79	263.79	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,117.88</u>	-3.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Nassau County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	345.07	
Personal Injury Protection*	119.13		
Uninsured Motorist	81.42	89.32	
Property Damage	142.23	142.23	
<u>Liability Subtotal</u>	<u>588.35</u>	<u>576.62</u>	2.0%
Comprehensive	116.00	116.00	
Collision	226.95	226.95	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>919.57</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	345.07	
PIP*/Optional \$2,500 Med Pay	119.13	21.44	
Uninsured Motorist	81.42	89.32	
Property Damage	142.23	142.23	
<u>Liability Subtotal</u>	<u>588.35</u>	<u>598.06</u>	-1.7%
Comprehensive	116.00	116.00	
Collision	226.95	226.95	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>941.01</u>	-1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	345.07	
PIP*/Optional \$5,000 Med Pay	119.13	39.31	
Uninsured Motorist	81.42	89.32	
Property Damage	142.23	142.23	
<u>Liability Subtotal</u>	<u>588.35</u>	<u>615.93</u>	-4.7%
Comprehensive	116.00	116.00	
Collision	226.95	226.95	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>958.88</u>	-3.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 15/30
Okaloosa County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	296.45	
Personal Injury Protection*	99.76		
Uninsured Motorist	70.35	77.17	
Property Damage	153.74	153.74	
<u>Liability Subtotal</u>	<u>534.82</u>	<u>527.36</u>	1.4%
Comprehensive	117.27	117.27	
Collision	225.27	225.27	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>869.90</u>	0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	296.45	
PIP*/Optional \$2,500 Med Pay	99.76	17.96	
Uninsured Motorist	70.35	77.17	
Property Damage	153.74	153.74	
<u>Liability Subtotal</u>	<u>534.82</u>	<u>545.32</u>	-2.0%
Comprehensive	117.27	117.27	
Collision	225.27	225.27	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>887.86</u>	-1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	296.45	
PIP*/Optional \$5,000 Med Pay	99.76	32.92	
Uninsured Motorist	70.35	77.17	
Property Damage	153.74	153.74	
<u>Liability Subtotal</u>	<u>534.82</u>	<u>560.28</u>	-4.8%
Comprehensive	117.27	117.27	
Collision	225.27	225.27	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>902.82</u>	-2.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Okeechobee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	412.34	
Personal Injury Protection*	181.97		
Uninsured Motorist	100.41	110.15	
Property Damage	156.33	156.33	
<u>Liability Subtotal</u>	<u>732.15</u>	<u>678.82</u>	7.3%
Comprehensive	93.23	93.23	
Collision	238.21	238.21	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,010.26</u>	5.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	412.34	
PIP*/Optional \$2,500 Med Pay	181.97	32.75	
Uninsured Motorist	100.41	110.15	
Property Damage	156.33	156.33	
<u>Liability Subtotal</u>	<u>732.15</u>	<u>711.57</u>	2.8%
Comprehensive	93.23	93.23	
Collision	238.21	238.21	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,043.01</u>	1.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	412.34	
PIP*/Optional \$5,000 Med Pay	181.97	60.05	
Uninsured Motorist	100.41	110.15	
Property Damage	156.33	156.33	
<u>Liability Subtotal</u>	<u>732.15</u>	<u>738.87</u>	-0.9%
Comprehensive	93.23	93.23	
Collision	238.21	238.21	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,070.31</u>	-0.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Orange County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	457.74	
Personal Injury Protection*	241.07		
Uninsured Motorist	102.48	112.42	
Property Damage	192.13	192.13	
<u>Liability Subtotal</u>	<u>861.43</u>	<u>762.29</u>	11.5%
Comprehensive	99.52	99.52	
Collision	276.78	276.78	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,138.59</u>	8.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	457.74	
PIP*/Optional \$2,500 Med Pay	241.07	43.39	
Uninsured Motorist	102.48	112.42	
Property Damage	192.13	192.13	
<u>Liability Subtotal</u>	<u>861.43</u>	<u>805.68</u>	6.5%
Comprehensive	99.52	99.52	
Collision	276.78	276.78	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,181.98</u>	4.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	457.74	
PIP*/Optional \$5,000 Med Pay	241.07	79.55	
Uninsured Motorist	102.48	112.42	
Property Damage	192.13	192.13	
<u>Liability Subtotal</u>	<u>861.43</u>	<u>841.84</u>	2.3%
Comprehensive	99.52	99.52	
Collision	276.78	276.78	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,218.14</u>	1.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Osceola County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	459.24	
Personal Injury Protection*	264.95		
Uninsured Motorist	106.74	117.09	
Property Damage	183.06	183.06	
<u>Liability Subtotal</u>	<u>881.57</u>	<u>759.39</u>	13.9%
Comprehensive	96.18	96.18	
Collision	265.58	265.58	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,121.15</u>	9.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	459.24	
PIP*/Optional \$2,500 Med Pay	264.95	47.69	
Uninsured Motorist	106.74	117.09	
Property Damage	183.06	183.06	
<u>Liability Subtotal</u>	<u>881.57</u>	<u>807.08</u>	8.4%
Comprehensive	96.18	96.18	
Collision	265.58	265.58	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,168.84</u>	6.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	459.24	
PIP*/Optional \$5,000 Med Pay	264.95	87.43	
Uninsured Motorist	106.74	117.09	
Property Damage	183.06	183.06	
<u>Liability Subtotal</u>	<u>881.57</u>	<u>846.82</u>	3.9%
Comprehensive	96.18	96.18	
Collision	265.58	265.58	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,208.58</u>	2.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Palm Beach County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	656.80	
Personal Injury Protection*	264.12		
Uninsured Motorist	166.75	182.92	
Property Damage	198.12	198.12	
<u>Liability Subtotal</u>	<u>1,096.40</u>	<u>1,037.84</u>	5.3%
Comprehensive	98.47	98.47	
Collision	305.09	305.09	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,441.40</u>	3.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	656.80	
PIP*/Optional \$2,500 Med Pay	264.12	47.54	
Uninsured Motorist	166.75	182.92	
Property Damage	198.12	198.12	
<u>Liability Subtotal</u>	<u>1,096.40</u>	<u>1,085.38</u>	1.0%
Comprehensive	98.47	98.47	
Collision	305.09	305.09	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,488.94</u>	0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	656.80	
PIP*/Optional \$5,000 Med Pay	264.12	87.16	
Uninsured Motorist	166.75	182.92	
Property Damage	198.12	198.12	
<u>Liability Subtotal</u>	<u>1,096.40</u>	<u>1,125.00</u>	-2.6%
Comprehensive	98.47	98.47	
Collision	305.09	305.09	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,528.56</u>	-1.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Pasco County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	552.30	
Personal Injury Protection*	213.53		
Uninsured Motorist	112.23	123.12	
Property Damage	182.82	182.82	
<u>Liability Subtotal</u>	<u>901.62</u>	<u>858.24</u>	4.8%
Comprehensive	100.18	100.18	
Collision	243.75	243.75	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,202.17</u>	3.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	552.30	
PIP*/Optional \$2,500 Med Pay	213.53	38.44	
Uninsured Motorist	112.23	123.12	
Property Damage	182.82	182.82	
<u>Liability Subtotal</u>	<u>901.62</u>	<u>896.68</u>	0.5%
Comprehensive	100.18	100.18	
Collision	243.75	243.75	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,240.61</u>	0.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	552.30	
PIP*/Optional \$5,000 Med Pay	213.53	70.46	
Uninsured Motorist	112.23	123.12	
Property Damage	182.82	182.82	
<u>Liability Subtotal</u>	<u>901.62</u>	<u>928.70</u>	-3.0%
Comprehensive	100.18	100.18	
Collision	243.75	243.75	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,272.63</u>	-2.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Pinellas County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	577.57	
Personal Injury Protection*	201.82		
Uninsured Motorist	126.13	138.36	
Property Damage	187.52	187.52	
<u>Liability Subtotal</u>	<u>926.50</u>	<u>903.45</u>	2.5%
Comprehensive	84.33	84.33	
Collision	238.74	238.74	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,226.52</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	577.57	
PIP*/Optional \$2,500 Med Pay	201.82	36.33	
Uninsured Motorist	126.13	138.36	
Property Damage	187.52	187.52	
<u>Liability Subtotal</u>	<u>926.50</u>	<u>939.78</u>	-1.4%
Comprehensive	84.33	84.33	
Collision	238.74	238.74	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,262.85</u>	-1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	577.57	
PIP*/Optional \$5,000 Med Pay	201.82	66.60	
Uninsured Motorist	126.13	138.36	
Property Damage	187.52	187.52	
<u>Liability Subtotal</u>	<u>926.50</u>	<u>970.05</u>	-4.7%
Comprehensive	84.33	84.33	
Collision	238.74	238.74	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,293.12</u>	-3.5%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 15/30
Polk County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	429.83	
Personal Injury Protection*	195.48		
Uninsured Motorist	103.68	113.74	
Property Damage	172.90	172.90	
<u>Liability Subtotal</u>	<u>777.95</u>	<u>716.47</u>	7.9%
Comprehensive	91.34	91.34	
Collision	248.68	248.68	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,056.49</u>	5.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	429.83	
PIP*/Optional \$2,500 Med Pay	195.48	35.19	
Uninsured Motorist	103.68	113.74	
Property Damage	172.90	172.90	
<u>Liability Subtotal</u>	<u>777.95</u>	<u>751.66</u>	3.4%
Comprehensive	91.34	91.34	
Collision	248.68	248.68	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,091.68</u>	2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	429.83	
PIP*/Optional \$5,000 Med Pay	195.48	64.51	
Uninsured Motorist	103.68	113.74	
Property Damage	172.90	172.90	
<u>Liability Subtotal</u>	<u>777.95</u>	<u>780.98</u>	-0.4%
Comprehensive	91.34	91.34	
Collision	248.68	248.68	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,121.00</u>	-0.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Putnam County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	338.45	
Personal Injury Protection*	147.20		
Uninsured Motorist	87.30	95.77	
Property Damage	140.20	140.20	
<u>Liability Subtotal</u>	<u>615.56</u>	<u>574.42</u>	6.7%
Comprehensive	95.64	95.64	
Collision	223.87	223.87	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>893.93</u>	4.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	338.45	
PIP*/Optional \$2,500 Med Pay	147.20	26.50	
Uninsured Motorist	87.30	95.77	
Property Damage	140.20	140.20	
<u>Liability Subtotal</u>	<u>615.56</u>	<u>600.92</u>	2.4%
Comprehensive	95.64	95.64	
Collision	223.87	223.87	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>920.43</u>	1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	338.45	
PIP*/Optional \$5,000 Med Pay	147.20	48.58	
Uninsured Motorist	87.30	95.77	
Property Damage	140.20	140.20	
<u>Liability Subtotal</u>	<u>615.56</u>	<u>623.00</u>	-1.2%
Comprehensive	95.64	95.64	
Collision	223.87	223.87	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>942.51</u>	-0.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Santa Rosa County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	323.36	
Personal Injury Protection*	117.68		
Uninsured Motorist	79.31	87.00	
Property Damage	157.49	157.49	
<u>Liability Subtotal</u>	<u>584.60</u>	<u>567.85</u>	2.9%
Comprehensive	113.18	113.18	
Collision	232.32	232.32	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>913.35</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	323.36	
PIP*/Optional \$2,500 Med Pay	117.68	21.18	
Uninsured Motorist	79.31	87.00	
Property Damage	157.49	157.49	
<u>Liability Subtotal</u>	<u>584.60</u>	<u>589.03</u>	-0.8%
Comprehensive	113.18	113.18	
Collision	232.32	232.32	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>934.53</u>	-0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	323.36	
PIP*/Optional \$5,000 Med Pay	117.68	38.83	
Uninsured Motorist	79.31	87.00	
Property Damage	157.49	157.49	
<u>Liability Subtotal</u>	<u>584.60</u>	<u>606.68</u>	-3.8%
Comprehensive	113.18	113.18	
Collision	232.32	232.32	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>952.18</u>	-2.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 15/30
Sarasota County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	433.29	
Personal Injury Protection*	144.94		
Uninsured Motorist	101.46	111.30	
Property Damage	155.89	155.89	
<u>Liability Subtotal</u>	<u>710.64</u>	<u>700.48</u>	1.4%
Comprehensive	73.81	73.81	
Collision	222.53	222.53	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>996.82</u>	1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	433.29	
PIP*/Optional \$2,500 Med Pay	144.94	26.09	
Uninsured Motorist	101.46	111.30	
Property Damage	155.89	155.89	
<u>Liability Subtotal</u>	<u>710.64</u>	<u>726.57</u>	-2.2%
Comprehensive	73.81	73.81	
Collision	222.53	222.53	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>1,022.91</u>	-1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	433.29	
PIP*/Optional \$5,000 Med Pay	144.94	47.83	
Uninsured Motorist	101.46	111.30	
Property Damage	155.89	155.89	
<u>Liability Subtotal</u>	<u>710.64</u>	<u>748.31</u>	-5.3%
Comprehensive	73.81	73.81	
Collision	222.53	222.53	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>1,044.65</u>	-3.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Seminole County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	427.56	
Personal Injury Protection*	176.76		
Uninsured Motorist	102.96	112.95	
Property Damage	177.01	177.01	
<u>Liability Subtotal</u>	<u>761.00</u>	<u>717.52</u>	5.7%
Comprehensive	86.53	86.53	
Collision	244.63	244.63	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,048.68</u>	4.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	427.56	
PIP*/Optional \$2,500 Med Pay	176.76	31.82	
Uninsured Motorist	102.96	112.95	
Property Damage	177.01	177.01	
<u>Liability Subtotal</u>	<u>761.00</u>	<u>749.34</u>	1.5%
Comprehensive	86.53	86.53	
Collision	244.63	244.63	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,080.50</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	427.56	
PIP*/Optional \$5,000 Med Pay	176.76	58.33	
Uninsured Motorist	102.96	112.95	
Property Damage	177.01	177.01	
<u>Liability Subtotal</u>	<u>761.00</u>	<u>775.85</u>	-2.0%
Comprehensive	86.53	86.53	
Collision	244.63	244.63	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,107.01</u>	-1.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

St. Johns County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	397.85	
Personal Injury Protection*	113.15		
Uninsured Motorist	93.57	102.65	
Property Damage	150.59	150.59	
<u>Liability Subtotal</u>	<u>640.44</u>	<u>651.09</u>	-1.7%
Comprehensive	86.46	86.46	
Collision	227.30	227.30	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>964.85</u>	-1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	397.85	
PIP*/Optional \$2,500 Med Pay	113.15	20.37	
Uninsured Motorist	93.57	102.65	
Property Damage	150.59	150.59	
<u>Liability Subtotal</u>	<u>640.44</u>	<u>671.46</u>	-4.8%
Comprehensive	86.46	86.46	
Collision	227.30	227.30	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>985.22</u>	-3.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	397.85	
PIP*/Optional \$5,000 Med Pay	113.15	37.34	
Uninsured Motorist	93.57	102.65	
Property Damage	150.59	150.59	
<u>Liability Subtotal</u>	<u>640.44</u>	<u>688.43</u>	-7.5%
Comprehensive	86.46	86.46	
Collision	227.30	227.30	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>1,002.19</u>	-5.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

St. Lucie County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	468.74	
Personal Injury Protection*	203.95		
Uninsured Motorist	126.55	138.83	
Property Damage	156.93	156.93	
<u>Liability Subtotal</u>	<u>821.01</u>	<u>764.50</u>	6.9%
Comprehensive	77.96	77.96	
Collision	219.32	219.32	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,061.78</u>	5.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	468.74	
PIP*/Optional \$2,500 Med Pay	203.95	36.71	
Uninsured Motorist	126.55	138.83	
Property Damage	156.93	156.93	
<u>Liability Subtotal</u>	<u>821.01</u>	<u>801.21</u>	2.4%
Comprehensive	77.96	77.96	
Collision	219.32	219.32	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,098.49</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	468.74	
PIP*/Optional \$5,000 Med Pay	203.95	67.30	
Uninsured Motorist	126.55	138.83	
Property Damage	156.93	156.93	
<u>Liability Subtotal</u>	<u>821.01</u>	<u>831.80</u>	-1.3%
Comprehensive	77.96	77.96	
Collision	219.32	219.32	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,129.08</u>	-1.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Sumter County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	385.22	
Personal Injury Protection*	110.46		
Uninsured Motorist	90.46	99.23	
Property Damage	124.80	124.80	
<u>Liability Subtotal</u>	<u>599.86</u>	<u>609.25</u>	-1.6%
Comprehensive	76.25	76.25	
Collision	187.20	187.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>872.70</u>	-1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	385.22	
PIP*/Optional \$2,500 Med Pay	110.46	19.88	
Uninsured Motorist	90.46	99.23	
Property Damage	124.80	124.80	
<u>Liability Subtotal</u>	<u>599.86</u>	<u>629.13</u>	-4.9%
Comprehensive	76.25	76.25	
Collision	187.20	187.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>892.58</u>	-3.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	385.22	
PIP*/Optional \$5,000 Med Pay	110.46	36.45	
Uninsured Motorist	90.46	99.23	
Property Damage	124.80	124.80	
<u>Liability Subtotal</u>	<u>599.86</u>	<u>645.70</u>	-7.6%
Comprehensive	76.25	76.25	
Collision	187.20	187.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>909.15</u>	-5.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Suwannee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	288.65	
Personal Injury Protection*	126.32		
Uninsured Motorist	71.68	78.63	
Property Damage	122.18	122.18	
<u>Liability Subtotal</u>	<u>525.60</u>	<u>489.46</u>	6.9%
Comprehensive	119.28	119.28	
Collision	224.07	224.07	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>832.81</u>	4.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	288.65	
PIP*/Optional \$2,500 Med Pay	126.32	22.74	
Uninsured Motorist	71.68	78.63	
Property Damage	122.18	122.18	
<u>Liability Subtotal</u>	<u>525.60</u>	<u>512.20</u>	2.5%
Comprehensive	119.28	119.28	
Collision	224.07	224.07	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>855.55</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	288.65	
PIP*/Optional \$5,000 Med Pay	126.32	41.69	
Uninsured Motorist	71.68	78.63	
Property Damage	122.18	122.18	
<u>Liability Subtotal</u>	<u>525.60</u>	<u>531.15</u>	-1.1%
Comprehensive	119.28	119.28	
Collision	224.07	224.07	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>874.50</u>	-0.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 15/30
Taylor County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	279.73	
Personal Injury Protection*	123.56		
Uninsured Motorist	78.59	86.21	
Property Damage	122.13	122.13	
<u>Liability Subtotal</u>	<u>523.35</u>	<u>488.07</u>	6.7%
Comprehensive	116.71	116.71	
Collision	221.17	221.17	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>825.95</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	279.73	
PIP*/Optional \$2,500 Med Pay	123.56	22.24	
Uninsured Motorist	78.59	86.21	
Property Damage	122.13	122.13	
<u>Liability Subtotal</u>	<u>523.35</u>	<u>510.31</u>	2.5%
Comprehensive	116.71	116.71	
Collision	221.17	221.17	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>848.19</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	279.73	
PIP*/Optional \$5,000 Med Pay	123.56	40.77	
Uninsured Motorist	78.59	86.21	
Property Damage	122.13	122.13	
<u>Liability Subtotal</u>	<u>523.35</u>	<u>528.84</u>	-1.0%
Comprehensive	116.71	116.71	
Collision	221.17	221.17	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>866.72</u>	-0.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 15/30
Union County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	291.96	
Personal Injury Protection*	136.80		
Uninsured Motorist	70.61	77.46	
Property Damage	142.93	142.93	
<u>Liability Subtotal</u>	<u>558.11</u>	<u>512.35</u>	8.2%
Comprehensive	110.77	110.77	
Collision	233.73	233.73	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>856.85</u>	5.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	291.96	
PIP*/Optional \$2,500 Med Pay	136.80	24.62	
Uninsured Motorist	70.61	77.46	
Property Damage	142.93	142.93	
<u>Liability Subtotal</u>	<u>558.11</u>	<u>536.97</u>	3.8%
Comprehensive	110.77	110.77	
Collision	233.73	233.73	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>881.47</u>	2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	291.96	
PIP*/Optional \$5,000 Med Pay	136.80	45.14	
Uninsured Motorist	70.61	77.46	
Property Damage	142.93	142.93	
<u>Liability Subtotal</u>	<u>558.11</u>	<u>557.49</u>	0.1%
Comprehensive	110.77	110.77	
Collision	233.73	233.73	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>901.99</u>	0.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Volusia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	399.62	
Personal Injury Protection*	155.27		
Uninsured Motorist	99.40	109.04	
Property Damage	150.56	150.56	
<u>Liability Subtotal</u>	<u>689.62</u>	<u>659.22</u>	4.4%
Comprehensive	81.94	81.94	
Collision	212.07	212.07	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>953.23</u>	3.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	399.62	
PIP*/Optional \$2,500 Med Pay	155.27	27.95	
Uninsured Motorist	99.40	109.04	
Property Damage	150.56	150.56	
<u>Liability Subtotal</u>	<u>689.62</u>	<u>687.17</u>	0.4%
Comprehensive	81.94	81.94	
Collision	212.07	212.07	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>981.18</u>	0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	399.62	
PIP*/Optional \$5,000 Med Pay	155.27	51.24	
Uninsured Motorist	99.40	109.04	
Property Damage	150.56	150.56	
<u>Liability Subtotal</u>	<u>689.62</u>	<u>710.46</u>	-3.0%
Comprehensive	81.94	81.94	
Collision	212.07	212.07	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>1,004.47</u>	-2.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Wakulla County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	290.82	
Personal Injury Protection*	115.58		
Uninsured Motorist	73.99	81.17	
Property Damage	126.75	126.75	
<u>Liability Subtotal</u>	<u>523.28</u>	<u>498.74</u>	4.7%
Comprehensive	119.93	119.93	
Collision	222.58	222.58	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>841.25</u>	2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	290.82	
PIP*/Optional \$2,500 Med Pay	115.58	20.80	
Uninsured Motorist	73.99	81.17	
Property Damage	126.75	126.75	
<u>Liability Subtotal</u>	<u>523.28</u>	<u>519.54</u>	0.7%
Comprehensive	119.93	119.93	
Collision	222.58	222.58	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>862.05</u>	0.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	290.82	
PIP*/Optional \$5,000 Med Pay	115.58	38.14	
Uninsured Motorist	73.99	81.17	
Property Damage	126.75	126.75	
<u>Liability Subtotal</u>	<u>523.28</u>	<u>536.88</u>	-2.6%
Comprehensive	119.93	119.93	
Collision	222.58	222.58	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>879.39</u>	-1.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Walton County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	304.67	
Personal Injury Protection*	101.86		
Uninsured Motorist	86.78	95.20	
Property Damage	143.20	143.20	
<u>Liability Subtotal</u>	<u>548.66</u>	<u>543.07</u>	1.0%
Comprehensive	113.01	113.01	
Collision	231.24	231.24	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>887.32</u>	0.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	304.67	
PIP*/Optional \$2,500 Med Pay	101.86	18.33	
Uninsured Motorist	86.78	95.20	
Property Damage	143.20	143.20	
<u>Liability Subtotal</u>	<u>548.66</u>	<u>561.40</u>	-2.3%
Comprehensive	113.01	113.01	
Collision	231.24	231.24	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>905.65</u>	-1.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	304.67	
PIP*/Optional \$5,000 Med Pay	101.86	33.61	
Uninsured Motorist	86.78	95.20	
Property Damage	143.20	143.20	
<u>Liability Subtotal</u>	<u>548.66</u>	<u>576.68</u>	-5.1%
Comprehensive	113.01	113.01	
Collision	231.24	231.24	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>920.93</u>	-3.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 15/30

Washington County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	270.40	
Personal Injury Protection*	107.82		
Uninsured Motorist	61.35	67.30	
Property Damage	127.86	127.86	
<u>Liability Subtotal</u>	<u>489.46</u>	<u>465.56</u>	4.9%
Comprehensive	119.23	119.23	
Collision	221.28	221.28	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>806.07</u>	2.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	270.40	
PIP*/Optional \$2,500 Med Pay	107.82	19.41	
Uninsured Motorist	61.35	67.30	
Property Damage	127.86	127.86	
<u>Liability Subtotal</u>	<u>489.46</u>	<u>484.97</u>	0.9%
Comprehensive	119.23	119.23	
Collision	221.28	221.28	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>825.48</u>	0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	270.40	
PIP*/Optional \$5,000 Med Pay	107.82	35.58	
Uninsured Motorist	61.35	67.30	
Property Damage	127.86	127.86	
<u>Liability Subtotal</u>	<u>489.46</u>	<u>501.14</u>	-2.4%
Comprehensive	119.23	119.23	
Collision	221.28	221.28	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>841.65</u>	-1.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Statewide Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	469.37	
Personal Injury Protection*	219.10		
Uninsured Motorist	111.60	122.43	
Property Damage	180.06	180.06	
<u>Liability Subtotal</u>	<u>839.98</u>	<u>771.86</u>	8.1%
Comprehensive	102.03	102.03	
Collision	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,141.39</u>	5.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	469.37	
PIP*/Optional \$2,500 Med Pay	219.10	39.44	
Uninsured Motorist	111.60	122.43	
Property Damage	180.06	180.06	
<u>Liability Subtotal</u>	<u>839.98</u>	<u>811.30</u>	3.4%
Comprehensive	102.03	102.03	
Collision	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,180.83</u>	2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	469.37	
PIP*/Optional \$5,000 Med Pay	219.10	72.30	
Uninsured Motorist	111.60	122.43	
Property Damage	180.06	180.06	
<u>Liability Subtotal</u>	<u>839.98</u>	<u>844.16</u>	-0.5%
Comprehensive	102.03	102.03	
Collision	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,213.69</u>	-0.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Alachua County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	355.50	
Personal Injury Protection*	126.61		
Uninsured Motorist	91.55	100.43	
Property Damage	156.37	156.37	
<u>Liability Subtotal</u>	<u>623.88</u>	<u>612.30</u>	1.9%
Comprehensive	87.06	87.06	
Collision	230.93	230.93	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>930.29</u>	1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	355.50	
PIP*/Optional \$2,500 Med Pay	126.61	22.79	
Uninsured Motorist	91.55	100.43	
Property Damage	156.37	156.37	
<u>Liability Subtotal</u>	<u>623.88</u>	<u>635.09</u>	-1.8%
Comprehensive	87.06	87.06	
Collision	230.93	230.93	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>953.08</u>	-1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	355.50	
PIP*/Optional \$5,000 Med Pay	126.61	41.78	
Uninsured Motorist	91.55	100.43	
Property Damage	156.37	156.37	
<u>Liability Subtotal</u>	<u>623.88</u>	<u>654.08</u>	-4.8%
Comprehensive	87.06	87.06	
Collision	230.93	230.93	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>972.07</u>	-3.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Baker County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	323.23	
Personal Injury Protection*	138.92		
Uninsured Motorist	72.03	79.02	
Property Damage	144.08	144.08	
<u>Liability Subtotal</u>	<u>581.75</u>	<u>546.33</u>	6.1%
Comprehensive	114.38	114.38	
Collision	246.27	246.27	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>906.98</u>	3.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	323.23	
PIP*/Optional \$2,500 Med Pay	138.92	25.01	
Uninsured Motorist	72.03	79.02	
Property Damage	144.08	144.08	
<u>Liability Subtotal</u>	<u>581.75</u>	<u>571.34</u>	1.8%
Comprehensive	114.38	114.38	
Collision	246.27	246.27	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>931.99</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	323.23	
PIP*/Optional \$5,000 Med Pay	138.92	45.84	
Uninsured Motorist	72.03	79.02	
Property Damage	144.08	144.08	
<u>Liability Subtotal</u>	<u>581.75</u>	<u>592.17</u>	-1.8%
Comprehensive	114.38	114.38	
Collision	246.27	246.27	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>952.82</u>	-1.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Bay County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	309.03	
Personal Injury Protection*	120.03		
Uninsured Motorist	78.12	85.70	
Property Damage	164.38	164.38	
<u>Liability Subtotal</u>	<u>579.29</u>	<u>559.11</u>	3.5%
Comprehensive	104.25	104.25	
Collision	234.62	234.62	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>897.98</u>	2.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	309.03	
PIP*/Optional \$2,500 Med Pay	120.03	21.61	
Uninsured Motorist	78.12	85.70	
Property Damage	164.38	164.38	
<u>Liability Subtotal</u>	<u>579.29</u>	<u>580.72</u>	-0.2%
Comprehensive	104.25	104.25	
Collision	234.62	234.62	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>919.59</u>	-0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	309.03	
PIP*/Optional \$5,000 Med Pay	120.03	39.61	
Uninsured Motorist	78.12	85.70	
Property Damage	164.38	164.38	
<u>Liability Subtotal</u>	<u>579.29</u>	<u>598.72</u>	-3.4%
Comprehensive	104.25	104.25	
Collision	234.62	234.62	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>937.59</u>	-2.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Bradford County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	306.18	
Personal Injury Protection*	134.36		
Uninsured Motorist	78.46	86.07	
Property Damage	141.95	141.95	
<u>Liability Subtotal</u>	<u>569.53</u>	<u>534.20</u>	6.2%
Comprehensive	104.72	104.72	
Collision	224.95	224.95	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>863.87</u>	3.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	306.18	
PIP*/Optional \$2,500 Med Pay	134.36	24.18	
Uninsured Motorist	78.46	86.07	
Property Damage	141.95	141.95	
<u>Liability Subtotal</u>	<u>569.53</u>	<u>558.38</u>	2.0%
Comprehensive	104.72	104.72	
Collision	224.95	224.95	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>888.05</u>	1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	306.18	
PIP*/Optional \$5,000 Med Pay	134.36	44.34	
Uninsured Motorist	78.46	86.07	
Property Damage	141.95	141.95	
<u>Liability Subtotal</u>	<u>569.53</u>	<u>578.54</u>	-1.6%
Comprehensive	104.72	104.72	
Collision	224.95	224.95	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>908.21</u>	-1.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Brevard County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	400.55	
Personal Injury Protection*	140.40		
Uninsured Motorist	99.62	109.28	
Property Damage	148.20	148.20	
<u>Liability Subtotal</u>	<u>669.17</u>	<u>658.03</u>	1.7%
Comprehensive	75.35	75.35	
Collision	206.33	206.33	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>939.71</u>	1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	400.55	
PIP*/Optional \$2,500 Med Pay	140.40	25.27	
Uninsured Motorist	99.62	109.28	
Property Damage	148.20	148.20	
<u>Liability Subtotal</u>	<u>669.17</u>	<u>683.30</u>	-2.1%
Comprehensive	75.35	75.35	
Collision	206.33	206.33	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>964.98</u>	-1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	400.55	
PIP*/Optional \$5,000 Med Pay	140.40	46.33	
Uninsured Motorist	99.62	109.28	
Property Damage	148.20	148.20	
<u>Liability Subtotal</u>	<u>669.17</u>	<u>704.36</u>	-5.3%
Comprehensive	75.35	75.35	
Collision	206.33	206.33	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>986.04</u>	-3.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Broward County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	563.58	
Personal Injury Protection*	298.32		
Uninsured Motorist	150.97	165.61	
Property Damage	211.48	211.48	
<u>Liability Subtotal</u>	<u>1,056.07</u>	<u>940.67</u>	10.9%
Comprehensive	117.36	117.36	
Collision	329.51	329.51	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,387.54</u>	7.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	563.58	
PIP*/Optional \$2,500 Med Pay	298.32	53.70	
Uninsured Motorist	150.97	165.61	
Property Damage	211.48	211.48	
<u>Liability Subtotal</u>	<u>1,056.07</u>	<u>994.37</u>	5.8%
Comprehensive	117.36	117.36	
Collision	329.51	329.51	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,441.24</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	563.58	
PIP*/Optional \$5,000 Med Pay	298.32	98.45	
Uninsured Motorist	150.97	165.61	
Property Damage	211.48	211.48	
<u>Liability Subtotal</u>	<u>1,056.07</u>	<u>1,039.12</u>	1.6%
Comprehensive	117.36	117.36	
Collision	329.51	329.51	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,485.99</u>	1.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Calhoun County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	269.23	
Personal Injury Protection*	113.25		
Uninsured Motorist	60.31	66.16	
Property Damage	119.06	119.06	
<u>Liability Subtotal</u>	<u>481.46</u>	<u>454.45</u>	5.6%
Comprehensive	125.48	125.48	
Collision	231.10	231.10	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>811.03</u>	3.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	269.23	
PIP*/Optional \$2,500 Med Pay	113.25	20.39	
Uninsured Motorist	60.31	66.16	
Property Damage	119.06	119.06	
<u>Liability Subtotal</u>	<u>481.46</u>	<u>474.84</u>	1.4%
Comprehensive	125.48	125.48	
Collision	231.10	231.10	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>831.42</u>	0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	269.23	
PIP*/Optional \$5,000 Med Pay	113.25	37.37	
Uninsured Motorist	60.31	66.16	
Property Damage	119.06	119.06	
<u>Liability Subtotal</u>	<u>481.46</u>	<u>491.82</u>	-2.2%
Comprehensive	125.48	125.48	
Collision	231.10	231.10	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>848.40</u>	-1.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Charlotte County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	391.23	
Personal Injury Protection*	140.12		
Uninsured Motorist	100.07	109.78	
Property Damage	134.17	134.17	
<u>Liability Subtotal</u>	<u>648.77</u>	<u>635.18</u>	2.1%
Comprehensive	72.19	72.19	
Collision	195.61	195.61	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>902.98</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	391.23	
PIP*/Optional \$2,500 Med Pay	140.12	25.22	
Uninsured Motorist	100.07	109.78	
Property Damage	134.17	134.17	
<u>Liability Subtotal</u>	<u>648.77</u>	<u>660.40</u>	-1.8%
Comprehensive	72.19	72.19	
Collision	195.61	195.61	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>928.20</u>	-1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	391.23	
PIP*/Optional \$5,000 Med Pay	140.12	46.24	
Uninsured Motorist	100.07	109.78	
Property Damage	134.17	134.17	
<u>Liability Subtotal</u>	<u>648.77</u>	<u>681.42</u>	-5.0%
Comprehensive	72.19	72.19	
Collision	195.61	195.61	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>949.22</u>	-3.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Citrus County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	383.57	
Personal Injury Protection*	126.40		
Uninsured Motorist	95.71	104.99	
Property Damage	128.61	128.61	
<u>Liability Subtotal</u>	<u>619.76</u>	<u>617.17</u>	0.4%
Comprehensive	77.78	77.78	
Collision	188.26	188.26	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>883.21</u>	0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	383.57	
PIP*/Optional \$2,500 Med Pay	126.40	22.75	
Uninsured Motorist	95.71	104.99	
Property Damage	128.61	128.61	
<u>Liability Subtotal</u>	<u>619.76</u>	<u>639.92</u>	-3.3%
Comprehensive	77.78	77.78	
Collision	188.26	188.26	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>905.96</u>	-2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	383.57	
PIP*/Optional \$5,000 Med Pay	126.40	41.71	
Uninsured Motorist	95.71	104.99	
Property Damage	128.61	128.61	
<u>Liability Subtotal</u>	<u>619.76</u>	<u>658.88</u>	-6.3%
Comprehensive	77.78	77.78	
Collision	188.26	188.26	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>924.92</u>	-4.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Clay County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	403.72	
Personal Injury Protection*	150.38		
Uninsured Motorist	92.72	101.71	
Property Damage	167.93	167.93	
<u>Liability Subtotal</u>	<u>694.20</u>	<u>673.36</u>	3.0%
Comprehensive	100.45	100.45	
Collision	248.98	248.98	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,022.79</u>	2.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	403.72	
PIP*/Optional \$2,500 Med Pay	150.38	27.07	
Uninsured Motorist	92.72	101.71	
Property Damage	167.93	167.93	
<u>Liability Subtotal</u>	<u>694.20</u>	<u>700.43</u>	-0.9%
Comprehensive	100.45	100.45	
Collision	248.98	248.98	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,049.86</u>	-0.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	403.72	
PIP*/Optional \$5,000 Med Pay	150.38	49.63	
Uninsured Motorist	92.72	101.71	
Property Damage	167.93	167.93	
<u>Liability Subtotal</u>	<u>694.20</u>	<u>722.99</u>	-4.1%
Comprehensive	100.45	100.45	
Collision	248.98	248.98	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,072.42</u>	-2.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Collier County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	407.61	
Personal Injury Protection*	163.51		
Uninsured Motorist	108.29	118.79	
Property Damage	145.06	145.06	
<u>Liability Subtotal</u>	<u>702.76</u>	<u>671.46</u>	4.5%
Comprehensive	76.61	76.61	
Collision	233.11	233.11	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>981.18</u>	3.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	407.61	
PIP*/Optional \$2,500 Med Pay	163.51	29.43	
Uninsured Motorist	108.29	118.79	
Property Damage	145.06	145.06	
<u>Liability Subtotal</u>	<u>702.76</u>	<u>700.89</u>	0.3%
Comprehensive	76.61	76.61	
Collision	233.11	233.11	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>1,010.61</u>	0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	407.61	
PIP*/Optional \$5,000 Med Pay	163.51	53.96	
Uninsured Motorist	108.29	118.79	
Property Damage	145.06	145.06	
<u>Liability Subtotal</u>	<u>702.76</u>	<u>725.42</u>	-3.2%
Comprehensive	76.61	76.61	
Collision	233.11	233.11	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>1,035.14</u>	-2.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Columbia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	323.13	
Personal Injury Protection*	136.69		
Uninsured Motorist	84.13	92.29	
Property Damage	136.06	136.06	
<u>Liability Subtotal</u>	<u>583.53</u>	<u>551.48</u>	5.5%
Comprehensive	110.39	110.39	
Collision	240.04	240.04	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>901.91</u>	3.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	323.13	
PIP*/Optional \$2,500 Med Pay	136.69	24.60	
Uninsured Motorist	84.13	92.29	
Property Damage	136.06	136.06	
<u>Liability Subtotal</u>	<u>583.53</u>	<u>576.08</u>	1.3%
Comprehensive	110.39	110.39	
Collision	240.04	240.04	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>926.51</u>	0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	323.13	
PIP*/Optional \$5,000 Med Pay	136.69	45.11	
Uninsured Motorist	84.13	92.29	
Property Damage	136.06	136.06	
<u>Liability Subtotal</u>	<u>583.53</u>	<u>596.59</u>	-2.2%
Comprehensive	110.39	110.39	
Collision	240.04	240.04	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>947.02</u>	-1.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

DeSoto County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	379.93	
Personal Injury Protection*	181.89		
Uninsured Motorist	95.87	105.17	
Property Damage	153.19	153.19	
<u>Liability Subtotal</u>	<u>697.44</u>	<u>638.29</u>	8.5%
Comprehensive	100.33	100.33	
Collision	241.88	241.88	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>980.50</u>	5.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	379.93	
PIP*/Optional \$2,500 Med Pay	181.89	32.74	
Uninsured Motorist	95.87	105.17	
Property Damage	153.19	153.19	
<u>Liability Subtotal</u>	<u>697.44</u>	<u>671.03</u>	3.8%
Comprehensive	100.33	100.33	
Collision	241.88	241.88	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>1,013.24</u>	2.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	379.93	
PIP*/Optional \$5,000 Med Pay	181.89	60.02	
Uninsured Motorist	95.87	105.17	
Property Damage	153.19	153.19	
<u>Liability Subtotal</u>	<u>697.44</u>	<u>698.31</u>	-0.1%
Comprehensive	100.33	100.33	
Collision	241.88	241.88	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>1,040.52</u>	-0.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Dixie County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	275.73	
Personal Injury Protection*	125.94		
Uninsured Motorist	76.57	84.00	
Property Damage	121.51	121.51	
<u>Liability Subtotal</u>	<u>517.42</u>	<u>481.24</u>	7.0%
Comprehensive	106.93	106.93	
Collision	222.35	222.35	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>810.52</u>	4.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	275.73	
PIP*/Optional \$2,500 Med Pay	125.94	22.67	
Uninsured Motorist	76.57	84.00	
Property Damage	121.51	121.51	
<u>Liability Subtotal</u>	<u>517.42</u>	<u>503.91</u>	2.6%
Comprehensive	106.93	106.93	
Collision	222.35	222.35	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>833.19</u>	1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	275.73	
PIP*/Optional \$5,000 Med Pay	125.94	41.56	
Uninsured Motorist	76.57	84.00	
Property Damage	121.51	121.51	
<u>Liability Subtotal</u>	<u>517.42</u>	<u>522.80</u>	-1.0%
Comprehensive	106.93	106.93	
Collision	222.35	222.35	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>852.08</u>	-0.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Duval County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	437.23	
Personal Injury Protection*	175.26		
Uninsured Motorist	96.80	106.19	
Property Damage	188.81	188.81	
<u>Liability Subtotal</u>	<u>767.55</u>	<u>732.23</u>	4.6%
Comprehensive	107.09	107.09	
Collision	273.99	273.99	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,113.31</u>	3.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	437.23	
PIP*/Optional \$2,500 Med Pay	175.26	31.55	
Uninsured Motorist	96.80	106.19	
Property Damage	188.81	188.81	
<u>Liability Subtotal</u>	<u>767.55</u>	<u>763.78</u>	0.5%
Comprehensive	107.09	107.09	
Collision	273.99	273.99	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,144.86</u>	0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	437.23	
PIP*/Optional \$5,000 Med Pay	175.26	57.84	
Uninsured Motorist	96.80	106.19	
Property Damage	188.81	188.81	
<u>Liability Subtotal</u>	<u>767.55</u>	<u>790.07</u>	-2.9%
Comprehensive	107.09	107.09	
Collision	273.99	273.99	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,171.15</u>	-2.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Escambia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	355.57	
Personal Injury Protection*	143.98		
Uninsured Motorist	85.58	93.88	
Property Damage	177.15	177.15	
<u>Liability Subtotal</u>	<u>656.11</u>	<u>626.60</u>	4.5%
Comprehensive	116.87	116.87	
Collision	259.14	259.14	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>1,002.61</u>	2.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	355.57	
PIP*/Optional \$2,500 Med Pay	143.98	25.92	
Uninsured Motorist	85.58	93.88	
Property Damage	177.15	177.15	
<u>Liability Subtotal</u>	<u>656.11</u>	<u>652.52</u>	0.5%
Comprehensive	116.87	116.87	
Collision	259.14	259.14	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>1,028.53</u>	0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	355.57	
PIP*/Optional \$5,000 Med Pay	143.98	47.51	
Uninsured Motorist	85.58	93.88	
Property Damage	177.15	177.15	
<u>Liability Subtotal</u>	<u>656.11</u>	<u>674.11</u>	-2.7%
Comprehensive	116.87	116.87	
Collision	259.14	259.14	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>1,050.12</u>	-1.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Flagler County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	396.91	
Personal Injury Protection*	138.82		
Uninsured Motorist	96.68	106.06	
Property Damage	136.45	136.45	
<u>Liability Subtotal</u>	<u>650.35</u>	<u>639.42</u>	1.7%
Comprehensive	88.47	88.47	
Collision	210.64	210.64	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>938.53</u>	1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	396.91	
PIP*/Optional \$2,500 Med Pay	138.82	24.99	
Uninsured Motorist	96.68	106.06	
Property Damage	136.45	136.45	
<u>Liability Subtotal</u>	<u>650.35</u>	<u>664.41</u>	-2.2%
Comprehensive	88.47	88.47	
Collision	210.64	210.64	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>963.52</u>	-1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	396.91	
PIP*/Optional \$5,000 Med Pay	138.82	45.81	
Uninsured Motorist	96.68	106.06	
Property Damage	136.45	136.45	
<u>Liability Subtotal</u>	<u>650.35</u>	<u>685.23</u>	-5.4%
Comprehensive	88.47	88.47	
Collision	210.64	210.64	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>984.34</u>	-3.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Franklin County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	277.24	
Personal Injury Protection*	108.01		
Uninsured Motorist	79.62	87.34	
Property Damage	121.75	121.75	
<u>Liability Subtotal</u>	<u>503.84</u>	<u>486.33</u>	3.5%
Comprehensive	125.94	125.94	
Collision	224.26	224.26	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>836.53</u>	2.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	277.24	
PIP*/Optional \$2,500 Med Pay	108.01	19.44	
Uninsured Motorist	79.62	87.34	
Property Damage	121.75	121.75	
<u>Liability Subtotal</u>	<u>503.84</u>	<u>505.77</u>	-0.4%
Comprehensive	125.94	125.94	
Collision	224.26	224.26	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>855.97</u>	-0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	277.24	
PIP*/Optional \$5,000 Med Pay	108.01	35.64	
Uninsured Motorist	79.62	87.34	
Property Damage	121.75	121.75	
<u>Liability Subtotal</u>	<u>503.84</u>	<u>521.97</u>	-3.6%
Comprehensive	125.94	125.94	
Collision	224.26	224.26	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>872.17</u>	-2.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Gadsden County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	285.15	
Personal Injury Protection*	147.12		
Uninsured Motorist	70.85	77.72	
Property Damage	133.02	133.02	
<u>Liability Subtotal</u>	<u>551.00</u>	<u>495.89</u>	10.0%
Comprehensive	126.53	126.53	
Collision	247.34	247.34	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>869.76</u>	6.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	285.15	
PIP*/Optional \$2,500 Med Pay	147.12	26.48	
Uninsured Motorist	70.85	77.72	
Property Damage	133.02	133.02	
<u>Liability Subtotal</u>	<u>551.00</u>	<u>522.37</u>	5.2%
Comprehensive	126.53	126.53	
Collision	247.34	247.34	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>896.24</u>	3.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	285.15	
PIP*/Optional \$5,000 Med Pay	147.12	48.55	
Uninsured Motorist	70.85	77.72	
Property Damage	133.02	133.02	
<u>Liability Subtotal</u>	<u>551.00</u>	<u>544.44</u>	1.2%
Comprehensive	126.53	126.53	
Collision	247.34	247.34	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>918.31</u>	0.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Gilchrist County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	298.78	
Personal Injury Protection*	123.03		
Uninsured Motorist	75.70	83.04	
Property Damage	125.32	125.32	
<u>Liability Subtotal</u>	<u>533.62</u>	<u>507.14</u>	5.0%
Comprehensive	102.74	102.74	
Collision	205.10	205.10	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>814.98</u>	3.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	298.78	
PIP*/Optional \$2,500 Med Pay	123.03	22.15	
Uninsured Motorist	75.70	83.04	
Property Damage	125.32	125.32	
<u>Liability Subtotal</u>	<u>533.62</u>	<u>529.29</u>	0.8%
Comprehensive	102.74	102.74	
Collision	205.10	205.10	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>837.13</u>	0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	298.78	
PIP*/Optional \$5,000 Med Pay	123.03	40.60	
Uninsured Motorist	75.70	83.04	
Property Damage	125.32	125.32	
<u>Liability Subtotal</u>	<u>533.62</u>	<u>547.74</u>	-2.6%
Comprehensive	102.74	102.74	
Collision	205.10	205.10	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>855.58</u>	-1.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Glades County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	407.52	
Personal Injury Protection*	183.02		
Uninsured Motorist	97.24	106.67	
Property Damage	149.78	149.78	
<u>Liability Subtotal</u>	<u>715.88</u>	<u>663.97</u>	7.3%
Comprehensive	105.40	105.40	
Collision	243.24	243.24	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,012.61</u>	4.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	407.52	
PIP*/Optional \$2,500 Med Pay	183.02	32.94	
Uninsured Motorist	97.24	106.67	
Property Damage	149.78	149.78	
<u>Liability Subtotal</u>	<u>715.88</u>	<u>696.91</u>	2.6%
Comprehensive	105.40	105.40	
Collision	243.24	243.24	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,045.55</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	407.52	
PIP*/Optional \$5,000 Med Pay	183.02	60.40	
Uninsured Motorist	97.24	106.67	
Property Damage	149.78	149.78	
<u>Liability Subtotal</u>	<u>715.88</u>	<u>724.37</u>	-1.2%
Comprehensive	105.40	105.40	
Collision	243.24	243.24	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,073.01</u>	-0.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Gulf County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	277.63	
Personal Injury Protection*	104.81		
Uninsured Motorist	75.45	82.77	
Property Damage	120.71	120.71	
<u>Liability Subtotal</u>	<u>495.70</u>	<u>481.11</u>	2.9%
Comprehensive	117.32	117.32	
Collision	226.87	226.87	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>825.30</u>	1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	277.63	
PIP*/Optional \$2,500 Med Pay	104.81	18.87	
Uninsured Motorist	75.45	82.77	
Property Damage	120.71	120.71	
<u>Liability Subtotal</u>	<u>495.70</u>	<u>499.98</u>	-0.9%
Comprehensive	117.32	117.32	
Collision	226.87	226.87	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>844.17</u>	-0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	277.63	
PIP*/Optional \$5,000 Med Pay	104.81	34.59	
Uninsured Motorist	75.45	82.77	
Property Damage	120.71	120.71	
<u>Liability Subtotal</u>	<u>495.70</u>	<u>515.70</u>	-4.0%
Comprehensive	117.32	117.32	
Collision	226.87	226.87	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>859.89</u>	-2.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Hamilton County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	284.08	
Personal Injury Protection*	126.51		
Uninsured Motorist	62.29	68.33	
Property Damage	118.58	118.58	
<u>Liability Subtotal</u>	<u>506.64</u>	<u>470.99</u>	7.0%
Comprehensive	126.23	126.23	
Collision	226.94	226.94	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>824.16</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	284.08	
PIP*/Optional \$2,500 Med Pay	126.51	22.77	
Uninsured Motorist	62.29	68.33	
Property Damage	118.58	118.58	
<u>Liability Subtotal</u>	<u>506.64</u>	<u>493.76</u>	2.5%
Comprehensive	126.23	126.23	
Collision	226.94	226.94	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>846.93</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	284.08	
PIP*/Optional \$5,000 Med Pay	126.51	41.75	
Uninsured Motorist	62.29	68.33	
Property Damage	118.58	118.58	
<u>Liability Subtotal</u>	<u>506.64</u>	<u>512.74</u>	-1.2%
Comprehensive	126.23	126.23	
Collision	226.94	226.94	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>865.91</u>	-0.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Hardee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	384.45	
Personal Injury Protection*	191.68		
Uninsured Motorist	88.53	97.12	
Property Damage	159.38	159.38	
<u>Liability Subtotal</u>	<u>709.25</u>	<u>640.95</u>	9.6%
Comprehensive	108.72	108.72	
Collision	243.71	243.71	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>993.38</u>	6.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	384.45	
PIP*/Optional \$2,500 Med Pay	191.68	34.50	
Uninsured Motorist	88.53	97.12	
Property Damage	159.38	159.38	
<u>Liability Subtotal</u>	<u>709.25</u>	<u>675.45</u>	4.8%
Comprehensive	108.72	108.72	
Collision	243.71	243.71	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>1,027.88</u>	3.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	384.45	
PIP*/Optional \$5,000 Med Pay	191.68	63.25	
Uninsured Motorist	88.53	97.12	
Property Damage	159.38	159.38	
<u>Liability Subtotal</u>	<u>709.25</u>	<u>704.20</u>	0.7%
Comprehensive	108.72	108.72	
Collision	243.71	243.71	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>1,056.63</u>	0.5%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Hendry County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	404.74	
Personal Injury Protection*	223.63		
Uninsured Motorist	101.69	111.55	
Property Damage	160.08	160.08	
<u>Liability Subtotal</u>	<u>769.29</u>	<u>676.37</u>	12.1%
Comprehensive	116.37	116.37	
Collision	274.56	274.56	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,067.30</u>	8.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	404.74	
PIP*/Optional \$2,500 Med Pay	223.63	40.25	
Uninsured Motorist	101.69	111.55	
Property Damage	160.08	160.08	
<u>Liability Subtotal</u>	<u>769.29</u>	<u>716.62</u>	6.8%
Comprehensive	116.37	116.37	
Collision	274.56	274.56	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,107.55</u>	4.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	404.74	
PIP*/Optional \$5,000 Med Pay	223.63	73.80	
Uninsured Motorist	101.69	111.55	
Property Damage	160.08	160.08	
<u>Liability Subtotal</u>	<u>769.29</u>	<u>750.17</u>	2.5%
Comprehensive	116.37	116.37	
Collision	274.56	274.56	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,141.10</u>	1.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Hernando County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	503.51	
Personal Injury Protection*	189.47		
Uninsured Motorist	114.41	125.51	
Property Damage	166.34	166.34	
<u>Liability Subtotal</u>	<u>823.39</u>	<u>795.36</u>	3.4%
Comprehensive	93.96	93.96	
Collision	220.98	220.98	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,110.30</u>	2.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	503.51	
PIP*/Optional \$2,500 Med Pay	189.47	34.10	
Uninsured Motorist	114.41	125.51	
Property Damage	166.34	166.34	
<u>Liability Subtotal</u>	<u>823.39</u>	<u>829.46</u>	-0.7%
Comprehensive	93.96	93.96	
Collision	220.98	220.98	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,144.40</u>	-0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	503.51	
PIP*/Optional \$5,000 Med Pay	189.47	62.53	
Uninsured Motorist	114.41	125.51	
Property Damage	166.34	166.34	
<u>Liability Subtotal</u>	<u>823.39</u>	<u>857.89</u>	-4.2%
Comprehensive	93.96	93.96	
Collision	220.98	220.98	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,172.83</u>	-3.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Highlands County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	381.47	
Personal Injury Protection*	156.16		
Uninsured Motorist	89.63	98.32	
Property Damage	138.21	138.21	
<u>Liability Subtotal</u>	<u>651.57</u>	<u>618.00</u>	5.2%
Comprehensive	91.04	91.04	
Collision	220.20	220.20	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>929.24</u>	3.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	381.47	
PIP*/Optional \$2,500 Med Pay	156.16	28.11	
Uninsured Motorist	89.63	98.32	
Property Damage	138.21	138.21	
<u>Liability Subtotal</u>	<u>651.57</u>	<u>646.11</u>	0.8%
Comprehensive	91.04	91.04	
Collision	220.20	220.20	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>957.35</u>	0.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	381.47	
PIP*/Optional \$5,000 Med Pay	156.16	51.53	
Uninsured Motorist	89.63	98.32	
Property Damage	138.21	138.21	
<u>Liability Subtotal</u>	<u>651.57</u>	<u>669.53</u>	-2.8%
Comprehensive	91.04	91.04	
Collision	220.20	220.20	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>980.77</u>	-1.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Hillsborough County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	572.33	
Personal Injury Protection*	264.20		
Uninsured Motorist	125.28	137.43	
Property Damage	208.65	208.65	
<u>Liability Subtotal</u>	<u>999.57</u>	<u>918.41</u>	8.1%
Comprehensive	109.06	109.06	
Collision	282.35	282.35	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,309.82</u>	5.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	572.33	
PIP*/Optional \$2,500 Med Pay	264.20	47.56	
Uninsured Motorist	125.28	137.43	
Property Damage	208.65	208.65	
<u>Liability Subtotal</u>	<u>999.57</u>	<u>965.97</u>	3.4%
Comprehensive	109.06	109.06	
Collision	282.35	282.35	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,357.38</u>	2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	572.33	
PIP*/Optional \$5,000 Med Pay	264.20	87.19	
Uninsured Motorist	125.28	137.43	
Property Damage	208.65	208.65	
<u>Liability Subtotal</u>	<u>999.57</u>	<u>1,005.60</u>	-0.6%
Comprehensive	109.06	109.06	
Collision	282.35	282.35	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,397.01</u>	-0.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Holmes County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	278.50	
Personal Injury Protection*	101.51		
Uninsured Motorist	61.98	67.99	
Property Damage	116.69	116.69	
<u>Liability Subtotal</u>	<u>475.52</u>	<u>463.18</u>	2.6%
Comprehensive	125.79	125.79	
Collision	219.28	219.28	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>808.25</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	278.50	
PIP*/Optional \$2,500 Med Pay	101.51	18.27	
Uninsured Motorist	61.98	67.99	
Property Damage	116.69	116.69	
<u>Liability Subtotal</u>	<u>475.52</u>	<u>481.45</u>	-1.2%
Comprehensive	125.79	125.79	
Collision	219.28	219.28	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>826.52</u>	-0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	278.50	
PIP*/Optional \$5,000 Med Pay	101.51	33.50	
Uninsured Motorist	61.98	67.99	
Property Damage	116.69	116.69	
<u>Liability Subtotal</u>	<u>475.52</u>	<u>496.68</u>	-4.4%
Comprehensive	125.79	125.79	
Collision	219.28	219.28	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>841.75</u>	-2.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Indian River County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	439.22	
Personal Injury Protection*	144.78		
Uninsured Motorist	117.94	129.38	
Property Damage	144.61	144.61	
<u>Liability Subtotal</u>	<u>715.40</u>	<u>713.21</u>	0.3%
Comprehensive	74.33	74.33	
Collision	210.40	210.40	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>997.94</u>	0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	439.22	
PIP*/Optional \$2,500 Med Pay	144.78	26.06	
Uninsured Motorist	117.94	129.38	
Property Damage	144.61	144.61	
<u>Liability Subtotal</u>	<u>715.40</u>	<u>739.27</u>	-3.3%
Comprehensive	74.33	74.33	
Collision	210.40	210.40	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>1,024.00</u>	-2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	439.22	
PIP*/Optional \$5,000 Med Pay	144.78	47.78	
Uninsured Motorist	117.94	129.38	
Property Damage	144.61	144.61	
<u>Liability Subtotal</u>	<u>715.40</u>	<u>760.99</u>	-6.4%
Comprehensive	74.33	74.33	
Collision	210.40	210.40	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>1,045.72</u>	-4.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Jackson County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	281.46	
Personal Injury Protection*	114.64		
Uninsured Motorist	69.67	76.43	
Property Damage	122.79	122.79	
<u>Liability Subtotal</u>	<u>504.52</u>	<u>480.68</u>	4.7%
Comprehensive	125.71	125.71	
Collision	225.80	225.80	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>832.19</u>	2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	281.46	
PIP*/Optional \$2,500 Med Pay	114.64	20.64	
Uninsured Motorist	69.67	76.43	
Property Damage	122.79	122.79	
<u>Liability Subtotal</u>	<u>504.52</u>	<u>501.32</u>	0.6%
Comprehensive	125.71	125.71	
Collision	225.80	225.80	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>852.83</u>	0.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	281.46	
PIP*/Optional \$5,000 Med Pay	114.64	37.83	
Uninsured Motorist	69.67	76.43	
Property Damage	122.79	122.79	
<u>Liability Subtotal</u>	<u>504.52</u>	<u>518.51</u>	-2.8%
Comprehensive	125.71	125.71	
Collision	225.80	225.80	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>870.02</u>	-1.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Jefferson County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	289.02	
Personal Injury Protection*	117.95		
Uninsured Motorist	82.17	90.14	
Property Damage	131.63	131.63	
<u>Liability Subtotal</u>	<u>534.47</u>	<u>510.79</u>	4.4%
Comprehensive	116.36	116.36	
Collision	218.89	218.89	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>846.04</u>	2.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	289.02	
PIP*/Optional \$2,500 Med Pay	117.95	21.23	
Uninsured Motorist	82.17	90.14	
Property Damage	131.63	131.63	
<u>Liability Subtotal</u>	<u>534.47</u>	<u>532.02</u>	0.5%
Comprehensive	116.36	116.36	
Collision	218.89	218.89	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>867.27</u>	0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	289.02	
PIP*/Optional \$5,000 Med Pay	117.95	38.92	
Uninsured Motorist	82.17	90.14	
Property Damage	131.63	131.63	
<u>Liability Subtotal</u>	<u>534.47</u>	<u>549.71</u>	-2.9%
Comprehensive	116.36	116.36	
Collision	218.89	218.89	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>884.96</u>	-1.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Lafayette County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	304.62	
Personal Injury Protection*	120.51		
Uninsured Motorist	59.82	65.62	
Property Damage	123.95	123.95	
<u>Liability Subtotal</u>	<u>517.94</u>	<u>494.19</u>	4.6%
Comprehensive	121.11	121.11	
Collision	232.18	232.18	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>847.48</u>	2.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	304.62	
PIP*/Optional \$2,500 Med Pay	120.51	21.69	
Uninsured Motorist	59.82	65.62	
Property Damage	123.95	123.95	
<u>Liability Subtotal</u>	<u>517.94</u>	<u>515.88</u>	0.4%
Comprehensive	121.11	121.11	
Collision	232.18	232.18	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>869.17</u>	0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	304.62	
PIP*/Optional \$5,000 Med Pay	120.51	39.77	
Uninsured Motorist	59.82	65.62	
Property Damage	123.95	123.95	
<u>Liability Subtotal</u>	<u>517.94</u>	<u>533.96</u>	-3.1%
Comprehensive	121.11	121.11	
Collision	232.18	232.18	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>887.25</u>	-1.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Lake County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	390.36	
Personal Injury Protection*	146.62		
Uninsured Motorist	94.65	103.83	
Property Damage	149.36	149.36	
<u>Liability Subtotal</u>	<u>664.43</u>	<u>643.55</u>	3.1%
Comprehensive	83.66	83.66	
Collision	214.91	214.91	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>942.12</u>	2.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	390.36	
PIP*/Optional \$2,500 Med Pay	146.62	26.39	
Uninsured Motorist	94.65	103.83	
Property Damage	149.36	149.36	
<u>Liability Subtotal</u>	<u>664.43</u>	<u>669.94</u>	-0.8%
Comprehensive	83.66	83.66	
Collision	214.91	214.91	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>968.51</u>	-0.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	390.36	
PIP*/Optional \$5,000 Med Pay	146.62	48.38	
Uninsured Motorist	94.65	103.83	
Property Damage	149.36	149.36	
<u>Liability Subtotal</u>	<u>664.43</u>	<u>691.93</u>	-4.1%
Comprehensive	83.66	83.66	
Collision	214.91	214.91	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>990.50</u>	-2.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Lee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	426.56	
Personal Injury Protection*	177.06		
Uninsured Motorist	108.72	119.27	
Property Damage	151.92	151.92	
<u>Liability Subtotal</u>	<u>736.89</u>	<u>697.75</u>	5.3%
Comprehensive	77.84	77.84	
Collision	228.19	228.19	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>1,003.78</u>	3.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	426.56	
PIP*/Optional \$2,500 Med Pay	177.06	31.87	
Uninsured Motorist	108.72	119.27	
Property Damage	151.92	151.92	
<u>Liability Subtotal</u>	<u>736.89</u>	<u>729.62</u>	1.0%
Comprehensive	77.84	77.84	
Collision	228.19	228.19	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>1,035.65</u>	0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	426.56	
PIP*/Optional \$5,000 Med Pay	177.06	58.43	
Uninsured Motorist	108.72	119.27	
Property Damage	151.92	151.92	
<u>Liability Subtotal</u>	<u>736.89</u>	<u>756.18</u>	-2.6%
Comprehensive	77.84	77.84	
Collision	228.19	228.19	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>1,062.21</u>	-1.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Leon County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	361.67	
Personal Injury Protection*	123.70		
Uninsured Motorist	86.23	94.59	
Property Damage	172.31	172.31	
<u>Liability Subtotal</u>	<u>635.92</u>	<u>628.57</u>	1.2%
Comprehensive	99.74	99.74	
Collision	267.51	267.51	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>995.82</u>	0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	361.67	
PIP*/Optional \$2,500 Med Pay	123.70	22.27	
Uninsured Motorist	86.23	94.59	
Property Damage	172.31	172.31	
<u>Liability Subtotal</u>	<u>635.92</u>	<u>650.84</u>	-2.3%
Comprehensive	99.74	99.74	
Collision	267.51	267.51	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>1,018.09</u>	-1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	361.67	
PIP*/Optional \$5,000 Med Pay	123.70	40.82	
Uninsured Motorist	86.23	94.59	
Property Damage	172.31	172.31	
<u>Liability Subtotal</u>	<u>635.92</u>	<u>669.39</u>	-5.3%
Comprehensive	99.74	99.74	
Collision	267.51	267.51	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>1,036.64</u>	-3.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Levy County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	317.12	
Personal Injury Protection*	130.24		
Uninsured Motorist	80.28	88.07	
Property Damage	131.09	131.09	
<u>Liability Subtotal</u>	<u>564.04</u>	<u>536.28</u>	4.9%
Comprehensive	96.23	96.23	
Collision	206.37	206.37	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>838.88</u>	3.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	317.12	
PIP*/Optional \$2,500 Med Pay	130.24	23.44	
Uninsured Motorist	80.28	88.07	
Property Damage	131.09	131.09	
<u>Liability Subtotal</u>	<u>564.04</u>	<u>559.72</u>	0.8%
Comprehensive	96.23	96.23	
Collision	206.37	206.37	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>862.32</u>	0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	317.12	
PIP*/Optional \$5,000 Med Pay	130.24	42.98	
Uninsured Motorist	80.28	88.07	
Property Damage	131.09	131.09	
<u>Liability Subtotal</u>	<u>564.04</u>	<u>579.26</u>	-2.7%
Comprehensive	96.23	96.23	
Collision	206.37	206.37	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>881.86</u>	-1.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Liberty County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	272.88	
Personal Injury Protection*	113.35		
Uninsured Motorist	58.74	64.44	
Property Damage	121.62	121.62	
<u>Liability Subtotal</u>	<u>485.11</u>	<u>458.94</u>	5.4%
Comprehensive	131.15	131.15	
Collision	237.59	237.59	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>827.68</u>	3.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	272.88	
PIP*/Optional \$2,500 Med Pay	113.35	20.40	
Uninsured Motorist	58.74	64.44	
Property Damage	121.62	121.62	
<u>Liability Subtotal</u>	<u>485.11</u>	<u>479.34</u>	1.2%
Comprehensive	131.15	131.15	
Collision	237.59	237.59	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>848.08</u>	0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	272.88	
PIP*/Optional \$5,000 Med Pay	113.35	37.41	
Uninsured Motorist	58.74	64.44	
Property Damage	121.62	121.62	
<u>Liability Subtotal</u>	<u>485.11</u>	<u>496.35</u>	-2.3%
Comprehensive	131.15	131.15	
Collision	237.59	237.59	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>865.09</u>	-1.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Madison County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	279.78	
Personal Injury Protection*	118.09		
Uninsured Motorist	60.08	65.91	
Property Damage	117.55	117.55	
<u>Liability Subtotal</u>	<u>491.96</u>	<u>463.24</u>	5.8%
Comprehensive	126.28	126.28	
Collision	220.55	220.55	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>810.07</u>	3.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	279.78	
PIP*/Optional \$2,500 Med Pay	118.09	21.26	
Uninsured Motorist	60.08	65.91	
Property Damage	117.55	117.55	
<u>Liability Subtotal</u>	<u>491.96</u>	<u>484.50</u>	1.5%
Comprehensive	126.28	126.28	
Collision	220.55	220.55	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>831.33</u>	0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	279.78	
PIP*/Optional \$5,000 Med Pay	118.09	38.97	
Uninsured Motorist	60.08	65.91	
Property Damage	117.55	117.55	
<u>Liability Subtotal</u>	<u>491.96</u>	<u>502.21</u>	-2.1%
Comprehensive	126.28	126.28	
Collision	220.55	220.55	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>849.04</u>	-1.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Manatee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	474.03	
Personal Injury Protection*	170.41		
Uninsured Motorist	105.64	115.89	
Property Damage	168.04	168.04	
<u>Liability Subtotal</u>	<u>776.58</u>	<u>757.96</u>	2.4%
Comprehensive	82.73	82.73	
Collision	238.16	238.16	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,078.85</u>	1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	474.03	
PIP*/Optional \$2,500 Med Pay	170.41	30.67	
Uninsured Motorist	105.64	115.89	
Property Damage	168.04	168.04	
<u>Liability Subtotal</u>	<u>776.58</u>	<u>788.63</u>	-1.6%
Comprehensive	82.73	82.73	
Collision	238.16	238.16	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,109.52</u>	-1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	474.03	
PIP*/Optional \$5,000 Med Pay	170.41	56.24	
Uninsured Motorist	105.64	115.89	
Property Damage	168.04	168.04	
<u>Liability Subtotal</u>	<u>776.58</u>	<u>814.20</u>	-4.8%
Comprehensive	82.73	82.73	
Collision	238.16	238.16	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,135.09</u>	-3.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Marion County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	378.17	
Personal Injury Protection*	149.55		
Uninsured Motorist	99.07	108.68	
Property Damage	146.71	146.71	
<u>Liability Subtotal</u>	<u>660.58</u>	<u>633.56</u>	4.1%
Comprehensive	78.83	78.83	
Collision	212.37	212.37	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>924.76</u>	2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	378.17	
PIP*/Optional \$2,500 Med Pay	149.55	26.92	
Uninsured Motorist	99.07	108.68	
Property Damage	146.71	146.71	
<u>Liability Subtotal</u>	<u>660.58</u>	<u>660.48</u>	0.0%
Comprehensive	78.83	78.83	
Collision	212.37	212.37	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>951.68</u>	0.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	378.17	
PIP*/Optional \$5,000 Med Pay	149.55	49.35	
Uninsured Motorist	99.07	108.68	
Property Damage	146.71	146.71	
<u>Liability Subtotal</u>	<u>660.58</u>	<u>682.91</u>	-3.4%
Comprehensive	78.83	78.83	
Collision	212.37	212.37	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>974.11</u>	-2.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Martin County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	502.69	
Personal Injury Protection*	146.21		
Uninsured Motorist	129.43	141.98	
Property Damage	150.83	150.83	
<u>Liability Subtotal</u>	<u>779.06</u>	<u>795.50</u>	-2.1%
Comprehensive	77.84	77.84	
Collision	221.77	221.77	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,095.11</u>	-1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	502.69	
PIP*/Optional \$2,500 Med Pay	146.21	26.32	
Uninsured Motorist	129.43	141.98	
Property Damage	150.83	150.83	
<u>Liability Subtotal</u>	<u>779.06</u>	<u>821.82</u>	-5.5%
Comprehensive	77.84	77.84	
Collision	221.77	221.77	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,121.43</u>	-4.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	502.69	
PIP*/Optional \$5,000 Med Pay	146.21	48.25	
Uninsured Motorist	129.43	141.98	
Property Damage	150.83	150.83	
<u>Liability Subtotal</u>	<u>779.06</u>	<u>843.75</u>	-8.3%
Comprehensive	77.84	77.84	
Collision	221.77	221.77	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,143.36</u>	-6.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Miami-Dade County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	487.80	
Personal Injury Protection*	417.16		
Uninsured Motorist	131.60	144.37	
Property Damage	230.38	230.38	
<u>Liability Subtotal</u>	<u>1,121.29</u>	<u>862.55</u>	23.1%
Comprehensive	165.36	165.36	
Collision	387.59	387.59	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,415.50</u>	15.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	487.80	
PIP*/Optional \$2,500 Med Pay	417.16	75.09	
Uninsured Motorist	131.60	144.37	
Property Damage	230.38	230.38	
<u>Liability Subtotal</u>	<u>1,121.29</u>	<u>937.64</u>	16.4%
Comprehensive	165.36	165.36	
Collision	387.59	387.59	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,490.59</u>	11.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	487.80	
PIP*/Optional \$5,000 Med Pay	417.16	137.66	
Uninsured Motorist	131.60	144.37	
Property Damage	230.38	230.38	
<u>Liability Subtotal</u>	<u>1,121.29</u>	<u>1,000.21</u>	10.8%
Comprehensive	165.36	165.36	
Collision	387.59	387.59	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,553.16</u>	7.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Monroe County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	423.19	
Personal Injury Protection*	139.82		
Uninsured Motorist	92.73	101.72	
Property Damage	164.52	164.52	
<u>Liability Subtotal</u>	<u>693.90</u>	<u>689.43</u>	0.6%
Comprehensive	124.61	124.61	
Collision	263.79	263.79	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,077.83</u>	0.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	423.19	
PIP*/Optional \$2,500 Med Pay	139.82	25.17	
Uninsured Motorist	92.73	101.72	
Property Damage	164.52	164.52	
<u>Liability Subtotal</u>	<u>693.90</u>	<u>714.60</u>	-3.0%
Comprehensive	124.61	124.61	
Collision	263.79	263.79	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,103.00</u>	-1.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	423.19	
PIP*/Optional \$5,000 Med Pay	139.82	46.14	
Uninsured Motorist	92.73	101.72	
Property Damage	164.52	164.52	
<u>Liability Subtotal</u>	<u>693.90</u>	<u>735.57</u>	-6.0%
Comprehensive	124.61	124.61	
Collision	263.79	263.79	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,123.97</u>	-3.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Nassau County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	350.11	
Personal Injury Protection*	119.13		
Uninsured Motorist	81.42	89.32	
Property Damage	142.23	142.23	
<u>Liability Subtotal</u>	<u>588.35</u>	<u>581.66</u>	1.1%
Comprehensive	116.00	116.00	
Collision	226.95	226.95	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>924.61</u>	0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	350.11	
PIP*/Optional \$2,500 Med Pay	119.13	21.44	
Uninsured Motorist	81.42	89.32	
Property Damage	142.23	142.23	
<u>Liability Subtotal</u>	<u>588.35</u>	<u>603.10</u>	-2.5%
Comprehensive	116.00	116.00	
Collision	226.95	226.95	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>946.05</u>	-1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	350.11	
PIP*/Optional \$5,000 Med Pay	119.13	39.31	
Uninsured Motorist	81.42	89.32	
Property Damage	142.23	142.23	
<u>Liability Subtotal</u>	<u>588.35</u>	<u>620.97</u>	-5.5%
Comprehensive	116.00	116.00	
Collision	226.95	226.95	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>963.92</u>	-3.5%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Okaloosa County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	300.78	
Personal Injury Protection*	99.76		
Uninsured Motorist	70.35	77.17	
Property Damage	153.74	153.74	
<u>Liability Subtotal</u>	<u>534.82</u>	<u>531.69</u>	0.6%
Comprehensive	117.27	117.27	
Collision	225.27	225.27	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>874.23</u>	0.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	300.78	
PIP*/Optional \$2,500 Med Pay	99.76	17.96	
Uninsured Motorist	70.35	77.17	
Property Damage	153.74	153.74	
<u>Liability Subtotal</u>	<u>534.82</u>	<u>549.65</u>	-2.8%
Comprehensive	117.27	117.27	
Collision	225.27	225.27	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>892.19</u>	-1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	300.78	
PIP*/Optional \$5,000 Med Pay	99.76	32.92	
Uninsured Motorist	70.35	77.17	
Property Damage	153.74	153.74	
<u>Liability Subtotal</u>	<u>534.82</u>	<u>564.61</u>	-5.6%
Comprehensive	117.27	117.27	
Collision	225.27	225.27	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>907.15</u>	-3.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Okeechobee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	418.36	
Personal Injury Protection*	181.97		
Uninsured Motorist	100.41	110.15	
Property Damage	156.33	156.33	
<u>Liability Subtotal</u>	<u>732.15</u>	<u>684.84</u>	6.5%
Comprehensive	93.23	93.23	
Collision	238.21	238.21	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,016.28</u>	4.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	418.36	
PIP*/Optional \$2,500 Med Pay	181.97	32.75	
Uninsured Motorist	100.41	110.15	
Property Damage	156.33	156.33	
<u>Liability Subtotal</u>	<u>732.15</u>	<u>717.59</u>	2.0%
Comprehensive	93.23	93.23	
Collision	238.21	238.21	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,049.03</u>	1.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	418.36	
PIP*/Optional \$5,000 Med Pay	181.97	60.05	
Uninsured Motorist	100.41	110.15	
Property Damage	156.33	156.33	
<u>Liability Subtotal</u>	<u>732.15</u>	<u>744.89</u>	-1.7%
Comprehensive	93.23	93.23	
Collision	238.21	238.21	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,076.33</u>	-1.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Orange County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	464.42	
Personal Injury Protection*	241.07		
Uninsured Motorist	102.48	112.42	
Property Damage	192.13	192.13	
<u>Liability Subtotal</u>	<u>861.43</u>	<u>768.97</u>	10.7%
Comprehensive	99.52	99.52	
Collision	276.78	276.78	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,145.27</u>	7.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	464.42	
PIP*/Optional \$2,500 Med Pay	241.07	43.39	
Uninsured Motorist	102.48	112.42	
Property Damage	192.13	192.13	
<u>Liability Subtotal</u>	<u>861.43</u>	<u>812.36</u>	5.7%
Comprehensive	99.52	99.52	
Collision	276.78	276.78	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,188.66</u>	4.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	464.42	
PIP*/Optional \$5,000 Med Pay	241.07	79.55	
Uninsured Motorist	102.48	112.42	
Property Damage	192.13	192.13	
<u>Liability Subtotal</u>	<u>861.43</u>	<u>848.52</u>	1.5%
Comprehensive	99.52	99.52	
Collision	276.78	276.78	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,224.82</u>	1.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Osceola County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	465.95	
Personal Injury Protection*	264.95		
Uninsured Motorist	106.74	117.09	
Property Damage	183.06	183.06	
<u>Liability Subtotal</u>	<u>881.57</u>	<u>766.10</u>	13.1%
Comprehensive	96.18	96.18	
Collision	265.58	265.58	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,127.86</u>	9.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	465.95	
PIP*/Optional \$2,500 Med Pay	264.95	47.69	
Uninsured Motorist	106.74	117.09	
Property Damage	183.06	183.06	
<u>Liability Subtotal</u>	<u>881.57</u>	<u>813.79</u>	7.7%
Comprehensive	96.18	96.18	
Collision	265.58	265.58	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,175.55</u>	5.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	465.95	
PIP*/Optional \$5,000 Med Pay	264.95	87.43	
Uninsured Motorist	106.74	117.09	
Property Damage	183.06	183.06	
<u>Liability Subtotal</u>	<u>881.57</u>	<u>853.53</u>	3.2%
Comprehensive	96.18	96.18	
Collision	265.58	265.58	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,215.29</u>	2.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Palm Beach County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	666.39	
Personal Injury Protection*	264.12		
Uninsured Motorist	166.75	182.92	
Property Damage	198.12	198.12	
<u>Liability Subtotal</u>	<u>1,096.40</u>	<u>1,047.43</u>	4.5%
Comprehensive	98.47	98.47	
Collision	305.09	305.09	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,450.99</u>	3.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	666.39	
PIP*/Optional \$2,500 Med Pay	264.12	47.54	
Uninsured Motorist	166.75	182.92	
Property Damage	198.12	198.12	
<u>Liability Subtotal</u>	<u>1,096.40</u>	<u>1,094.97</u>	0.1%
Comprehensive	98.47	98.47	
Collision	305.09	305.09	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,498.53</u>	0.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	666.39	
PIP*/Optional \$5,000 Med Pay	264.12	87.16	
Uninsured Motorist	166.75	182.92	
Property Damage	198.12	198.12	
<u>Liability Subtotal</u>	<u>1,096.40</u>	<u>1,134.59</u>	-3.5%
Comprehensive	98.47	98.47	
Collision	305.09	305.09	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,538.15</u>	-2.5%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Pasco County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	560.36	
Personal Injury Protection*	213.53		
Uninsured Motorist	112.23	123.12	
Property Damage	182.82	182.82	
<u>Liability Subtotal</u>	<u>901.62</u>	<u>866.30</u>	3.9%
Comprehensive	100.18	100.18	
Collision	243.75	243.75	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,210.23</u>	2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	560.36	
PIP*/Optional \$2,500 Med Pay	213.53	38.44	
Uninsured Motorist	112.23	123.12	
Property Damage	182.82	182.82	
<u>Liability Subtotal</u>	<u>901.62</u>	<u>904.74</u>	-0.3%
Comprehensive	100.18	100.18	
Collision	243.75	243.75	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,248.67</u>	-0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	560.36	
PIP*/Optional \$5,000 Med Pay	213.53	70.46	
Uninsured Motorist	112.23	123.12	
Property Damage	182.82	182.82	
<u>Liability Subtotal</u>	<u>901.62</u>	<u>936.76</u>	-3.9%
Comprehensive	100.18	100.18	
Collision	243.75	243.75	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,280.69</u>	-2.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Pinellas County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	586.01	
Personal Injury Protection*	201.82		
Uninsured Motorist	126.13	138.36	
Property Damage	187.52	187.52	
<u>Liability Subtotal</u>	<u>926.50</u>	<u>911.89</u>	1.6%
Comprehensive	84.33	84.33	
Collision	238.74	238.74	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,234.96</u>	1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	586.01	
PIP*/Optional \$2,500 Med Pay	201.82	36.33	
Uninsured Motorist	126.13	138.36	
Property Damage	187.52	187.52	
<u>Liability Subtotal</u>	<u>926.50</u>	<u>948.22</u>	-2.3%
Comprehensive	84.33	84.33	
Collision	238.74	238.74	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,271.29</u>	-1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	586.01	
PIP*/Optional \$5,000 Med Pay	201.82	66.60	
Uninsured Motorist	126.13	138.36	
Property Damage	187.52	187.52	
<u>Liability Subtotal</u>	<u>926.50</u>	<u>978.49</u>	-5.6%
Comprehensive	84.33	84.33	
Collision	238.74	238.74	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,301.56</u>	-4.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Polk County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	436.11	
Personal Injury Protection*	195.48		
Uninsured Motorist	103.68	113.74	
Property Damage	172.90	172.90	
<u>Liability Subtotal</u>	<u>777.95</u>	<u>722.75</u>	7.1%
Comprehensive	91.34	91.34	
Collision	248.68	248.68	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,062.77</u>	4.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	436.11	
PIP*/Optional \$2,500 Med Pay	195.48	35.19	
Uninsured Motorist	103.68	113.74	
Property Damage	172.90	172.90	
<u>Liability Subtotal</u>	<u>777.95</u>	<u>757.94</u>	2.6%
Comprehensive	91.34	91.34	
Collision	248.68	248.68	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,097.96</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	436.11	
PIP*/Optional \$5,000 Med Pay	195.48	64.51	
Uninsured Motorist	103.68	113.74	
Property Damage	172.90	172.90	
<u>Liability Subtotal</u>	<u>777.95</u>	<u>787.26</u>	-1.2%
Comprehensive	91.34	91.34	
Collision	248.68	248.68	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,127.28</u>	-0.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Putnam County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	343.39	
Personal Injury Protection*	147.20		
Uninsured Motorist	87.30	95.77	
Property Damage	140.20	140.20	
<u>Liability Subtotal</u>	<u>615.56</u>	<u>579.36</u>	5.9%
Comprehensive	95.64	95.64	
Collision	223.87	223.87	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>898.87</u>	3.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	343.39	
PIP*/Optional \$2,500 Med Pay	147.20	26.50	
Uninsured Motorist	87.30	95.77	
Property Damage	140.20	140.20	
<u>Liability Subtotal</u>	<u>615.56</u>	<u>605.86</u>	1.6%
Comprehensive	95.64	95.64	
Collision	223.87	223.87	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>925.37</u>	1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	343.39	
PIP*/Optional \$5,000 Med Pay	147.20	48.58	
Uninsured Motorist	87.30	95.77	
Property Damage	140.20	140.20	
<u>Liability Subtotal</u>	<u>615.56</u>	<u>627.94</u>	-2.0%
Comprehensive	95.64	95.64	
Collision	223.87	223.87	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>947.45</u>	-1.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Santa Rosa County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	328.08	
Personal Injury Protection*	117.68		
Uninsured Motorist	79.31	87.00	
Property Damage	157.49	157.49	
<u>Liability Subtotal</u>	<u>584.60</u>	<u>572.57</u>	2.1%
Comprehensive	113.18	113.18	
Collision	232.32	232.32	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>918.07</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	328.08	
PIP*/Optional \$2,500 Med Pay	117.68	21.18	
Uninsured Motorist	79.31	87.00	
Property Damage	157.49	157.49	
<u>Liability Subtotal</u>	<u>584.60</u>	<u>593.75</u>	-1.6%
Comprehensive	113.18	113.18	
Collision	232.32	232.32	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>939.25</u>	-1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	328.08	
PIP*/Optional \$5,000 Med Pay	117.68	38.83	
Uninsured Motorist	79.31	87.00	
Property Damage	157.49	157.49	
<u>Liability Subtotal</u>	<u>584.60</u>	<u>611.40</u>	-4.6%
Comprehensive	113.18	113.18	
Collision	232.32	232.32	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>956.90</u>	-2.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Sarasota County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	439.61	
Personal Injury Protection*	144.94		
Uninsured Motorist	101.46	111.30	
Property Damage	155.89	155.89	
<u>Liability Subtotal</u>	<u>710.64</u>	<u>706.80</u>	0.5%
Comprehensive	73.81	73.81	
Collision	222.53	222.53	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>1,003.14</u>	0.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	439.61	
PIP*/Optional \$2,500 Med Pay	144.94	26.09	
Uninsured Motorist	101.46	111.30	
Property Damage	155.89	155.89	
<u>Liability Subtotal</u>	<u>710.64</u>	<u>732.89</u>	-3.1%
Comprehensive	73.81	73.81	
Collision	222.53	222.53	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>1,029.23</u>	-2.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	439.61	
PIP*/Optional \$5,000 Med Pay	144.94	47.83	
Uninsured Motorist	101.46	111.30	
Property Damage	155.89	155.89	
<u>Liability Subtotal</u>	<u>710.64</u>	<u>754.63</u>	-6.2%
Comprehensive	73.81	73.81	
Collision	222.53	222.53	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>1,050.97</u>	-4.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Seminole County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	433.80	
Personal Injury Protection*	176.76		
Uninsured Motorist	102.96	112.95	
Property Damage	177.01	177.01	
<u>Liability Subtotal</u>	<u>761.00</u>	<u>723.76</u>	4.9%
Comprehensive	86.53	86.53	
Collision	244.63	244.63	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,054.92</u>	3.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	433.80	
PIP*/Optional \$2,500 Med Pay	176.76	31.82	
Uninsured Motorist	102.96	112.95	
Property Damage	177.01	177.01	
<u>Liability Subtotal</u>	<u>761.00</u>	<u>755.58</u>	0.7%
Comprehensive	86.53	86.53	
Collision	244.63	244.63	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,086.74</u>	0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	433.80	
PIP*/Optional \$5,000 Med Pay	176.76	58.33	
Uninsured Motorist	102.96	112.95	
Property Damage	177.01	177.01	
<u>Liability Subtotal</u>	<u>761.00</u>	<u>782.09</u>	-2.8%
Comprehensive	86.53	86.53	
Collision	244.63	244.63	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,113.25</u>	-1.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

St. Johns County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	403.66	
Personal Injury Protection*	113.15		
Uninsured Motorist	93.57	102.65	
Property Damage	150.59	150.59	
<u>Liability Subtotal</u>	<u>640.44</u>	<u>656.90</u>	-2.6%
Comprehensive	86.46	86.46	
Collision	227.30	227.30	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>970.66</u>	-1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	403.66	
PIP*/Optional \$2,500 Med Pay	113.15	20.37	
Uninsured Motorist	93.57	102.65	
Property Damage	150.59	150.59	
<u>Liability Subtotal</u>	<u>640.44</u>	<u>677.27</u>	-5.8%
Comprehensive	86.46	86.46	
Collision	227.30	227.30	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>991.03</u>	-3.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	403.66	
PIP*/Optional \$5,000 Med Pay	113.15	37.34	
Uninsured Motorist	93.57	102.65	
Property Damage	150.59	150.59	
<u>Liability Subtotal</u>	<u>640.44</u>	<u>694.24</u>	-8.4%
Comprehensive	86.46	86.46	
Collision	227.30	227.30	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>1,008.00</u>	-5.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

St. Lucie County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	475.59	
Personal Injury Protection*	203.95		
Uninsured Motorist	126.55	138.83	
Property Damage	156.93	156.93	
<u>Liability Subtotal</u>	<u>821.01</u>	<u>771.35</u>	6.0%
Comprehensive	77.96	77.96	
Collision	219.32	219.32	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,068.63</u>	4.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	475.59	
PIP*/Optional \$2,500 Med Pay	203.95	36.71	
Uninsured Motorist	126.55	138.83	
Property Damage	156.93	156.93	
<u>Liability Subtotal</u>	<u>821.01</u>	<u>808.06</u>	1.6%
Comprehensive	77.96	77.96	
Collision	219.32	219.32	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,105.34</u>	1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	475.59	
PIP*/Optional \$5,000 Med Pay	203.95	67.30	
Uninsured Motorist	126.55	138.83	
Property Damage	156.93	156.93	
<u>Liability Subtotal</u>	<u>821.01</u>	<u>838.65</u>	-2.1%
Comprehensive	77.96	77.96	
Collision	219.32	219.32	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,135.93</u>	-1.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Sumter County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	390.84	
Personal Injury Protection*	110.46		
Uninsured Motorist	90.46	99.23	
Property Damage	124.80	124.80	
<u>Liability Subtotal</u>	<u>599.86</u>	<u>614.87</u>	-2.5%
Comprehensive	76.25	76.25	
Collision	187.20	187.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>878.32</u>	-1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	390.84	
PIP*/Optional \$2,500 Med Pay	110.46	19.88	
Uninsured Motorist	90.46	99.23	
Property Damage	124.80	124.80	
<u>Liability Subtotal</u>	<u>599.86</u>	<u>634.75</u>	-5.8%
Comprehensive	76.25	76.25	
Collision	187.20	187.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>898.20</u>	-4.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	390.84	
PIP*/Optional \$5,000 Med Pay	110.46	36.45	
Uninsured Motorist	90.46	99.23	
Property Damage	124.80	124.80	
<u>Liability Subtotal</u>	<u>599.86</u>	<u>651.32</u>	-8.6%
Comprehensive	76.25	76.25	
Collision	187.20	187.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>914.77</u>	-6.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Suwannee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	292.87	
Personal Injury Protection*	126.32		
Uninsured Motorist	71.68	78.63	
Property Damage	122.18	122.18	
<u>Liability Subtotal</u>	<u>525.60</u>	<u>493.68</u>	6.1%
Comprehensive	119.28	119.28	
Collision	224.07	224.07	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>837.03</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	292.87	
PIP*/Optional \$2,500 Med Pay	126.32	22.74	
Uninsured Motorist	71.68	78.63	
Property Damage	122.18	122.18	
<u>Liability Subtotal</u>	<u>525.60</u>	<u>516.42</u>	1.7%
Comprehensive	119.28	119.28	
Collision	224.07	224.07	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>859.77</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	292.87	
PIP*/Optional \$5,000 Med Pay	126.32	41.69	
Uninsured Motorist	71.68	78.63	
Property Damage	122.18	122.18	
<u>Liability Subtotal</u>	<u>525.60</u>	<u>535.37</u>	-1.9%
Comprehensive	119.28	119.28	
Collision	224.07	224.07	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>878.72</u>	-1.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Taylor County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	283.81	
Personal Injury Protection*	123.56		
Uninsured Motorist	78.59	86.21	
Property Damage	122.13	122.13	
<u>Liability Subtotal</u>	<u>523.35</u>	<u>492.15</u>	6.0%
Comprehensive	116.71	116.71	
Collision	221.17	221.17	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>830.03</u>	3.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	283.81	
PIP*/Optional \$2,500 Med Pay	123.56	22.24	
Uninsured Motorist	78.59	86.21	
Property Damage	122.13	122.13	
<u>Liability Subtotal</u>	<u>523.35</u>	<u>514.39</u>	1.7%
Comprehensive	116.71	116.71	
Collision	221.17	221.17	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>852.27</u>	1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	283.81	
PIP*/Optional \$5,000 Med Pay	123.56	40.77	
Uninsured Motorist	78.59	86.21	
Property Damage	122.13	122.13	
<u>Liability Subtotal</u>	<u>523.35</u>	<u>532.92</u>	-1.8%
Comprehensive	116.71	116.71	
Collision	221.17	221.17	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>870.80</u>	-1.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Union County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	296.22	
Personal Injury Protection*	136.80		
Uninsured Motorist	70.61	77.46	
Property Damage	142.93	142.93	
<u>Liability Subtotal</u>	<u>558.11</u>	<u>516.61</u>	7.4%
Comprehensive	110.77	110.77	
Collision	233.73	233.73	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>861.11</u>	4.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	296.22	
PIP*/Optional \$2,500 Med Pay	136.80	24.62	
Uninsured Motorist	70.61	77.46	
Property Damage	142.93	142.93	
<u>Liability Subtotal</u>	<u>558.11</u>	<u>541.23</u>	3.0%
Comprehensive	110.77	110.77	
Collision	233.73	233.73	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>885.73</u>	1.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	296.22	
PIP*/Optional \$5,000 Med Pay	136.80	45.14	
Uninsured Motorist	70.61	77.46	
Property Damage	142.93	142.93	
<u>Liability Subtotal</u>	<u>558.11</u>	<u>561.75</u>	-0.7%
Comprehensive	110.77	110.77	
Collision	233.73	233.73	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>906.25</u>	-0.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Volusia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	405.45	
Personal Injury Protection*	155.27		
Uninsured Motorist	99.40	109.04	
Property Damage	150.56	150.56	
<u>Liability Subtotal</u>	<u>689.62</u>	<u>665.05</u>	3.6%
Comprehensive	81.94	81.94	
Collision	212.07	212.07	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>959.06</u>	2.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	405.45	
PIP*/Optional \$2,500 Med Pay	155.27	27.95	
Uninsured Motorist	99.40	109.04	
Property Damage	150.56	150.56	
<u>Liability Subtotal</u>	<u>689.62</u>	<u>693.00</u>	-0.5%
Comprehensive	81.94	81.94	
Collision	212.07	212.07	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>987.01</u>	-0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	405.45	
PIP*/Optional \$5,000 Med Pay	155.27	51.24	
Uninsured Motorist	99.40	109.04	
Property Damage	150.56	150.56	
<u>Liability Subtotal</u>	<u>689.62</u>	<u>716.29</u>	-3.9%
Comprehensive	81.94	81.94	
Collision	212.07	212.07	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>1,010.30</u>	-2.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Review of Personal Injury Protection Legislation

Average Premium
FR Limit 25/50
Wakulla County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	295.06	
Personal Injury Protection*	115.58		
Uninsured Motorist	73.99	81.17	
Property Damage	126.75	126.75	
<u>Liability Subtotal</u>	<u>523.28</u>	<u>502.98</u>	3.9%
Comprehensive	119.93	119.93	
Collision	222.58	222.58	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>845.49</u>	2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	295.06	
PIP*/Optional \$2,500 Med Pay	115.58	20.80	
Uninsured Motorist	73.99	81.17	
Property Damage	126.75	126.75	
<u>Liability Subtotal</u>	<u>523.28</u>	<u>523.78</u>	-0.1%
Comprehensive	119.93	119.93	
Collision	222.58	222.58	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>866.29</u>	-0.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	295.06	
PIP*/Optional \$5,000 Med Pay	115.58	38.14	
Uninsured Motorist	73.99	81.17	
Property Damage	126.75	126.75	
<u>Liability Subtotal</u>	<u>523.28</u>	<u>541.12</u>	-3.4%
Comprehensive	119.93	119.93	
Collision	222.58	222.58	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>883.63</u>	-2.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Walton County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	309.12	
Personal Injury Protection*	101.86		
Uninsured Motorist	86.78	95.20	
Property Damage	143.20	143.20	
<u>Liability Subtotal</u>	<u>548.66</u>	<u>547.52</u>	0.2%
Comprehensive	113.01	113.01	
Collision	231.24	231.24	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>891.77</u>	0.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	309.12	
PIP*/Optional \$2,500 Med Pay	101.86	18.33	
Uninsured Motorist	86.78	95.20	
Property Damage	143.20	143.20	
<u>Liability Subtotal</u>	<u>548.66</u>	<u>565.85</u>	-3.1%
Comprehensive	113.01	113.01	
Collision	231.24	231.24	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>910.10</u>	-1.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	309.12	
PIP*/Optional \$5,000 Med Pay	101.86	33.61	
Uninsured Motorist	86.78	95.20	
Property Damage	143.20	143.20	
<u>Liability Subtotal</u>	<u>548.66</u>	<u>581.13</u>	-5.9%
Comprehensive	113.01	113.01	
Collision	231.24	231.24	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>925.38</u>	-3.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Average Premium

FR Limit 25/50

Washington County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	274.35	
Personal Injury Protection*	107.82		
Uninsured Motorist	61.35	67.30	
Property Damage	127.86	127.86	
<u>Liability Subtotal</u>	<u>489.46</u>	<u>469.51</u>	4.1%
Comprehensive	119.23	119.23	
Collision	221.28	221.28	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>810.02</u>	2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	274.35	
PIP*/Optional \$2,500 Med Pay	107.82	19.41	
Uninsured Motorist	61.35	67.30	
Property Damage	127.86	127.86	
<u>Liability Subtotal</u>	<u>489.46</u>	<u>488.92</u>	0.1%
Comprehensive	119.23	119.23	
Collision	221.28	221.28	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>829.43</u>	0.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	274.35	
PIP*/Optional \$5,000 Med Pay	107.82	35.58	
Uninsured Motorist	61.35	67.30	
Property Damage	127.86	127.86	
<u>Liability Subtotal</u>	<u>489.46</u>	<u>505.09</u>	-3.2%
Comprehensive	119.23	119.23	
Collision	221.28	221.28	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>845.60</u>	-1.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Florida Office of Insurance Regulation
By County Premium Impacts
Senior Risk Example

County	Current Premium			Proposed Premium			Percent Savings	
	Liability	Physical Damage	All Coverages	Liability	Physical Damage	All Coverages	Liability	All Coverages
Alachua County	850	408	1,258	811	408	1,219	4.6%	3.1%
Baker County	854	502	1,356	783	502	1,285	8.4%	5.3%
Bay County	843	459	1,302	793	459	1,252	5.9%	3.8%
Bradford County	881	482	1,363	805	482	1,287	8.6%	5.6%
Brevard County	1,012	399	1,411	966	399	1,365	4.5%	3.2%
Broward County	1,507	609	2,116	1,307	609	1,916	13.3%	9.5%
Calhoun County	764	525	1,289	704	525	1,229	7.8%	4.6%
Charlotte County	967	377	1,344	919	377	1,296	5.0%	3.6%
Citrus County	983	396	1,379	949	396	1,345	3.4%	2.4%
Clay County	1,008	476	1,484	951	476	1,427	5.6%	3.8%
Collier County	1,044	437	1,481	968	437	1,405	7.3%	5.1%
Columbia County	836	472	1,308	770	472	1,242	7.9%	5.1%
DeSoto County	947	446	1,393	844	446	1,290	10.9%	7.4%
Dixie County	827	498	1,325	750	498	1,248	9.4%	5.8%
Duval County	1,100	517	1,617	1,022	517	1,539	7.1%	4.8%
Escambia County	947	506	1,453	882	506	1,388	6.8%	4.5%
Flagler County	972	419	1,391	928	419	1,347	4.6%	3.2%
Franklin County	750	484	1,234	704	484	1,188	6.1%	3.7%
Gadsden County	757	484	1,241	665	484	1,149	12.1%	7.4%
Gilchrist County	832	450	1,282	770	450	1,220	7.4%	4.8%
Glades County	1,021	475	1,496	923	475	1,398	9.6%	6.6%
Gulf County	772	499	1,271	729	499	1,228	5.6%	3.4%
Hamilton County	814	530	1,344	739	530	1,269	9.2%	5.6%
Hardee County	972	464	1,436	856	464	1,320	11.9%	8.1%
Hendry County	1,040	512	1,552	891	512	1,403	14.4%	9.6%
Hernando County	1,268	455	1,723	1,191	455	1,646	6.1%	4.5%
Highlands County	964	437	1,401	890	437	1,327	7.7%	5.3%
Hillsborough County	1,571	581	2,152	1,407	581	1,988	10.4%	7.6%
Holmes County	750	505	1,255	711	505	1,216	5.2%	3.1%
Indian River County	1,034	387	1,421	997	387	1,384	3.6%	2.6%
Jackson County	776	506	1,282	721	506	1,227	7.1%	4.3%
Jefferson County	785	464	1,249	730	464	1,194	7.1%	4.4%
Lafayette County	790	505	1,295	736	505	1,241	6.9%	4.2%
Lake County	944	402	1,346	889	402	1,291	5.9%	4.1%
Lee County	1,101	435	1,536	1,014	435	1,449	7.9%	5.7%
Leon County	854	467	1,321	820	467	1,287	3.9%	2.5%
Levy County	838	422	1,260	776	422	1,198	7.4%	5.0%
Liberty County	755	534	1,289	698	534	1,232	7.6%	4.4%
Madison County	774	509	1,283	712	509	1,221	8.0%	4.8%
Manatee County	1,106	430	1,536	1,049	430	1,479	5.2%	3.7%
Marion County	959	400	1,359	894	400	1,294	6.8%	4.8%
Martin County	1,094	394	1,488	1,081	394	1,475	1.2%	0.9%
Miami-Dade County	1,665	786	2,451	1,257	786	2,043	24.5%	16.6%
Monroe County	998	521	1,519	962	521	1,483	3.6%	2.3%
Nassau County	882	478	1,360	848	478	1,326	3.9%	2.5%
Okaloosa County	802	473	1,275	776	473	1,249	3.2%	2.0%

Florida Office of Insurance Regulation
By County Premium Impacts
Senior Risk Example

County	Current Premium			Proposed Premium			Percent Savings	
	Liability	Physical Damage	All Coverages	Liability	Physical Damage	All Coverages	Liability	All Coverages
Okeechobee County	1,032	444	1,476	940	444	1,384	8.9%	6.2%
Orange County	1,192	498	1,690	1,038	498	1,536	12.9%	9.1%
Osceola County	1,161	456	1,617	985	456	1,441	15.2%	10.9%
Palm Beach County	1,703	594	2,297	1,578	594	2,172	7.4%	5.5%
Pasco County	1,370	491	1,861	1,281	491	1,772	6.5%	4.8%
Pinellas County	1,427	470	1,897	1,364	470	1,834	4.4%	3.3%
Polk County	1,092	455	1,547	988	455	1,443	9.6%	6.8%
Putnam County	862	424	1,286	790	424	1,214	8.3%	5.6%
Santa Rosa County	912	500	1,412	870	500	1,370	4.6%	3.0%
Sarasota County	995	393	1,388	960	393	1,353	3.5%	2.5%
Seminole County	1,051	435	1,486	972	435	1,407	7.5%	5.3%
St. Johns County	918	421	1,339	912	421	1,333	0.7%	0.5%
St. Lucie County	1,168	401	1,569	1,066	401	1,467	8.7%	6.5%
Sumter County	967	394	1,361	960	394	1,354	0.8%	0.6%
Suwannee County	803	490	1,293	736	490	1,226	8.3%	5.2%
Taylor County	824	501	1,325	755	501	1,256	8.4%	5.2%
Union County	868	505	1,373	785	505	1,290	9.6%	6.1%
Volusia County	1,009	409	1,418	945	409	1,354	6.3%	4.5%
Wakulla County	818	502	1,320	766	502	1,268	6.4%	3.9%
Walton County	789	462	1,251	763	462	1,225	3.2%	2.0%
Washington County	769	498	1,267	720	498	1,218	6.4%	3.9%

Florida Office of Insurance Regulation
By County Premium Impacts
Single Female Risk Example

County	Current Premium			Proposed Premium			Percent Savings	
	Liability	Physical Damage	All Coverages	Liability	Physical Damage	All Coverages	Liability	All Coverages
Alachua County	1,504	720	2,224	1,434	720	2,154	4.6%	3.1%
Baker County	1,526	896	2,422	1,398	896	2,294	8.4%	5.3%
Bay County	1,511	823	2,334	1,422	823	2,245	5.9%	3.8%
Bradford County	1,532	838	2,370	1,401	838	2,239	8.6%	5.5%
Brevard County	1,782	703	2,485	1,702	703	2,405	4.5%	3.2%
Broward County	2,687	1,086	3,773	2,331	1,086	3,417	13.3%	9.4%
Calhoun County	1,378	947	2,325	1,271	947	2,218	7.8%	4.6%
Charlotte County	1,714	667	2,381	1,628	667	2,295	5.0%	3.6%
Citrus County	1,746	704	2,450	1,686	704	2,390	3.4%	2.4%
Clay County	1,767	834	2,601	1,668	834	2,502	5.6%	3.8%
Collier County	1,823	764	2,587	1,691	764	2,455	7.3%	5.1%
Columbia County	1,467	829	2,296	1,351	829	2,180	7.9%	5.1%
DeSoto County	1,681	792	2,473	1,498	792	2,290	10.9%	7.4%
Dixie County	1,451	872	2,323	1,314	872	2,186	9.4%	5.9%
Duval County	1,934	910	2,844	1,797	910	2,707	7.1%	4.8%
Escambia County	1,704	911	2,615	1,588	911	2,499	6.8%	4.5%
Flagler County	1,718	741	2,459	1,640	741	2,381	4.5%	3.2%
Franklin County	1,343	866	2,209	1,261	866	2,127	6.1%	3.7%
Gadsden County	1,357	869	2,226	1,193	869	2,062	12.1%	7.3%
Gilchrist County	1,465	792	2,257	1,356	792	2,148	7.5%	4.8%
Glades County	1,795	836	2,631	1,621	836	2,457	9.7%	6.6%
Gulf County	1,381	892	2,273	1,303	892	2,195	5.6%	3.4%
Hamilton County	1,422	926	2,348	1,291	926	2,217	9.2%	5.6%
Hardee County	1,723	824	2,547	1,518	824	2,342	11.9%	8.0%
Hendry County	1,848	910	2,758	1,582	910	2,492	14.4%	9.6%
Hernando County	2,239	804	3,043	2,103	804	2,907	6.1%	4.5%
Highlands County	1,705	773	2,478	1,573	773	2,346	7.8%	5.3%
Hillsborough County	2,730	1,009	3,739	2,446	1,009	3,455	10.4%	7.6%
Holmes County	1,382	930	2,312	1,312	930	2,242	5.1%	3.0%
Indian River County	1,801	674	2,475	1,737	674	2,411	3.5%	2.6%
Jackson County	1,395	911	2,306	1,295	911	2,206	7.2%	4.3%
Jefferson County	1,420	838	2,258	1,319	838	2,157	7.1%	4.5%
Lafayette County	1,401	895	2,296	1,305	895	2,200	6.9%	4.2%
Lake County	1,687	717	2,404	1,588	717	2,305	5.9%	4.1%
Lee County	1,947	768	2,715	1,792	768	2,560	8.0%	5.7%
Leon County	1,532	836	2,368	1,471	836	2,307	4.0%	2.6%
Levy County	1,497	754	2,251	1,387	754	2,141	7.4%	4.9%
Liberty County	1,338	948	2,286	1,236	948	2,184	7.6%	4.5%
Madison County	1,379	906	2,285	1,269	906	2,175	8.0%	4.8%
Manatee County	1,961	764	2,725	1,861	764	2,625	5.1%	3.7%
Marion County	1,709	713	2,422	1,593	713	2,306	6.8%	4.8%
Martin County	1,927	694	2,621	1,903	694	2,597	1.2%	0.9%
Miami-Dade County	3,096	1,461	4,557	2,337	1,461	3,798	24.5%	16.7%
Monroe County	1,781	931	2,712	1,718	931	2,649	3.5%	2.3%
Nassau County	1,579	857	2,436	1,518	857	2,375	3.9%	2.5%
Okaloosa County	1,437	847	2,284	1,391	847	2,238	3.2%	2.0%

Florida Office of Insurance Regulation
By County Premium Impacts
Single Female Risk Example

County	Current Premium			Proposed Premium			Percent Savings	
	Liability	Physical Damage	All Coverages	Liability	Physical Damage	All Coverages	Liability	All Coverages
Okeechobee County	1,807	778	2,585	1,646	778	2,424	8.9%	6.2%
Orange County	2,112	882	2,994	1,839	882	2,721	12.9%	9.1%
Osceola County	2,070	813	2,883	1,757	813	2,570	15.1%	10.9%
Palm Beach County	2,905	1,013	3,918	2,692	1,013	3,705	7.3%	5.4%
Pasco County	2,423	868	3,291	2,266	868	3,134	6.5%	4.8%
Pinellas County	2,466	812	3,278	2,357	812	3,169	4.4%	3.3%
Polk County	1,931	807	2,738	1,746	807	2,553	9.6%	6.7%
Putnam County	1,553	762	2,315	1,423	762	2,185	8.3%	5.6%
Santa Rosa County	1,645	903	2,548	1,569	903	2,472	4.6%	3.0%
Sarasota County	1,773	699	2,472	1,710	699	2,409	3.5%	2.5%
Seminole County	1,876	776	2,652	1,735	776	2,511	7.5%	5.3%
St. Johns County	1,636	751	2,387	1,625	751	2,376	0.7%	0.5%
St. Lucie County	2,072	710	2,782	1,893	710	2,603	8.7%	6.4%
Sumter County	1,720	701	2,421	1,707	701	2,408	0.8%	0.6%
Suwannee County	1,428	872	2,300	1,308	872	2,180	8.4%	5.2%
Taylor County	1,437	874	2,311	1,316	874	2,190	8.4%	5.2%
Union County	1,503	874	2,377	1,358	874	2,232	9.6%	6.1%
Volusia County	1,776	720	2,496	1,664	720	2,384	6.3%	4.5%
Wakulla County	1,436	880	2,316	1,344	880	2,224	6.4%	4.0%
Walton County	1,428	836	2,264	1,383	836	2,219	3.2%	2.0%
Washington County	1,395	903	2,298	1,306	903	2,209	6.4%	3.9%

Florida Office of Insurance Regulation
By County Premium Impacts
Family Risk Example

County	Current Premium			Proposed Premium			Percent Savings	
	Liability	Physical Damage	All Coverages	Liability	Physical Damage	All Coverages	Liability	All Coverages
Alachua County	4,182	2,004	6,186	3,987	2,004	5,991	4.7%	3.1%
Baker County	4,183	2,457	6,640	3,832	2,457	6,289	8.4%	5.3%
Bay County	4,287	2,337	6,624	4,034	2,337	6,371	5.9%	3.8%
Bradford County	4,409	2,414	6,823	4,031	2,414	6,445	8.6%	5.5%
Brevard County	4,949	1,952	6,901	4,725	1,952	6,677	4.5%	3.2%
Broward County	7,357	2,973	10,330	6,382	2,973	9,355	13.3%	9.4%
Calhoun County	3,797	2,611	6,408	3,501	2,611	6,112	7.8%	4.6%
Charlotte County	4,751	1,849	6,600	4,513	1,849	6,362	5.0%	3.6%
Citrus County	4,829	1,945	6,774	4,663	1,945	6,608	3.4%	2.4%
Clay County	5,008	2,362	7,370	4,728	2,362	7,090	5.6%	3.8%
Collier County	5,108	2,139	7,247	4,737	2,139	6,876	7.3%	5.1%
Columbia County	4,119	2,324	6,443	3,792	2,324	6,116	7.9%	5.1%
DeSoto County	4,630	2,181	6,811	4,126	2,181	6,307	10.9%	7.4%
Dixie County	4,154	2,497	6,651	3,764	2,497	6,261	9.4%	5.9%
Duval County	5,491	2,583	8,074	5,101	2,583	7,684	7.1%	4.8%
Escambia County	4,825	2,580	7,405	4,496	2,580	7,076	6.8%	4.4%
Flagler County	4,789	2,068	6,857	4,570	2,068	6,638	4.6%	3.2%
Franklin County	3,761	2,425	6,186	3,531	2,425	5,956	6.1%	3.7%
Gadsden County	3,775	2,417	6,192	3,321	2,417	5,738	12.0%	7.3%
Gilchrist County	4,107	2,221	6,328	3,802	2,221	6,023	7.4%	4.8%
Glades County	4,958	2,308	7,266	4,478	2,308	6,786	9.7%	6.6%
Gulf County	3,926	2,538	6,464	3,705	2,538	6,243	5.6%	3.4%
Hamilton County	3,971	2,588	6,559	3,606	2,588	6,194	9.2%	5.6%
Hardee County	4,671	2,234	6,905	4,115	2,234	6,349	11.9%	8.1%
Hendry County	5,064	2,494	7,558	4,336	2,494	6,830	14.4%	9.6%
Hernando County	6,168	2,213	8,381	5,792	2,213	8,005	6.1%	4.5%
Highlands County	4,745	2,151	6,896	4,377	2,151	6,528	7.8%	5.3%
Hillsborough County	7,513	2,778	10,291	6,731	2,778	9,509	10.4%	7.6%
Holmes County	3,723	2,510	6,233	3,533	2,510	6,043	5.1%	3.0%
Indian River County	4,985	1,865	6,850	4,811	1,865	6,676	3.5%	2.5%
Jackson County	3,866	2,522	6,388	3,590	2,522	6,112	7.1%	4.3%
Jefferson County	3,918	2,313	6,231	3,640	2,313	5,953	7.1%	4.5%
Lafayette County	3,916	2,500	6,416	3,647	2,500	6,147	6.9%	4.2%
Lake County	4,656	1,978	6,634	4,383	1,978	6,361	5.9%	4.1%
Lee County	5,384	2,124	7,508	4,955	2,124	7,079	8.0%	5.7%
Leon County	4,360	2,381	6,741	4,188	2,381	6,569	3.9%	2.5%
Levy County	4,104	2,067	6,171	3,800	2,067	5,867	7.4%	4.9%
Liberty County	3,789	2,683	6,472	3,500	2,683	6,183	7.6%	4.5%
Madison County	3,875	2,546	6,421	3,564	2,546	6,110	8.0%	4.8%
Manatee County	5,438	2,117	7,555	5,159	2,117	7,276	5.1%	3.7%
Marion County	4,704	1,961	6,665	4,384	1,961	6,345	6.8%	4.8%
Martin County	5,271	1,899	7,170	5,205	1,899	7,104	1.2%	0.9%
Miami-Dade County	8,157	3,851	12,008	6,159	3,851	10,010	24.5%	16.6%
Monroe County	5,136	2,684	7,820	4,956	2,684	7,640	3.5%	2.3%
Nassau County	4,394	2,381	6,775	4,223	2,381	6,604	3.9%	2.5%
Okaloosa County	4,070	2,401	6,471	3,941	2,401	6,342	3.2%	2.0%

Florida Office of Insurance Regulation
By County Premium Impacts
Family Risk Example

County	Current Premium			Proposed Premium			Percent Savings	
	Liability	Physical Damage	All Coverages	Liability	Physical Damage	All Coverages	Liability	All Coverages
Okeechobee County	5,103	2,197	7,300	4,649	2,197	6,846	8.9%	6.2%
Orange County	5,828	2,434	8,262	5,076	2,434	7,510	12.9%	9.1%
Osceola County	5,597	2,198	7,795	4,749	2,198	6,947	15.2%	10.9%
Palm Beach County	8,178	2,853	11,031	7,576	2,853	10,429	7.4%	5.5%
Pasco County	6,619	2,371	8,990	6,191	2,371	8,562	6.5%	4.8%
Pinellas County	6,836	2,250	9,086	6,533	2,250	8,783	4.4%	3.3%
Polk County	5,346	2,230	7,576	4,834	2,230	7,064	9.6%	6.8%
Putnam County	4,235	2,078	6,313	3,882	2,078	5,960	8.3%	5.6%
Santa Rosa County	4,607	2,527	7,134	4,393	2,527	6,920	4.6%	3.0%
Sarasota County	4,898	1,931	6,829	4,725	1,931	6,656	3.5%	2.5%
Seminole County	5,267	2,177	7,444	4,871	2,177	7,048	7.5%	5.3%
St. Johns County	4,555	2,091	6,646	4,525	2,091	6,616	0.7%	0.5%
St. Lucie County	5,623	1,929	7,552	5,135	1,929	7,064	8.7%	6.5%
Sumter County	4,730	1,926	6,656	4,694	1,926	6,620	0.8%	0.5%
Suwannee County	3,974	2,427	6,401	3,640	2,427	6,067	8.4%	5.2%
Taylor County	4,036	2,455	6,491	3,696	2,455	6,151	8.4%	5.2%
Union County	4,368	2,538	6,906	3,947	2,538	6,485	9.6%	6.1%
Volusia County	4,942	2,002	6,944	4,629	2,002	6,631	6.3%	4.5%
Wakulla County	4,106	2,518	6,624	3,842	2,518	6,360	6.4%	4.0%
Walton County	3,954	2,314	6,268	3,828	2,314	6,142	3.2%	2.0%
Washington County	3,813	2,470	6,283	3,570	2,470	6,040	6.4%	3.9%



FLORIDA OFFICE OF
INSURANCE REGULATION

CHOICES: Auto Rate Comparison Tool

Escambia County
Senior Married Couple

[CHOICES Main Website](#)

Escambia County

Senior Married Couple

Married Male (Age 70), Married Female (Age 65) – One car, no accidents or violations in the last 3 years, pleasure driving use – 6,000 miles per year.

Age/Sex/Marital Status	Married Male Age 70, Married Female Age 65
Policy Term	One Year
Policy Tenure	Has continuously renewed policy with company for prior 5 years
Prior Insurance	Proof Available for Preceding 5 Years
Coverages, Limits and Deductible Purchased	Bodily Injury - Limit of \$50,000/\$100,000 Property Damage - Limit of \$100,000 Personal Injury Protection - Limit of \$10,000, No Deductible Medical Payments - Limit of \$5,000 Uninsured Motorists - Limit of \$50,000/\$100,000 (Non-Stacked) Comprehensive - Deductible of \$250 Collision - Deductible of \$500
Limits Purchased History	Unchanged for prior 3 years
Number of Cars	One
Experience of Operators	No violations or accident involvement in past 3 years
Use and Mileage	Pleasure use, 6,000 miles per year
Insurance Credit Score	80th Percentile
Make and Model of Car	Toyota Camry LE
Age of Car	Five model years old (2007 as of October 1, 2011, etc.)
Safety Devices	Driver's Side Airbag
Additional Discounts	Paid In Full, Homeowner

Disclaimer: This information is intended to be used for illustrative purposes only and does not constitute an endorsement or recommendation of any particular insurance company or plan by the Office. Furthermore, the Office DOES NOT imply or guarantee that a company will sell insurance at the stated premium. Please verify all premium rates with the applicable carrier. Links to insurance company websites and other resources are given as a convenience to the user. The information on these independent sites cannot be verified as accurate by the Office.

Contact Us - 200 East Gaines Street, Tallahassee, FL 32399 - (850) 413-3140

9/13/2016 10:20 PM



FLORIDA OFFICE OF
INSURANCE REGULATION

CHOICES: Auto Rate Comparison Tool

Escambia County
Single Female

[CHOICES Main Website](#)

Escambia County

Single Female

Single Female (Age 25) 7 One car, one violation and one no-fault accident in the preceding 3 years, work driving use 7 12,000 miles per year.

Age/Sex/Marital Status	Single Female Age 25
Policy Term	One 6ear
Policy Tenure	New –usiness
Prior Insurance	Proof Available for Preceding 6ear
Coverages, Limits and Deductible Purchased	–odily InYury - Limit of B25,000j B50,000 Property Damage - Limit of B50,000 Personal InYury Protection - Limit of B10,000, No Deductible Medical Payments - Limit of B5,000 \$ ninsured Motorists - Limit of B25,000j B50,000 (Non-Stacked) Comprehensive - Deductible of B250 Collision - Deductible of B500
Limits Purchased History	\$ nchanged for prior 3 years
Number of Cars	One
Experience of Operators	One minor violation and one not-at-fault accident in prior 3 years, licensed at age 1/
Use and Mileage	Camry driven to work 12 road miles each way, 12,000 miles per year
Insurance Credit Score	50th Percentile
Make and Model of Car	Toyota Camry LE
Age of Car	Latest model year (2012 as of October 1, 2011, etc.)
Safety Devices	Driver& Side Airbag
Additional Discounts	None

Disclaimer: This information is intended to be used for illustrative purposes only and does not constitute an endorsement or recommendation of any particular insurance company or plan by the Office. Furthermore, the Office DOES NOT imply or guarantee that a company will sell insurance at the stated premium. Please verify all premium rates with the applicable carrier. Links to insurance company websites and other resources are given as a convenience to the user. The information on these independent sites cannot be verified as accurate by the Office.

Contact Us - 200 East Gaines Street, Tallahassee, FL 32399 - (850) 413-3140

9/13/2016 10:21 PM



FLORIDA OFFICE OF
INSURANCE REGULATION

CHOICES: Auto Rate Comparison Tool

Escambia County
Family with Young Drivers

[CHOICES Main Website](#)

Escambia County

Family with Young Drivers

Married Male (Age 50), Married Female (Age 50), Single Male (Age 20), Single Female (Age 18) – Two cars, no violations or accidents in past 3 years, work driving use and pleasure driving use – one car 12,000 miles per year; the second car 8,000 miles per year.

Age/Sex/Marital Status	Married Male Age 50, Married Female Age 50, Single Male Age 20, Single Female Age 18
Policy Term	One Year
Policy Tenure	New Business
Prior Insurance	Proof Available for Preceding 3 Years
Coverages, Limits and Deductible Purchased	Bodily Injury - Limit of \$25,000/\$50,000 Property Damage - Limit of \$50,000 Personal Injury Protection - Limit of \$10,000, No Deductible Medical Payments - Limit of \$5,000 Uninsured Motorists - Limit of \$25,000/\$50,000 (Non-Stacked) Comprehensive - Deductible of \$250 Collision - Deductible of \$500
Limits Purchased History	Unchanged for prior 3 years
Number of Cars	Two
Experience of Operators	No violations or accidents in past 3 years
Use and Mileage	Camry driven to work 12 road miles each way, 12,000 miles per year; Corolla pleasure use, 8,000 miles per year
Insurance Credit Score	80th Percentile
Make and Model of Car	Toyota Camry LE; Toyota Corolla LE
Age of Car	Latest model year (2012 as of October 1, 2011, etc.) and five model years old (2007 as of October 1, 2011, etc.)
Safety Devices	Driver's Side Airbag
Additional Discounts	None

Disclaimer: This information is intended to be used for illustrative purposes only and does not constitute an endorsement or recommendation of any particular insurance company or plan by the Office. Furthermore, the Office DOES NOT imply or guarantee that a company will sell insurance at the stated premium. Please verify all premium rates with the applicable carrier. Links to insurance company websites and other resources are given as a convenience to the user. The information on these independent sites cannot be verified as accurate by the Office.

Contact Us - 200 East Gaines Street, Tallahassee, FL 32399 - (850) 413-3140

9/13/2016 10:22 PM

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Statewide Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	456.63	
Personal Injury Protection*	219.10		
Uninsured Motorist	111.60	123.16	
Property Damage	180.06	180.06	
<u>Liability Subtotal</u>	<u>839.98</u>	<u>759.85</u>	9.5%
Comprehensive	102.03	102.03	
Collision	267.50	271.78	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,133.66</u>	6.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	456.63	
PIP*/Optional \$2,500 Med Pay	219.10	39.44	
Uninsured Motorist	111.60	123.16	
Property Damage	180.06	180.06	
<u>Liability Subtotal</u>	<u>839.98</u>	<u>799.29</u>	4.8%
Comprehensive	102.03	102.03	
Collision	267.50	271.78	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,173.10</u>	3.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	456.63	
PIP*/Optional \$5,000 Med Pay	219.10	72.30	
Uninsured Motorist	111.60	123.16	
Property Damage	180.06	180.06	
<u>Liability Subtotal</u>	<u>839.98</u>	<u>832.15</u>	0.9%
Comprehensive	102.03	102.03	
Collision	267.50	271.78	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,205.96</u>	0.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Repeal of Compulsory

Alachua County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	345.85	
Personal Injury Protection*	126.61		
Uninsured Motorist	91.55	101.03	
Property Damage	156.37	156.37	
<u>Liability Subtotal</u>	<u>623.88</u>	<u>603.25</u>	3.3%
Comprehensive	87.06	87.06	
Collision	230.93	234.62	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>924.93</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	345.85	
PIP*/Optional \$2,500 Med Pay	126.61	22.79	
Uninsured Motorist	91.55	101.03	
Property Damage	156.37	156.37	
<u>Liability Subtotal</u>	<u>623.88</u>	<u>626.04</u>	-0.3%
Comprehensive	87.06	87.06	
Collision	230.93	234.62	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>947.72</u>	-0.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	345.85	
PIP*/Optional \$5,000 Med Pay	126.61	41.78	
Uninsured Motorist	91.55	101.03	
Property Damage	156.37	156.37	
<u>Liability Subtotal</u>	<u>623.88</u>	<u>645.03</u>	-3.4%
Comprehensive	87.06	87.06	
Collision	230.93	234.62	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>966.71</u>	-2.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Baker County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	314.46	
Personal Injury Protection*	138.92		
Uninsured Motorist	72.03	79.49	
Property Damage	144.08	144.08	
<u>Liability Subtotal</u>	<u>581.75</u>	<u>538.03</u>	7.5%
Comprehensive	114.38	114.38	
Collision	246.27	250.21	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>902.62</u>	4.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	314.46	
PIP*/Optional \$2,500 Med Pay	138.92	25.01	
Uninsured Motorist	72.03	79.49	
Property Damage	144.08	144.08	
<u>Liability Subtotal</u>	<u>581.75</u>	<u>563.04</u>	3.2%
Comprehensive	114.38	114.38	
Collision	246.27	250.21	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>927.63</u>	1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	314.46	
PIP*/Optional \$5,000 Med Pay	138.92	45.84	
Uninsured Motorist	72.03	79.49	
Property Damage	144.08	144.08	
<u>Liability Subtotal</u>	<u>581.75</u>	<u>583.87</u>	-0.4%
Comprehensive	114.38	114.38	
Collision	246.27	250.21	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>948.46</u>	-0.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Bay County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	300.65	
Personal Injury Protection*	120.03		
Uninsured Motorist	78.12	86.21	
Property Damage	164.38	164.38	
<u>Liability Subtotal</u>	<u>579.29</u>	<u>551.24</u>	4.8%
Comprehensive	104.25	104.25	
Collision	234.62	238.37	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>893.86</u>	2.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	300.65	
PIP*/Optional \$2,500 Med Pay	120.03	21.61	
Uninsured Motorist	78.12	86.21	
Property Damage	164.38	164.38	
<u>Liability Subtotal</u>	<u>579.29</u>	<u>572.85</u>	1.1%
Comprehensive	104.25	104.25	
Collision	234.62	238.37	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>915.47</u>	0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	300.65	
PIP*/Optional \$5,000 Med Pay	120.03	39.61	
Uninsured Motorist	78.12	86.21	
Property Damage	164.38	164.38	
<u>Liability Subtotal</u>	<u>579.29</u>	<u>590.85</u>	-2.0%
Comprehensive	104.25	104.25	
Collision	234.62	238.37	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>933.47</u>	-1.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Bradford County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	297.87	
Personal Injury Protection*	134.36		
Uninsured Motorist	78.46	86.59	
Property Damage	141.95	141.95	
<u>Liability Subtotal</u>	<u>569.53</u>	<u>526.41</u>	7.6%
Comprehensive	104.72	104.72	
Collision	224.95	228.55	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>859.68</u>	4.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	297.87	
PIP*/Optional \$2,500 Med Pay	134.36	24.18	
Uninsured Motorist	78.46	86.59	
Property Damage	141.95	141.95	
<u>Liability Subtotal</u>	<u>569.53</u>	<u>550.59</u>	3.3%
Comprehensive	104.72	104.72	
Collision	224.95	228.55	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>883.86</u>	1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	297.87	
PIP*/Optional \$5,000 Med Pay	134.36	44.34	
Uninsured Motorist	78.46	86.59	
Property Damage	141.95	141.95	
<u>Liability Subtotal</u>	<u>569.53</u>	<u>570.75</u>	-0.2%
Comprehensive	104.72	104.72	
Collision	224.95	228.55	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>904.02</u>	-0.5%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Brevard County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	389.68	
Personal Injury Protection*	140.40		
Uninsured Motorist	99.62	109.94	
Property Damage	148.20	148.20	
<u>Liability Subtotal</u>	<u>669.17</u>	<u>647.82</u>	3.2%
Comprehensive	75.35	75.35	
Collision	206.33	209.63	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>932.80</u>	1.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	389.68	
PIP*/Optional \$2,500 Med Pay	140.40	25.27	
Uninsured Motorist	99.62	109.94	
Property Damage	148.20	148.20	
<u>Liability Subtotal</u>	<u>669.17</u>	<u>673.09</u>	-0.6%
Comprehensive	75.35	75.35	
Collision	206.33	209.63	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>958.07</u>	-0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	389.68	
PIP*/Optional \$5,000 Med Pay	140.40	46.33	
Uninsured Motorist	99.62	109.94	
Property Damage	148.20	148.20	
<u>Liability Subtotal</u>	<u>669.17</u>	<u>694.15</u>	-3.7%
Comprehensive	75.35	75.35	
Collision	206.33	209.63	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>979.13</u>	-3.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Broward County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	548.28	
Personal Injury Protection*	298.32		
Uninsured Motorist	150.97	166.61	
Property Damage	211.48	211.48	
<u>Liability Subtotal</u>	<u>1,056.07</u>	<u>926.37</u>	12.3%
Comprehensive	117.36	117.36	
Collision	329.51	334.78	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,378.51</u>	8.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	548.28	
PIP*/Optional \$2,500 Med Pay	298.32	53.70	
Uninsured Motorist	150.97	166.61	
Property Damage	211.48	211.48	
<u>Liability Subtotal</u>	<u>1,056.07</u>	<u>980.07</u>	7.2%
Comprehensive	117.36	117.36	
Collision	329.51	334.78	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,432.21</u>	4.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	548.28	
PIP*/Optional \$5,000 Med Pay	298.32	98.45	
Uninsured Motorist	150.97	166.61	
Property Damage	211.48	211.48	
<u>Liability Subtotal</u>	<u>1,056.07</u>	<u>1,024.82</u>	3.0%
Comprehensive	117.36	117.36	
Collision	329.51	334.78	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,476.96</u>	1.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Repeal of Compulsory

Calhoun County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	261.92	
Personal Injury Protection*	113.25		
Uninsured Motorist	60.31	66.56	
Property Damage	119.06	119.06	
<u>Liability Subtotal</u>	<u>481.46</u>	<u>447.54</u>	7.0%
Comprehensive	125.48	125.48	
Collision	231.10	234.80	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>807.82</u>	3.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	261.92	
PIP*/Optional \$2,500 Med Pay	113.25	20.39	
Uninsured Motorist	60.31	66.56	
Property Damage	119.06	119.06	
<u>Liability Subtotal</u>	<u>481.46</u>	<u>467.93</u>	2.8%
Comprehensive	125.48	125.48	
Collision	231.10	234.80	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>828.21</u>	1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	261.92	
PIP*/Optional \$5,000 Med Pay	113.25	37.37	
Uninsured Motorist	60.31	66.56	
Property Damage	119.06	119.06	
<u>Liability Subtotal</u>	<u>481.46</u>	<u>484.91</u>	-0.7%
Comprehensive	125.48	125.48	
Collision	231.10	234.80	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>845.19</u>	-0.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Charlotte County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	380.61	
Personal Injury Protection*	140.12		
Uninsured Motorist	100.07	110.44	
Property Damage	134.17	134.17	
<u>Liability Subtotal</u>	<u>648.77</u>	<u>625.22</u>	3.6%
Comprehensive	72.19	72.19	
Collision	195.61	198.74	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>896.15</u>	2.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	380.61	
PIP*/Optional \$2,500 Med Pay	140.12	25.22	
Uninsured Motorist	100.07	110.44	
Property Damage	134.17	134.17	
<u>Liability Subtotal</u>	<u>648.77</u>	<u>650.44</u>	-0.3%
Comprehensive	72.19	72.19	
Collision	195.61	198.74	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>921.37</u>	-0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	380.61	
PIP*/Optional \$5,000 Med Pay	140.12	46.24	
Uninsured Motorist	100.07	110.44	
Property Damage	134.17	134.17	
<u>Liability Subtotal</u>	<u>648.77</u>	<u>671.46</u>	-3.5%
Comprehensive	72.19	72.19	
Collision	195.61	198.74	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>942.39</u>	-2.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Citrus County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	373.16	
Personal Injury Protection*	126.40		
Uninsured Motorist	95.71	105.62	
Property Damage	128.61	128.61	
<u>Liability Subtotal</u>	<u>619.76</u>	<u>607.39</u>	2.0%
Comprehensive	77.78	77.78	
Collision	188.26	191.27	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>876.44</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	373.16	
PIP*/Optional \$2,500 Med Pay	126.40	22.75	
Uninsured Motorist	95.71	105.62	
Property Damage	128.61	128.61	
<u>Liability Subtotal</u>	<u>619.76</u>	<u>630.14</u>	-1.7%
Comprehensive	77.78	77.78	
Collision	188.26	191.27	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>899.19</u>	-1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	373.16	
PIP*/Optional \$5,000 Med Pay	126.40	41.71	
Uninsured Motorist	95.71	105.62	
Property Damage	128.61	128.61	
<u>Liability Subtotal</u>	<u>619.76</u>	<u>649.10</u>	-4.7%
Comprehensive	77.78	77.78	
Collision	188.26	191.27	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>918.15</u>	-3.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Clay County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	392.76	
Personal Injury Protection*	150.38		
Uninsured Motorist	92.72	102.32	
Property Damage	167.93	167.93	
<u>Liability Subtotal</u>	<u>694.20</u>	<u>663.01</u>	4.5%
Comprehensive	100.45	100.45	
Collision	248.98	252.96	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,016.42</u>	2.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	392.76	
PIP*/Optional \$2,500 Med Pay	150.38	27.07	
Uninsured Motorist	92.72	102.32	
Property Damage	167.93	167.93	
<u>Liability Subtotal</u>	<u>694.20</u>	<u>690.08</u>	0.6%
Comprehensive	100.45	100.45	
Collision	248.98	252.96	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,043.49</u>	0.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	392.76	
PIP*/Optional \$5,000 Med Pay	150.38	49.63	
Uninsured Motorist	92.72	102.32	
Property Damage	167.93	167.93	
<u>Liability Subtotal</u>	<u>694.20</u>	<u>712.64</u>	-2.7%
Comprehensive	100.45	100.45	
Collision	248.98	252.96	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,066.05</u>	-2.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Collier County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	396.54	
Personal Injury Protection*	163.51		
Uninsured Motorist	108.29	119.51	
Property Damage	145.06	145.06	
<u>Liability Subtotal</u>	<u>702.76</u>	<u>661.11</u>	5.9%
Comprehensive	76.61	76.61	
Collision	233.11	236.84	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>974.56</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	396.54	
PIP*/Optional \$2,500 Med Pay	163.51	29.43	
Uninsured Motorist	108.29	119.51	
Property Damage	145.06	145.06	
<u>Liability Subtotal</u>	<u>702.76</u>	<u>690.54</u>	1.7%
Comprehensive	76.61	76.61	
Collision	233.11	236.84	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>1,003.99</u>	0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	396.54	
PIP*/Optional \$5,000 Med Pay	163.51	53.96	
Uninsured Motorist	108.29	119.51	
Property Damage	145.06	145.06	
<u>Liability Subtotal</u>	<u>702.76</u>	<u>715.07</u>	-1.8%
Comprehensive	76.61	76.61	
Collision	233.11	236.84	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>1,028.52</u>	-1.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Columbia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	314.36	
Personal Injury Protection*	136.69		
Uninsured Motorist	84.13	92.84	
Property Damage	136.06	136.06	
<u>Liability Subtotal</u>	<u>583.53</u>	<u>543.26</u>	6.9%
Comprehensive	110.39	110.39	
Collision	240.04	243.88	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>897.53</u>	3.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	314.36	
PIP*/Optional \$2,500 Med Pay	136.69	24.60	
Uninsured Motorist	84.13	92.84	
Property Damage	136.06	136.06	
<u>Liability Subtotal</u>	<u>583.53</u>	<u>567.86</u>	2.7%
Comprehensive	110.39	110.39	
Collision	240.04	243.88	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>922.13</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	314.36	
PIP*/Optional \$5,000 Med Pay	136.69	45.11	
Uninsured Motorist	84.13	92.84	
Property Damage	136.06	136.06	
<u>Liability Subtotal</u>	<u>583.53</u>	<u>588.37</u>	-0.8%
Comprehensive	110.39	110.39	
Collision	240.04	243.88	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>942.64</u>	-0.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Repeal of Compulsory

DeSoto County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	369.62	
Personal Injury Protection*	181.89		
Uninsured Motorist	95.87	105.80	
Property Damage	153.19	153.19	
<u>Liability Subtotal</u>	<u>697.44</u>	<u>628.61</u>	9.9%
Comprehensive	100.33	100.33	
Collision	241.88	245.75	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>974.69</u>	6.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	369.62	
PIP*/Optional \$2,500 Med Pay	181.89	32.74	
Uninsured Motorist	95.87	105.80	
Property Damage	153.19	153.19	
<u>Liability Subtotal</u>	<u>697.44</u>	<u>661.35</u>	5.2%
Comprehensive	100.33	100.33	
Collision	241.88	245.75	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>1,007.43</u>	3.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	369.62	
PIP*/Optional \$5,000 Med Pay	181.89	60.02	
Uninsured Motorist	95.87	105.80	
Property Damage	153.19	153.19	
<u>Liability Subtotal</u>	<u>697.44</u>	<u>688.63</u>	1.3%
Comprehensive	100.33	100.33	
Collision	241.88	245.75	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>1,034.71</u>	0.5%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Dixie County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	268.25	
Personal Injury Protection*	125.94		
Uninsured Motorist	76.57	84.50	
Property Damage	121.51	121.51	
<u>Liability Subtotal</u>	<u>517.42</u>	<u>474.26</u>	8.3%
Comprehensive	106.93	106.93	
Collision	222.35	225.91	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>807.10</u>	4.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	268.25	
PIP*/Optional \$2,500 Med Pay	125.94	22.67	
Uninsured Motorist	76.57	84.50	
Property Damage	121.51	121.51	
<u>Liability Subtotal</u>	<u>517.42</u>	<u>496.93</u>	4.0%
Comprehensive	106.93	106.93	
Collision	222.35	225.91	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>829.77</u>	2.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	268.25	
PIP*/Optional \$5,000 Med Pay	125.94	41.56	
Uninsured Motorist	76.57	84.50	
Property Damage	121.51	121.51	
<u>Liability Subtotal</u>	<u>517.42</u>	<u>515.82</u>	0.3%
Comprehensive	106.93	106.93	
Collision	222.35	225.91	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>848.66</u>	-0.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Duval County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	425.37	
Personal Injury Protection*	175.26		
Uninsured Motorist	96.80	106.83	
Property Damage	188.81	188.81	
<u>Liability Subtotal</u>	<u>767.55</u>	<u>721.01</u>	6.1%
Comprehensive	107.09	107.09	
Collision	273.99	278.37	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,106.47</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	425.37	
PIP*/Optional \$2,500 Med Pay	175.26	31.55	
Uninsured Motorist	96.80	106.83	
Property Damage	188.81	188.81	
<u>Liability Subtotal</u>	<u>767.55</u>	<u>752.56</u>	2.0%
Comprehensive	107.09	107.09	
Collision	273.99	278.37	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,138.02</u>	0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	425.37	
PIP*/Optional \$5,000 Med Pay	175.26	57.84	
Uninsured Motorist	96.80	106.83	
Property Damage	188.81	188.81	
<u>Liability Subtotal</u>	<u>767.55</u>	<u>778.85</u>	-1.5%
Comprehensive	107.09	107.09	
Collision	273.99	278.37	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,164.31</u>	-1.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Escambia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	345.92	
Personal Injury Protection*	143.98		
Uninsured Motorist	85.58	94.44	
Property Damage	177.15	177.15	
<u>Liability Subtotal</u>	<u>656.11</u>	<u>617.51</u>	5.9%
Comprehensive	116.87	116.87	
Collision	259.14	263.29	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>997.67</u>	3.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	345.92	
PIP*/Optional \$2,500 Med Pay	143.98	25.92	
Uninsured Motorist	85.58	94.44	
Property Damage	177.15	177.15	
<u>Liability Subtotal</u>	<u>656.11</u>	<u>643.43</u>	1.9%
Comprehensive	116.87	116.87	
Collision	259.14	263.29	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>1,023.59</u>	0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	345.92	
PIP*/Optional \$5,000 Med Pay	143.98	47.51	
Uninsured Motorist	85.58	94.44	
Property Damage	177.15	177.15	
<u>Liability Subtotal</u>	<u>656.11</u>	<u>665.02</u>	-1.4%
Comprehensive	116.87	116.87	
Collision	259.14	263.29	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>1,045.18</u>	-1.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Flagler County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	386.14	
Personal Injury Protection*	138.82		
Uninsured Motorist	96.68	106.69	
Property Damage	136.45	136.45	
<u>Liability Subtotal</u>	<u>650.35</u>	<u>629.28</u>	3.2%
Comprehensive	88.47	88.47	
Collision	210.64	214.01	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>931.76</u>	1.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	386.14	
PIP*/Optional \$2,500 Med Pay	138.82	24.99	
Uninsured Motorist	96.68	106.69	
Property Damage	136.45	136.45	
<u>Liability Subtotal</u>	<u>650.35</u>	<u>654.27</u>	-0.6%
Comprehensive	88.47	88.47	
Collision	210.64	214.01	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>956.75</u>	-0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	386.14	
PIP*/Optional \$5,000 Med Pay	138.82	45.81	
Uninsured Motorist	96.68	106.69	
Property Damage	136.45	136.45	
<u>Liability Subtotal</u>	<u>650.35</u>	<u>675.09</u>	-3.8%
Comprehensive	88.47	88.47	
Collision	210.64	214.01	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>977.57</u>	-3.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Repeal of Compulsory

Franklin County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	269.72	
Personal Injury Protection*	108.01		
Uninsured Motorist	79.62	87.87	
Property Damage	121.75	121.75	
<u>Liability Subtotal</u>	<u>503.84</u>	<u>479.34</u>	4.9%
Comprehensive	125.94	125.94	
Collision	224.26	227.85	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>833.13</u>	2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	269.72	
PIP*/Optional \$2,500 Med Pay	108.01	19.44	
Uninsured Motorist	79.62	87.87	
Property Damage	121.75	121.75	
<u>Liability Subtotal</u>	<u>503.84</u>	<u>498.78</u>	1.0%
Comprehensive	125.94	125.94	
Collision	224.26	227.85	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>852.57</u>	0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	269.72	
PIP*/Optional \$5,000 Med Pay	108.01	35.64	
Uninsured Motorist	79.62	87.87	
Property Damage	121.75	121.75	
<u>Liability Subtotal</u>	<u>503.84</u>	<u>514.98</u>	-2.2%
Comprehensive	125.94	125.94	
Collision	224.26	227.85	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>868.77</u>	-1.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Repeal of Compulsory

Gadsden County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	277.41	
Personal Injury Protection*	147.12		
Uninsured Motorist	70.85	78.19	
Property Damage	133.02	133.02	
<u>Liability Subtotal</u>	<u>551.00</u>	<u>488.62</u>	11.3%
Comprehensive	126.53	126.53	
Collision	247.34	251.30	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>866.45</u>	6.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	277.41	
PIP*/Optional \$2,500 Med Pay	147.12	26.48	
Uninsured Motorist	70.85	78.19	
Property Damage	133.02	133.02	
<u>Liability Subtotal</u>	<u>551.00</u>	<u>515.10</u>	6.5%
Comprehensive	126.53	126.53	
Collision	247.34	251.30	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>892.93</u>	3.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	277.41	
PIP*/Optional \$5,000 Med Pay	147.12	48.55	
Uninsured Motorist	70.85	78.19	
Property Damage	133.02	133.02	
<u>Liability Subtotal</u>	<u>551.00</u>	<u>537.17</u>	2.5%
Comprehensive	126.53	126.53	
Collision	247.34	251.30	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>915.00</u>	1.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Gilchrist County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	290.67	
Personal Injury Protection*	123.03		
Uninsured Motorist	75.70	83.54	
Property Damage	125.32	125.32	
<u>Liability Subtotal</u>	<u>533.62</u>	<u>499.53</u>	6.4%
Comprehensive	102.74	102.74	
Collision	205.10	208.38	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>810.65</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	290.67	
PIP*/Optional \$2,500 Med Pay	123.03	22.15	
Uninsured Motorist	75.70	83.54	
Property Damage	125.32	125.32	
<u>Liability Subtotal</u>	<u>533.62</u>	<u>521.68</u>	2.2%
Comprehensive	102.74	102.74	
Collision	205.10	208.38	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>832.80</u>	1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	290.67	
PIP*/Optional \$5,000 Med Pay	123.03	40.60	
Uninsured Motorist	75.70	83.54	
Property Damage	125.32	125.32	
<u>Liability Subtotal</u>	<u>533.62</u>	<u>540.13</u>	-1.2%
Comprehensive	102.74	102.74	
Collision	205.10	208.38	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>851.25</u>	-1.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Glades County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	396.46	
Personal Injury Protection*	183.02		
Uninsured Motorist	97.24	107.31	
Property Damage	149.78	149.78	
<u>Liability Subtotal</u>	<u>715.88</u>	<u>653.55</u>	8.7%
Comprehensive	105.40	105.40	
Collision	243.24	247.13	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,006.08</u>	5.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	396.46	
PIP*/Optional \$2,500 Med Pay	183.02	32.94	
Uninsured Motorist	97.24	107.31	
Property Damage	149.78	149.78	
<u>Liability Subtotal</u>	<u>715.88</u>	<u>686.49</u>	4.1%
Comprehensive	105.40	105.40	
Collision	243.24	247.13	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,039.02</u>	2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	396.46	
PIP*/Optional \$5,000 Med Pay	183.02	60.40	
Uninsured Motorist	97.24	107.31	
Property Damage	149.78	149.78	
<u>Liability Subtotal</u>	<u>715.88</u>	<u>713.95</u>	0.3%
Comprehensive	105.40	105.40	
Collision	243.24	247.13	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,066.48</u>	-0.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Gulf County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	270.09	
Personal Injury Protection*	104.81		
Uninsured Motorist	75.45	83.27	
Property Damage	120.71	120.71	
<u>Liability Subtotal</u>	<u>495.70</u>	<u>474.07</u>	4.4%
Comprehensive	117.32	117.32	
Collision	226.87	230.50	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>821.89</u>	2.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	270.09	
PIP*/Optional \$2,500 Med Pay	104.81	18.87	
Uninsured Motorist	75.45	83.27	
Property Damage	120.71	120.71	
<u>Liability Subtotal</u>	<u>495.70</u>	<u>492.94</u>	0.6%
Comprehensive	117.32	117.32	
Collision	226.87	230.50	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>840.76</u>	-0.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	270.09	
PIP*/Optional \$5,000 Med Pay	104.81	34.59	
Uninsured Motorist	75.45	83.27	
Property Damage	120.71	120.71	
<u>Liability Subtotal</u>	<u>495.70</u>	<u>508.66</u>	-2.6%
Comprehensive	117.32	117.32	
Collision	226.87	230.50	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>856.48</u>	-2.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Hamilton County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	276.37	
Personal Injury Protection*	126.51		
Uninsured Motorist	62.29	68.74	
Property Damage	118.58	118.58	
<u>Liability Subtotal</u>	<u>506.64</u>	<u>463.69</u>	8.5%
Comprehensive	126.23	126.23	
Collision	226.94	230.57	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>820.49</u>	4.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	276.37	
PIP*/Optional \$2,500 Med Pay	126.51	22.77	
Uninsured Motorist	62.29	68.74	
Property Damage	118.58	118.58	
<u>Liability Subtotal</u>	<u>506.64</u>	<u>486.46</u>	4.0%
Comprehensive	126.23	126.23	
Collision	226.94	230.57	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>843.26</u>	1.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	276.37	
PIP*/Optional \$5,000 Med Pay	126.51	41.75	
Uninsured Motorist	62.29	68.74	
Property Damage	118.58	118.58	
<u>Liability Subtotal</u>	<u>506.64</u>	<u>505.44</u>	0.2%
Comprehensive	126.23	126.23	
Collision	226.94	230.57	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>862.24</u>	-0.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Hardee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	374.02	
Personal Injury Protection*	191.68		
Uninsured Motorist	88.53	97.70	
Property Damage	159.38	159.38	
<u>Liability Subtotal</u>	<u>709.25</u>	<u>631.10</u>	11.0%
Comprehensive	108.72	108.72	
Collision	243.71	247.61	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>987.43</u>	7.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	374.02	
PIP*/Optional \$2,500 Med Pay	191.68	34.50	
Uninsured Motorist	88.53	97.70	
Property Damage	159.38	159.38	
<u>Liability Subtotal</u>	<u>709.25</u>	<u>665.60</u>	6.2%
Comprehensive	108.72	108.72	
Collision	243.71	247.61	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>1,021.93</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	374.02	
PIP*/Optional \$5,000 Med Pay	191.68	63.25	
Uninsured Motorist	88.53	97.70	
Property Damage	159.38	159.38	
<u>Liability Subtotal</u>	<u>709.25</u>	<u>694.35</u>	2.1%
Comprehensive	108.72	108.72	
Collision	243.71	247.61	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>1,050.68</u>	1.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Hendry County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	393.76	
Personal Injury Protection*	223.63		
Uninsured Motorist	101.69	112.22	
Property Damage	160.08	160.08	
<u>Liability Subtotal</u>	<u>769.29</u>	<u>666.06</u>	13.4%
Comprehensive	116.37	116.37	
Collision	274.56	278.95	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,061.38</u>	8.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	393.76	
PIP*/Optional \$2,500 Med Pay	223.63	40.25	
Uninsured Motorist	101.69	112.22	
Property Damage	160.08	160.08	
<u>Liability Subtotal</u>	<u>769.29</u>	<u>706.31</u>	8.2%
Comprehensive	116.37	116.37	
Collision	274.56	278.95	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,101.63</u>	5.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	393.76	
PIP*/Optional \$5,000 Med Pay	223.63	73.80	
Uninsured Motorist	101.69	112.22	
Property Damage	160.08	160.08	
<u>Liability Subtotal</u>	<u>769.29</u>	<u>739.86</u>	3.8%
Comprehensive	116.37	116.37	
Collision	274.56	278.95	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,135.18</u>	2.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Hernando County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	489.85	
Personal Injury Protection*	189.47		
Uninsured Motorist	114.41	126.26	
Property Damage	166.34	166.34	
<u>Liability Subtotal</u>	<u>823.39</u>	<u>782.45</u>	5.0%
Comprehensive	93.96	93.96	
Collision	220.98	224.52	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,100.93</u>	3.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	489.85	
PIP*/Optional \$2,500 Med Pay	189.47	34.10	
Uninsured Motorist	114.41	126.26	
Property Damage	166.34	166.34	
<u>Liability Subtotal</u>	<u>823.39</u>	<u>816.55</u>	0.8%
Comprehensive	93.96	93.96	
Collision	220.98	224.52	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,135.03</u>	0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	489.85	
PIP*/Optional \$5,000 Med Pay	189.47	62.53	
Uninsured Motorist	114.41	126.26	
Property Damage	166.34	166.34	
<u>Liability Subtotal</u>	<u>823.39</u>	<u>844.98</u>	-2.6%
Comprehensive	93.96	93.96	
Collision	220.98	224.52	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,163.46</u>	-2.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Highlands County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	371.12	
Personal Injury Protection*	156.16		
Uninsured Motorist	89.63	98.91	
Property Damage	138.21	138.21	
<u>Liability Subtotal</u>	<u>651.57</u>	<u>608.24</u>	6.7%
Comprehensive	91.04	91.04	
Collision	220.20	223.72	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>923.00</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	371.12	
PIP*/Optional \$2,500 Med Pay	156.16	28.11	
Uninsured Motorist	89.63	98.91	
Property Damage	138.21	138.21	
<u>Liability Subtotal</u>	<u>651.57</u>	<u>636.35</u>	2.3%
Comprehensive	91.04	91.04	
Collision	220.20	223.72	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>951.11</u>	1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	371.12	
PIP*/Optional \$5,000 Med Pay	156.16	51.53	
Uninsured Motorist	89.63	98.91	
Property Damage	138.21	138.21	
<u>Liability Subtotal</u>	<u>651.57</u>	<u>659.77</u>	-1.3%
Comprehensive	91.04	91.04	
Collision	220.20	223.72	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>974.53</u>	-1.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Hillsborough County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	556.80	
Personal Injury Protection*	264.20		
Uninsured Motorist	125.28	138.26	
Property Damage	208.65	208.65	
<u>Liability Subtotal</u>	<u>999.57</u>	<u>903.71</u>	9.6%
Comprehensive	109.06	109.06	
Collision	282.35	286.87	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,299.64</u>	6.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	556.80	
PIP*/Optional \$2,500 Med Pay	264.20	47.56	
Uninsured Motorist	125.28	138.26	
Property Damage	208.65	208.65	
<u>Liability Subtotal</u>	<u>999.57</u>	<u>951.27</u>	4.8%
Comprehensive	109.06	109.06	
Collision	282.35	286.87	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,347.20</u>	3.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	556.80	
PIP*/Optional \$5,000 Med Pay	264.20	87.19	
Uninsured Motorist	125.28	138.26	
Property Damage	208.65	208.65	
<u>Liability Subtotal</u>	<u>999.57</u>	<u>990.90</u>	0.9%
Comprehensive	109.06	109.06	
Collision	282.35	286.87	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,386.83</u>	0.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Repeal of Compulsory

Holmes County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	270.94	
Personal Injury Protection*	101.51		
Uninsured Motorist	61.98	68.40	
Property Damage	116.69	116.69	
<u>Liability Subtotal</u>	<u>475.52</u>	<u>456.03</u>	4.1%
Comprehensive	125.79	125.79	
Collision	219.28	222.79	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>804.61</u>	1.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	270.94	
PIP*/Optional \$2,500 Med Pay	101.51	18.27	
Uninsured Motorist	61.98	68.40	
Property Damage	116.69	116.69	
<u>Liability Subtotal</u>	<u>475.52</u>	<u>474.30</u>	0.3%
Comprehensive	125.79	125.79	
Collision	219.28	222.79	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>822.88</u>	-0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	270.94	
PIP*/Optional \$5,000 Med Pay	101.51	33.50	
Uninsured Motorist	61.98	68.40	
Property Damage	116.69	116.69	
<u>Liability Subtotal</u>	<u>475.52</u>	<u>489.53</u>	-2.9%
Comprehensive	125.79	125.79	
Collision	219.28	222.79	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>838.11</u>	-2.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Repeal of Compulsory

Indian River County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	427.29	
Personal Injury Protection*	144.78		
Uninsured Motorist	117.94	130.16	
Property Damage	144.61	144.61	
<u>Liability Subtotal</u>	<u>715.40</u>	<u>702.06</u>	1.9%
Comprehensive	74.33	74.33	
Collision	210.40	213.77	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>990.16</u>	1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	427.29	
PIP*/Optional \$2,500 Med Pay	144.78	26.06	
Uninsured Motorist	117.94	130.16	
Property Damage	144.61	144.61	
<u>Liability Subtotal</u>	<u>715.40</u>	<u>728.12</u>	-1.8%
Comprehensive	74.33	74.33	
Collision	210.40	213.77	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>1,016.22</u>	-1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	427.29	
PIP*/Optional \$5,000 Med Pay	144.78	47.78	
Uninsured Motorist	117.94	130.16	
Property Damage	144.61	144.61	
<u>Liability Subtotal</u>	<u>715.40</u>	<u>749.84</u>	-4.8%
Comprehensive	74.33	74.33	
Collision	210.40	213.77	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>1,037.94</u>	-3.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Jackson County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	273.82	
Personal Injury Protection*	114.64		
Uninsured Motorist	69.67	76.89	
Property Damage	122.79	122.79	
<u>Liability Subtotal</u>	<u>504.52</u>	<u>473.50</u>	6.1%
Comprehensive	125.71	125.71	
Collision	225.80	229.41	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>828.62</u>	3.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	273.82	
PIP*/Optional \$2,500 Med Pay	114.64	20.64	
Uninsured Motorist	69.67	76.89	
Property Damage	122.79	122.79	
<u>Liability Subtotal</u>	<u>504.52</u>	<u>494.14</u>	2.1%
Comprehensive	125.71	125.71	
Collision	225.80	229.41	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>849.26</u>	0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	273.82	
PIP*/Optional \$5,000 Med Pay	114.64	37.83	
Uninsured Motorist	69.67	76.89	
Property Damage	122.79	122.79	
<u>Liability Subtotal</u>	<u>504.52</u>	<u>511.33</u>	-1.3%
Comprehensive	125.71	125.71	
Collision	225.80	229.41	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>866.45</u>	-1.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Jefferson County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	281.17	
Personal Injury Protection*	117.95		
Uninsured Motorist	82.17	90.68	
Property Damage	131.63	131.63	
<u>Liability Subtotal</u>	<u>534.47</u>	<u>503.48</u>	5.8%
Comprehensive	116.36	116.36	
Collision	218.89	222.39	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>842.23</u>	3.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	281.17	
PIP*/Optional \$2,500 Med Pay	117.95	21.23	
Uninsured Motorist	82.17	90.68	
Property Damage	131.63	131.63	
<u>Liability Subtotal</u>	<u>534.47</u>	<u>524.71</u>	1.8%
Comprehensive	116.36	116.36	
Collision	218.89	222.39	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>863.46</u>	0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	281.17	
PIP*/Optional \$5,000 Med Pay	117.95	38.92	
Uninsured Motorist	82.17	90.68	
Property Damage	131.63	131.63	
<u>Liability Subtotal</u>	<u>534.47</u>	<u>542.40</u>	-1.5%
Comprehensive	116.36	116.36	
Collision	218.89	222.39	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>881.15</u>	-1.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Repeal of Compulsory

Lafayette County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	296.35	
Personal Injury Protection*	120.51		
Uninsured Motorist	59.82	66.02	
Property Damage	123.95	123.95	
<u>Liability Subtotal</u>	<u>517.94</u>	<u>486.32</u>	6.1%
Comprehensive	121.11	121.11	
Collision	232.18	235.89	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>843.32</u>	3.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	296.35	
PIP*/Optional \$2,500 Med Pay	120.51	21.69	
Uninsured Motorist	59.82	66.02	
Property Damage	123.95	123.95	
<u>Liability Subtotal</u>	<u>517.94</u>	<u>508.01</u>	1.9%
Comprehensive	121.11	121.11	
Collision	232.18	235.89	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>865.01</u>	0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	296.35	
PIP*/Optional \$5,000 Med Pay	120.51	39.77	
Uninsured Motorist	59.82	66.02	
Property Damage	123.95	123.95	
<u>Liability Subtotal</u>	<u>517.94</u>	<u>526.09</u>	-1.6%
Comprehensive	121.11	121.11	
Collision	232.18	235.89	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>883.09</u>	-1.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Lake County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	379.76	
Personal Injury Protection*	146.62		
Uninsured Motorist	94.65	104.45	
Property Damage	149.36	149.36	
<u>Liability Subtotal</u>	<u>664.43</u>	<u>633.57</u>	4.6%
Comprehensive	83.66	83.66	
Collision	214.91	218.35	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>935.58</u>	2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	379.76	
PIP*/Optional \$2,500 Med Pay	146.62	26.39	
Uninsured Motorist	94.65	104.45	
Property Damage	149.36	149.36	
<u>Liability Subtotal</u>	<u>664.43</u>	<u>659.96</u>	0.7%
Comprehensive	83.66	83.66	
Collision	214.91	218.35	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>961.97</u>	0.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	379.76	
PIP*/Optional \$5,000 Med Pay	146.62	48.38	
Uninsured Motorist	94.65	104.45	
Property Damage	149.36	149.36	
<u>Liability Subtotal</u>	<u>664.43</u>	<u>681.95</u>	-2.6%
Comprehensive	83.66	83.66	
Collision	214.91	218.35	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>983.96</u>	-2.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Lee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	414.98	
Personal Injury Protection*	177.06		
Uninsured Motorist	108.72	119.98	
Property Damage	151.92	151.92	
<u>Liability Subtotal</u>	<u>736.89</u>	<u>686.88</u>	6.8%
Comprehensive	77.84	77.84	
Collision	228.19	231.84	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>996.56</u>	4.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	414.98	
PIP*/Optional \$2,500 Med Pay	177.06	31.87	
Uninsured Motorist	108.72	119.98	
Property Damage	151.92	151.92	
<u>Liability Subtotal</u>	<u>736.89</u>	<u>718.75</u>	2.5%
Comprehensive	77.84	77.84	
Collision	228.19	231.84	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>1,028.43</u>	1.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	414.98	
PIP*/Optional \$5,000 Med Pay	177.06	58.43	
Uninsured Motorist	108.72	119.98	
Property Damage	151.92	151.92	
<u>Liability Subtotal</u>	<u>736.89</u>	<u>745.31</u>	-1.1%
Comprehensive	77.84	77.84	
Collision	228.19	231.84	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>1,054.99</u>	-1.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Leon County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	351.85	
Personal Injury Protection*	123.70		
Uninsured Motorist	86.23	95.16	
Property Damage	172.31	172.31	
<u>Liability Subtotal</u>	<u>635.92</u>	<u>619.32</u>	2.6%
Comprehensive	99.74	99.74	
Collision	267.51	271.79	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>990.85</u>	1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	351.85	
PIP*/Optional \$2,500 Med Pay	123.70	22.27	
Uninsured Motorist	86.23	95.16	
Property Damage	172.31	172.31	
<u>Liability Subtotal</u>	<u>635.92</u>	<u>641.59</u>	-0.9%
Comprehensive	99.74	99.74	
Collision	267.51	271.79	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>1,013.12</u>	-1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	351.85	
PIP*/Optional \$5,000 Med Pay	123.70	40.82	
Uninsured Motorist	86.23	95.16	
Property Damage	172.31	172.31	
<u>Liability Subtotal</u>	<u>635.92</u>	<u>660.14</u>	-3.8%
Comprehensive	99.74	99.74	
Collision	267.51	271.79	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>1,031.67</u>	-2.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Levy County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	308.51	
Personal Injury Protection*	130.24		
Uninsured Motorist	80.28	88.60	
Property Damage	131.09	131.09	
<u>Liability Subtotal</u>	<u>564.04</u>	<u>528.20</u>	6.4%
Comprehensive	96.23	96.23	
Collision	206.37	209.67	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>834.10</u>	3.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	308.51	
PIP*/Optional \$2,500 Med Pay	130.24	23.44	
Uninsured Motorist	80.28	88.60	
Property Damage	131.09	131.09	
<u>Liability Subtotal</u>	<u>564.04</u>	<u>551.64</u>	2.2%
Comprehensive	96.23	96.23	
Collision	206.37	209.67	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>857.54</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	308.51	
PIP*/Optional \$5,000 Med Pay	130.24	42.98	
Uninsured Motorist	80.28	88.60	
Property Damage	131.09	131.09	
<u>Liability Subtotal</u>	<u>564.04</u>	<u>571.18</u>	-1.3%
Comprehensive	96.23	96.23	
Collision	206.37	209.67	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>877.08</u>	-1.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Liberty County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	265.47	
Personal Injury Protection*	113.35		
Uninsured Motorist	58.74	64.82	
Property Damage	121.62	121.62	
<u>Liability Subtotal</u>	<u>485.11</u>	<u>451.91</u>	6.8%
Comprehensive	131.15	131.15	
Collision	237.59	241.39	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>824.45</u>	3.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	265.47	
PIP*/Optional \$2,500 Med Pay	113.35	20.40	
Uninsured Motorist	58.74	64.82	
Property Damage	121.62	121.62	
<u>Liability Subtotal</u>	<u>485.11</u>	<u>472.31</u>	2.6%
Comprehensive	131.15	131.15	
Collision	237.59	241.39	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>844.85</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	265.47	
PIP*/Optional \$5,000 Med Pay	113.35	37.41	
Uninsured Motorist	58.74	64.82	
Property Damage	121.62	121.62	
<u>Liability Subtotal</u>	<u>485.11</u>	<u>489.32</u>	-0.9%
Comprehensive	131.15	131.15	
Collision	237.59	241.39	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>861.86</u>	-0.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Madison County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	272.18	
Personal Injury Protection*	118.09		
Uninsured Motorist	60.08	66.30	
Property Damage	117.55	117.55	
<u>Liability Subtotal</u>	<u>491.96</u>	<u>456.03</u>	7.3%
Comprehensive	126.28	126.28	
Collision	220.55	224.08	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>806.39</u>	3.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	272.18	
PIP*/Optional \$2,500 Med Pay	118.09	21.26	
Uninsured Motorist	60.08	66.30	
Property Damage	117.55	117.55	
<u>Liability Subtotal</u>	<u>491.96</u>	<u>477.29</u>	3.0%
Comprehensive	126.28	126.28	
Collision	220.55	224.08	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>827.65</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	272.18	
PIP*/Optional \$5,000 Med Pay	118.09	38.97	
Uninsured Motorist	60.08	66.30	
Property Damage	117.55	117.55	
<u>Liability Subtotal</u>	<u>491.96</u>	<u>495.00</u>	-0.6%
Comprehensive	126.28	126.28	
Collision	220.55	224.08	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>845.36</u>	-0.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Manatee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	461.16	
Personal Injury Protection*	170.41		
Uninsured Motorist	105.64	116.58	
Property Damage	168.04	168.04	
<u>Liability Subtotal</u>	<u>776.58</u>	<u>745.78</u>	4.0%
Comprehensive	82.73	82.73	
Collision	238.16	241.97	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,070.48</u>	2.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	461.16	
PIP*/Optional \$2,500 Med Pay	170.41	30.67	
Uninsured Motorist	105.64	116.58	
Property Damage	168.04	168.04	
<u>Liability Subtotal</u>	<u>776.58</u>	<u>776.45</u>	0.0%
Comprehensive	82.73	82.73	
Collision	238.16	241.97	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,101.15</u>	-0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	461.16	
PIP*/Optional \$5,000 Med Pay	170.41	56.24	
Uninsured Motorist	105.64	116.58	
Property Damage	168.04	168.04	
<u>Liability Subtotal</u>	<u>776.58</u>	<u>802.02</u>	-3.3%
Comprehensive	82.73	82.73	
Collision	238.16	241.97	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,126.72</u>	-2.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Marion County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	367.90	
Personal Injury Protection*	149.55		
Uninsured Motorist	99.07	109.33	
Property Damage	146.71	146.71	
<u>Liability Subtotal</u>	<u>660.58</u>	<u>623.94</u>	5.5%
Comprehensive	78.83	78.83	
Collision	212.37	215.77	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>918.54</u>	3.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	367.90	
PIP*/Optional \$2,500 Med Pay	149.55	26.92	
Uninsured Motorist	99.07	109.33	
Property Damage	146.71	146.71	
<u>Liability Subtotal</u>	<u>660.58</u>	<u>650.86</u>	1.5%
Comprehensive	78.83	78.83	
Collision	212.37	215.77	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>945.46</u>	0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	367.90	
PIP*/Optional \$5,000 Med Pay	149.55	49.35	
Uninsured Motorist	99.07	109.33	
Property Damage	146.71	146.71	
<u>Liability Subtotal</u>	<u>660.58</u>	<u>673.29</u>	-1.9%
Comprehensive	78.83	78.83	
Collision	212.37	215.77	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>967.89</u>	-1.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Martin County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	489.04	
Personal Injury Protection*	146.21		
Uninsured Motorist	129.43	142.84	
Property Damage	150.83	150.83	
<u>Liability Subtotal</u>	<u>779.06</u>	<u>782.71</u>	-0.5%
Comprehensive	77.84	77.84	
Collision	221.77	225.32	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,085.87</u>	-0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	489.04	
PIP*/Optional \$2,500 Med Pay	146.21	26.32	
Uninsured Motorist	129.43	142.84	
Property Damage	150.83	150.83	
<u>Liability Subtotal</u>	<u>779.06</u>	<u>809.03</u>	-3.8%
Comprehensive	77.84	77.84	
Collision	221.77	225.32	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,112.19</u>	-3.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	489.04	
PIP*/Optional \$5,000 Med Pay	146.21	48.25	
Uninsured Motorist	129.43	142.84	
Property Damage	150.83	150.83	
<u>Liability Subtotal</u>	<u>779.06</u>	<u>830.96</u>	-6.7%
Comprehensive	77.84	77.84	
Collision	221.77	225.32	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,134.12</u>	-5.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Miami-Dade County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	474.56	
Personal Injury Protection*	417.16		
Uninsured Motorist	131.60	145.23	
Property Damage	230.38	230.38	
<u>Liability Subtotal</u>	<u>1,121.29</u>	<u>850.17</u>	24.2%
Comprehensive	165.36	165.36	
Collision	387.59	393.79	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,409.32</u>	15.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	474.56	
PIP*/Optional \$2,500 Med Pay	417.16	75.09	
Uninsured Motorist	131.60	145.23	
Property Damage	230.38	230.38	
<u>Liability Subtotal</u>	<u>1,121.29</u>	<u>925.26</u>	17.5%
Comprehensive	165.36	165.36	
Collision	387.59	393.79	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,484.41</u>	11.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	474.56	
PIP*/Optional \$5,000 Med Pay	417.16	137.66	
Uninsured Motorist	131.60	145.23	
Property Damage	230.38	230.38	
<u>Liability Subtotal</u>	<u>1,121.29</u>	<u>987.83</u>	11.9%
Comprehensive	165.36	165.36	
Collision	387.59	393.79	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,546.98</u>	7.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Monroe County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	411.70	
Personal Injury Protection*	139.82		
Uninsured Motorist	92.73	102.34	
Property Damage	164.52	164.52	
<u>Liability Subtotal</u>	<u>693.90</u>	<u>678.56</u>	2.2%
Comprehensive	124.61	124.61	
Collision	263.79	268.01	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,071.18</u>	1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	411.70	
PIP*/Optional \$2,500 Med Pay	139.82	25.17	
Uninsured Motorist	92.73	102.34	
Property Damage	164.52	164.52	
<u>Liability Subtotal</u>	<u>693.90</u>	<u>703.73</u>	-1.4%
Comprehensive	124.61	124.61	
Collision	263.79	268.01	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,096.35</u>	-1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	411.70	
PIP*/Optional \$5,000 Med Pay	139.82		
Uninsured Motorist	92.73	102.34	
Property Damage	164.52	164.52	
<u>Liability Subtotal</u>	<u>693.90</u>	<u>678.56</u>	2.2%
Comprehensive	124.61	124.61	
Collision	263.79	268.01	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,071.18</u>	1.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Nassau County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	340.61	
Personal Injury Protection*	119.13		
Uninsured Motorist	81.42	89.85	
Property Damage	142.23	142.23	
<u>Liability Subtotal</u>	<u>588.35</u>	<u>572.69</u>	2.7%
Comprehensive	116.00	116.00	
Collision	226.95	230.58	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>919.27</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	340.61	
PIP*/Optional \$2,500 Med Pay	119.13	21.44	
Uninsured Motorist	81.42	89.85	
Property Damage	142.23	142.23	
<u>Liability Subtotal</u>	<u>588.35</u>	<u>594.13</u>	-1.0%
Comprehensive	116.00	116.00	
Collision	226.95	230.58	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>940.71</u>	-1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	340.61	
PIP*/Optional \$5,000 Med Pay	119.13	39.31	
Uninsured Motorist	81.42	89.85	
Property Damage	142.23	142.23	
<u>Liability Subtotal</u>	<u>588.35</u>	<u>612.00</u>	-4.0%
Comprehensive	116.00	116.00	
Collision	226.95	230.58	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>958.58</u>	-2.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Okaloosa County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	292.62	
Personal Injury Protection*	99.76		
Uninsured Motorist	70.35	77.64	
Property Damage	153.74	153.74	
<u>Liability Subtotal</u>	<u>534.82</u>	<u>524.00</u>	2.0%
Comprehensive	117.27	117.27	
Collision	225.27	228.87	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>870.14</u>	0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	292.62	
PIP*/Optional \$2,500 Med Pay	99.76	17.96	
Uninsured Motorist	70.35	77.64	
Property Damage	153.74	153.74	
<u>Liability Subtotal</u>	<u>534.82</u>	<u>541.96</u>	-1.3%
Comprehensive	117.27	117.27	
Collision	225.27	228.87	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>888.10</u>	-1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	292.62	
PIP*/Optional \$5,000 Med Pay	99.76	32.92	
Uninsured Motorist	70.35	77.64	
Property Damage	153.74	153.74	
<u>Liability Subtotal</u>	<u>534.82</u>	<u>556.92</u>	-4.1%
Comprehensive	117.27	117.27	
Collision	225.27	228.87	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>903.06</u>	-2.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Okeechobee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	407.00	
Personal Injury Protection*	181.97		
Uninsured Motorist	100.41	110.81	
Property Damage	156.33	156.33	
<u>Liability Subtotal</u>	<u>732.15</u>	<u>674.14</u>	7.9%
Comprehensive	93.23	93.23	
Collision	238.21	242.02	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,009.39</u>	5.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	407.00	
PIP*/Optional \$2,500 Med Pay	181.97	32.75	
Uninsured Motorist	100.41	110.81	
Property Damage	156.33	156.33	
<u>Liability Subtotal</u>	<u>732.15</u>	<u>706.89</u>	3.5%
Comprehensive	93.23	93.23	
Collision	238.21	242.02	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,042.14</u>	2.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	407.00	
PIP*/Optional \$5,000 Med Pay	181.97	60.05	
Uninsured Motorist	100.41	110.81	
Property Damage	156.33	156.33	
<u>Liability Subtotal</u>	<u>732.15</u>	<u>734.19</u>	-0.3%
Comprehensive	93.23	93.23	
Collision	238.21	242.02	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,069.44</u>	-0.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Orange County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	451.82	
Personal Injury Protection*	241.07		
Uninsured Motorist	102.48	113.10	
Property Damage	192.13	192.13	
<u>Liability Subtotal</u>	<u>861.43</u>	<u>757.05</u>	12.1%
Comprehensive	99.52	99.52	
Collision	276.78	281.21	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,137.78</u>	8.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	451.82	
PIP*/Optional \$2,500 Med Pay	241.07	43.39	
Uninsured Motorist	102.48	113.10	
Property Damage	192.13	192.13	
<u>Liability Subtotal</u>	<u>861.43</u>	<u>800.44</u>	7.1%
Comprehensive	99.52	99.52	
Collision	276.78	281.21	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,181.17</u>	4.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	451.82	
PIP*/Optional \$5,000 Med Pay	241.07	79.55	
Uninsured Motorist	102.48	113.10	
Property Damage	192.13	192.13	
<u>Liability Subtotal</u>	<u>861.43</u>	<u>836.60</u>	2.9%
Comprehensive	99.52	99.52	
Collision	276.78	281.21	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,217.33</u>	1.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Osceola County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	453.30	
Personal Injury Protection*	264.95		
Uninsured Motorist	106.74	117.80	
Property Damage	183.06	183.06	
<u>Liability Subtotal</u>	<u>881.57</u>	<u>754.16</u>	14.5%
Comprehensive	96.18	96.18	
Collision	265.58	269.83	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,120.17</u>	9.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	453.30	
PIP*/Optional \$2,500 Med Pay	264.95	47.69	
Uninsured Motorist	106.74	117.80	
Property Damage	183.06	183.06	
<u>Liability Subtotal</u>	<u>881.57</u>	<u>801.85</u>	9.0%
Comprehensive	96.18	96.18	
Collision	265.58	269.83	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,167.86</u>	6.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	453.30	
PIP*/Optional \$5,000 Med Pay	264.95	87.43	
Uninsured Motorist	106.74	117.80	
Property Damage	183.06	183.06	
<u>Liability Subtotal</u>	<u>881.57</u>	<u>841.59</u>	4.5%
Comprehensive	96.18	96.18	
Collision	265.58	269.83	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,207.60</u>	2.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Palm Beach County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	648.30	
Personal Injury Protection*	264.12		
Uninsured Motorist	166.75	184.02	
Property Damage	198.12	198.12	
<u>Liability Subtotal</u>	<u>1,096.40</u>	<u>1,030.44</u>	6.0%
Comprehensive	98.47	98.47	
Collision	305.09	309.97	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,438.88</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	648.30	
PIP*/Optional \$2,500 Med Pay	264.12	47.54	
Uninsured Motorist	166.75	184.02	
Property Damage	198.12	198.12	
<u>Liability Subtotal</u>	<u>1,096.40</u>	<u>1,077.98</u>	1.7%
Comprehensive	98.47	98.47	
Collision	305.09	309.97	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,486.42</u>	0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	648.30	
PIP*/Optional \$5,000 Med Pay	264.12	87.16	
Uninsured Motorist	166.75	184.02	
Property Damage	198.12	198.12	
<u>Liability Subtotal</u>	<u>1,096.40</u>	<u>1,117.60</u>	-1.9%
Comprehensive	98.47	98.47	
Collision	305.09	309.97	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,526.04</u>	-1.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Pasco County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	545.15	
Personal Injury Protection*	213.53		
Uninsured Motorist	112.23	123.86	
Property Damage	182.82	182.82	
<u>Liability Subtotal</u>	<u>901.62</u>	<u>851.83</u>	5.5%
Comprehensive	100.18	100.18	
Collision	243.75	247.65	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,199.66</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	545.15	
PIP*/Optional \$2,500 Med Pay	213.53	38.44	
Uninsured Motorist	112.23	123.86	
Property Damage	182.82	182.82	
<u>Liability Subtotal</u>	<u>901.62</u>	<u>890.27</u>	1.3%
Comprehensive	100.18	100.18	
Collision	243.75	247.65	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,238.10</u>	0.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	545.15	
PIP*/Optional \$5,000 Med Pay	213.53	70.46	
Uninsured Motorist	112.23	123.86	
Property Damage	182.82	182.82	
<u>Liability Subtotal</u>	<u>901.62</u>	<u>922.29</u>	-2.3%
Comprehensive	100.18	100.18	
Collision	243.75	247.65	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,270.12</u>	-2.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Pinellas County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	570.10	
Personal Injury Protection*	201.82		
Uninsured Motorist	126.13	139.19	
Property Damage	187.52	187.52	
<u>Liability Subtotal</u>	<u>926.50</u>	<u>896.81</u>	3.2%
Comprehensive	84.33	84.33	
Collision	238.74	242.56	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,223.70</u>	2.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	570.10	
PIP*/Optional \$2,500 Med Pay	201.82	36.33	
Uninsured Motorist	126.13	139.19	
Property Damage	187.52	187.52	
<u>Liability Subtotal</u>	<u>926.50</u>	<u>933.14</u>	-0.7%
Comprehensive	84.33	84.33	
Collision	238.74	242.56	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,260.03</u>	-0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	570.10	
PIP*/Optional \$5,000 Med Pay	201.82	66.60	
Uninsured Motorist	126.13	139.19	
Property Damage	187.52	187.52	
<u>Liability Subtotal</u>	<u>926.50</u>	<u>963.41</u>	-4.0%
Comprehensive	84.33	84.33	
Collision	238.74	242.56	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,290.30</u>	-3.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Polk County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	424.27	
Personal Injury Protection*	195.48		
Uninsured Motorist	103.68	114.42	
Property Damage	172.90	172.90	
<u>Liability Subtotal</u>	<u>777.95</u>	<u>711.59</u>	8.5%
Comprehensive	91.34	91.34	
Collision	248.68	252.66	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,055.59</u>	5.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	424.27	
PIP*/Optional \$2,500 Med Pay	195.48	35.19	
Uninsured Motorist	103.68	114.42	
Property Damage	172.90	172.90	
<u>Liability Subtotal</u>	<u>777.95</u>	<u>746.78</u>	4.0%
Comprehensive	91.34	91.34	
Collision	248.68	252.66	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,090.78</u>	2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	424.27	
PIP*/Optional \$5,000 Med Pay	195.48	64.51	
Uninsured Motorist	103.68	114.42	
Property Damage	172.90	172.90	
<u>Liability Subtotal</u>	<u>777.95</u>	<u>776.10</u>	0.2%
Comprehensive	91.34	91.34	
Collision	248.68	252.66	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,120.10</u>	-0.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Putnam County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	334.07	
Personal Injury Protection*	147.20		
Uninsured Motorist	87.30	96.34	
Property Damage	140.20	140.20	
<u>Liability Subtotal</u>	<u>615.56</u>	<u>570.61</u>	7.3%
Comprehensive	95.64	95.64	
Collision	223.87	227.45	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>893.70</u>	4.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	334.07	
PIP*/Optional \$2,500 Med Pay	147.20	26.50	
Uninsured Motorist	87.30	96.34	
Property Damage	140.20	140.20	
<u>Liability Subtotal</u>	<u>615.56</u>	<u>597.11</u>	3.0%
Comprehensive	95.64	95.64	
Collision	223.87	227.45	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>920.20</u>	1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	334.07	
PIP*/Optional \$5,000 Med Pay	147.20	48.58	
Uninsured Motorist	87.30	96.34	
Property Damage	140.20	140.20	
<u>Liability Subtotal</u>	<u>615.56</u>	<u>619.19</u>	-0.6%
Comprehensive	95.64	95.64	
Collision	223.87	227.45	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>942.28</u>	-0.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Santa Rosa County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	319.18	
Personal Injury Protection*	117.68		
Uninsured Motorist	79.31	87.53	
Property Damage	157.49	157.49	
<u>Liability Subtotal</u>	<u>584.60</u>	<u>564.20</u>	3.5%
Comprehensive	113.18	113.18	
Collision	232.32	236.04	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>913.42</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	319.18	
PIP*/Optional \$2,500 Med Pay	117.68	21.18	
Uninsured Motorist	79.31	87.53	
Property Damage	157.49	157.49	
<u>Liability Subtotal</u>	<u>584.60</u>	<u>585.38</u>	-0.1%
Comprehensive	113.18	113.18	
Collision	232.32	236.04	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>934.60</u>	-0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	319.18	
PIP*/Optional \$5,000 Med Pay	117.68	38.83	
Uninsured Motorist	79.31	87.53	
Property Damage	157.49	157.49	
<u>Liability Subtotal</u>	<u>584.60</u>	<u>603.03</u>	-3.2%
Comprehensive	113.18	113.18	
Collision	232.32	236.04	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>952.25</u>	-2.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Sarasota County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	427.68	
Personal Injury Protection*	144.94		
Uninsured Motorist	101.46	111.97	
Property Damage	155.89	155.89	
<u>Liability Subtotal</u>	<u>710.64</u>	<u>695.54</u>	2.1%
Comprehensive	73.81	73.81	
Collision	222.53	226.09	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>995.44</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	427.68	
PIP*/Optional \$2,500 Med Pay	144.94	26.09	
Uninsured Motorist	101.46	111.97	
Property Damage	155.89	155.89	
<u>Liability Subtotal</u>	<u>710.64</u>	<u>721.63</u>	-1.5%
Comprehensive	73.81	73.81	
Collision	222.53	226.09	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>1,021.53</u>	-1.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	427.68	
PIP*/Optional \$5,000 Med Pay	144.94	47.83	
Uninsured Motorist	101.46	111.97	
Property Damage	155.89	155.89	
<u>Liability Subtotal</u>	<u>710.64</u>	<u>743.37</u>	-4.6%
Comprehensive	73.81	73.81	
Collision	222.53	226.09	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>1,043.27</u>	-3.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Seminole County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	422.02	
Personal Injury Protection*	176.76		
Uninsured Motorist	102.96	113.62	
Property Damage	177.01	177.01	
<u>Liability Subtotal</u>	<u>761.00</u>	<u>712.65</u>	6.4%
Comprehensive	86.53	86.53	
Collision	244.63	248.54	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,047.72</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	422.02	
PIP*/Optional \$2,500 Med Pay	176.76	31.82	
Uninsured Motorist	102.96	113.62	
Property Damage	177.01	177.01	
<u>Liability Subtotal</u>	<u>761.00</u>	<u>744.47</u>	2.2%
Comprehensive	86.53	86.53	
Collision	244.63	248.54	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,079.54</u>	1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	422.02	
PIP*/Optional \$5,000 Med Pay	176.76	58.33	
Uninsured Motorist	102.96	113.62	
Property Damage	177.01	177.01	
<u>Liability Subtotal</u>	<u>761.00</u>	<u>770.98</u>	-1.3%
Comprehensive	86.53	86.53	
Collision	244.63	248.54	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,106.05</u>	-1.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

St. Johns County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	392.70	
Personal Injury Protection*	113.15		
Uninsured Motorist	93.57	103.26	
Property Damage	150.59	150.59	
<u>Liability Subtotal</u>	<u>640.44</u>	<u>646.55</u>	-1.0%
Comprehensive	86.46	86.46	
Collision	227.30	230.94	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>963.95</u>	-1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	392.70	
PIP*/Optional \$2,500 Med Pay	113.15	20.37	
Uninsured Motorist	93.57	103.26	
Property Damage	150.59	150.59	
<u>Liability Subtotal</u>	<u>640.44</u>	<u>666.92</u>	-4.1%
Comprehensive	86.46	86.46	
Collision	227.30	230.94	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>984.32</u>	-3.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	392.70	
PIP*/Optional \$5,000 Med Pay	113.15	37.34	
Uninsured Motorist	93.57	103.26	
Property Damage	150.59	150.59	
<u>Liability Subtotal</u>	<u>640.44</u>	<u>683.89</u>	-6.8%
Comprehensive	86.46	86.46	
Collision	227.30	230.94	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>1,001.29</u>	-4.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

St. Lucie County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	462.68	
Personal Injury Protection*	203.95		
Uninsured Motorist	126.55	139.66	
Property Damage	156.93	156.93	
<u>Liability Subtotal</u>	<u>821.01</u>	<u>759.27</u>	7.5%
Comprehensive	77.96	77.96	
Collision	219.32	222.83	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,060.06</u>	5.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	462.68	
PIP*/Optional \$2,500 Med Pay	203.95	36.71	
Uninsured Motorist	126.55	139.66	
Property Damage	156.93	156.93	
<u>Liability Subtotal</u>	<u>821.01</u>	<u>795.98</u>	3.0%
Comprehensive	77.96	77.96	
Collision	219.32	222.83	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,096.77</u>	1.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	462.68	
PIP*/Optional \$5,000 Med Pay	203.95	67.30	
Uninsured Motorist	126.55	139.66	
Property Damage	156.93	156.93	
<u>Liability Subtotal</u>	<u>821.01</u>	<u>826.57</u>	-0.7%
Comprehensive	77.96	77.96	
Collision	219.32	222.83	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,127.36</u>	-0.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Sumter County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	380.23	
Personal Injury Protection*	110.46		
Uninsured Motorist	90.46	99.83	
Property Damage	124.80	124.80	
<u>Liability Subtotal</u>	<u>599.86</u>	<u>604.86</u>	-0.8%
Comprehensive	76.25	76.25	
Collision	187.20	190.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>871.31</u>	-0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	380.23	
PIP*/Optional \$2,500 Med Pay	110.46	19.88	
Uninsured Motorist	90.46	99.83	
Property Damage	124.80	124.80	
<u>Liability Subtotal</u>	<u>599.86</u>	<u>624.74</u>	-4.1%
Comprehensive	76.25	76.25	
Collision	187.20	190.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>891.19</u>	-3.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	380.23	
PIP*/Optional \$5,000 Med Pay	110.46	36.45	
Uninsured Motorist	90.46	99.83	
Property Damage	124.80	124.80	
<u>Liability Subtotal</u>	<u>599.86</u>	<u>641.31</u>	-6.9%
Comprehensive	76.25	76.25	
Collision	187.20	190.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>907.76</u>	-5.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Suwannee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	284.92	
Personal Injury Protection*	126.32		
Uninsured Motorist	71.68	79.10	
Property Damage	122.18	122.18	
<u>Liability Subtotal</u>	<u>525.60</u>	<u>486.20</u>	7.5%
Comprehensive	119.28	119.28	
Collision	224.07	227.66	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>833.14</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	284.92	
PIP*/Optional \$2,500 Med Pay	126.32	22.74	
Uninsured Motorist	71.68	79.10	
Property Damage	122.18	122.18	
<u>Liability Subtotal</u>	<u>525.60</u>	<u>508.94</u>	3.2%
Comprehensive	119.28	119.28	
Collision	224.07	227.66	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>855.88</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	284.92	
PIP*/Optional \$5,000 Med Pay	126.32	41.69	
Uninsured Motorist	71.68	79.10	
Property Damage	122.18	122.18	
<u>Liability Subtotal</u>	<u>525.60</u>	<u>527.89</u>	-0.4%
Comprehensive	119.28	119.28	
Collision	224.07	227.66	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>874.83</u>	-0.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Taylor County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	276.11	
Personal Injury Protection*	123.56		
Uninsured Motorist	78.59	86.73	
Property Damage	122.13	122.13	
<u>Liability Subtotal</u>	<u>523.35</u>	<u>484.97</u>	7.3%
Comprehensive	116.71	116.71	
Collision	221.17	224.71	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>826.39</u>	4.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	276.11	
PIP*/Optional \$2,500 Med Pay	123.56	22.24	
Uninsured Motorist	78.59	86.73	
Property Damage	122.13	122.13	
<u>Liability Subtotal</u>	<u>523.35</u>	<u>507.21</u>	3.1%
Comprehensive	116.71	116.71	
Collision	221.17	224.71	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>848.63</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	276.11	
PIP*/Optional \$5,000 Med Pay	123.56	40.77	
Uninsured Motorist	78.59	86.73	
Property Damage	122.13	122.13	
<u>Liability Subtotal</u>	<u>523.35</u>	<u>525.74</u>	-0.5%
Comprehensive	116.71	116.71	
Collision	221.17	224.71	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>867.16</u>	-0.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Union County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	288.18	
Personal Injury Protection*	136.80		
Uninsured Motorist	70.61	77.92	
Property Damage	142.93	142.93	
<u>Liability Subtotal</u>	<u>558.11</u>	<u>509.03</u>	8.8%
Comprehensive	110.77	110.77	
Collision	233.73	237.47	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>857.27</u>	5.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	288.18	
PIP*/Optional \$2,500 Med Pay	136.80	24.62	
Uninsured Motorist	70.61	77.92	
Property Damage	142.93	142.93	
<u>Liability Subtotal</u>	<u>558.11</u>	<u>533.65</u>	4.4%
Comprehensive	110.77	110.77	
Collision	233.73	237.47	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>881.89</u>	2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	288.18	
PIP*/Optional \$5,000 Med Pay	136.80	45.14	
Uninsured Motorist	70.61	77.92	
Property Damage	142.93	142.93	
<u>Liability Subtotal</u>	<u>558.11</u>	<u>554.17</u>	0.7%
Comprehensive	110.77	110.77	
Collision	233.73	237.47	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>902.41</u>	0.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Volusia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	394.45	
Personal Injury Protection*	155.27		
Uninsured Motorist	99.40	109.70	
Property Damage	150.56	150.56	
<u>Liability Subtotal</u>	<u>689.62</u>	<u>654.71</u>	5.1%
Comprehensive	81.94	81.94	
Collision	212.07	215.46	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>952.11</u>	3.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	394.45	
PIP*/Optional \$2,500 Med Pay	155.27	27.95	
Uninsured Motorist	99.40	109.70	
Property Damage	150.56	150.56	
<u>Liability Subtotal</u>	<u>689.62</u>	<u>682.66</u>	1.0%
Comprehensive	81.94	81.94	
Collision	212.07	215.46	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>980.06</u>	0.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	394.45	
PIP*/Optional \$5,000 Med Pay	155.27	51.24	
Uninsured Motorist	99.40	109.70	
Property Damage	150.56	150.56	
<u>Liability Subtotal</u>	<u>689.62</u>	<u>705.95</u>	-2.4%
Comprehensive	81.94	81.94	
Collision	212.07	215.46	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>1,003.35</u>	-2.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Wakulla County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	287.05	
Personal Injury Protection*	115.58		
Uninsured Motorist	73.99	81.65	
Property Damage	126.75	126.75	
<u>Liability Subtotal</u>	<u>523.28</u>	<u>495.45</u>	5.3%
Comprehensive	119.93	119.93	
Collision	222.58	226.14	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>841.52</u>	2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	287.05	
PIP*/Optional \$2,500 Med Pay	115.58	20.80	
Uninsured Motorist	73.99	81.65	
Property Damage	126.75	126.75	
<u>Liability Subtotal</u>	<u>523.28</u>	<u>516.25</u>	1.3%
Comprehensive	119.93	119.93	
Collision	222.58	226.14	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>862.32</u>	0.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	287.05	
PIP*/Optional \$5,000 Med Pay	115.58	38.14	
Uninsured Motorist	73.99	81.65	
Property Damage	126.75	126.75	
<u>Liability Subtotal</u>	<u>523.28</u>	<u>533.59</u>	-2.0%
Comprehensive	119.93	119.93	
Collision	222.58	226.14	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>879.66</u>	-1.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Walton County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	300.73	
Personal Injury Protection*	101.86		
Uninsured Motorist	86.78	95.77	
Property Damage	143.20	143.20	
<u>Liability Subtotal</u>	<u>548.66</u>	<u>539.70</u>	1.6%
Comprehensive	113.01	113.01	
Collision	231.24	234.94	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>887.65</u>	0.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	300.73	
PIP*/Optional \$2,500 Med Pay	101.86	18.33	
Uninsured Motorist	86.78	95.77	
Property Damage	143.20	143.20	
<u>Liability Subtotal</u>	<u>548.66</u>	<u>558.03</u>	-1.7%
Comprehensive	113.01	113.01	
Collision	231.24	234.94	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>905.98</u>	-1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	300.73	
PIP*/Optional \$5,000 Med Pay	101.86	33.61	
Uninsured Motorist	86.78	95.77	
Property Damage	143.20	143.20	
<u>Liability Subtotal</u>	<u>548.66</u>	<u>573.31</u>	-4.5%
Comprehensive	113.01	113.01	
Collision	231.24	234.94	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>921.26</u>	-3.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

Review of Personal Injury Protection Legislation

Repeal of Compulsory

Washington County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	266.90	
Personal Injury Protection*	107.82		
Uninsured Motorist	61.35	67.70	
Property Damage	127.86	127.86	
<u>Liability Subtotal</u>	<u>489.46</u>	<u>462.46</u>	5.5%
Comprehensive	119.23	119.23	
Collision	221.28	224.82	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>806.51</u>	2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	266.90	
PIP*/Optional \$2,500 Med Pay	107.82	19.41	
Uninsured Motorist	61.35	67.70	
Property Damage	127.86	127.86	
<u>Liability Subtotal</u>	<u>489.46</u>	<u>481.87</u>	1.6%
Comprehensive	119.23	119.23	
Collision	221.28	224.82	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>825.92</u>	0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	266.90	
PIP*/Optional \$5,000 Med Pay	107.82	35.58	
Uninsured Motorist	61.35	67.70	
Property Damage	127.86	127.86	
<u>Liability Subtotal</u>	<u>489.46</u>	<u>498.04</u>	-1.8%
Comprehensive	119.23	119.23	
Collision	221.28	224.82	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>842.09</u>	-1.5%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover:

UNITED STATE DISTRICT COURT
SOUTHERN DISTRICT OF FLORIDA

CASE NO.: 0:18-cv-60136-WPD

CENTRAL PALM BEACH PHYSICIANS
& URGENT CARE, INC. d/b/a TOTAL
MD, a Florida corporation, a/a/o Lanre
Mawudzro behalf of itself and all others
similarly situated,

Plaintiff,

vs.

ESURANCE PROPERTY AND CASUALTY
INSURANCE COMPANY,

Defendant.

ORDER GRANTING DEFENDANT’S MOTION TO DISMISS

THIS CAUSE is before the Court on Defendant’s Motion to Dismiss [DE 17], filed herein on March 14, 2018. The Court has carefully considered the Motion [DE 17], the Response [DE 22], Reply [DE 25], and is otherwise fully advised in the premises.

I. Background¹

This is an action asserting class action claims for declaratory relief, injunctive relief, breach of contract, and compensatory damages relief pursuant to Federal Rules of Civil Procedure 23(a), (b)(2), and/or (b)(3). [DE 1] at ¶ 1.

The action arises out of a March 12, 2017 auto accident involving Lanre Mawudzro (“Mawudzro”), who was insured under an automobile insurance policy providing personal injury

¹ All facts set forth in the background are according to the allegations of the Complaint [DE 1], which the Court assumes as true for purposes of this Motion.

protection (“PIP”) benefits issued by Defendant, ESURANCE PROPERTY AND CASUALTY INSURANCE COMPANY (“Esurance”). Following the accident, Mawudzro sought chiropractic treatment for his bodily injuries from Plaintiff, CENTRAL PALM BEACH PHYSICIANS & URGENT CARE, INC. d/b/a TOTAL MD (“Total MD”).

On or about March 14, 2017, Mawudzro executed an Assignment of Benefits/Policy Rights assigning all of his benefits under the subject policy to Total MD. The purpose of the assignment was to authorize Total MD to bill Esurance directly for the medical services provided to Mawudzro, and to require Esurance to pay Total MD directly at its home office. As the assignee of Mawudzro’s PIP benefits, Total MD billed Esurance for medical services Plaintiff provided to Mawudzro. Accordingly, Plaintiff Total MD asserts standing to sue based on the Assignment of Benefits received from Mawudzro.

Plaintiff provided medical services to Mawudzro commencing March 14, 2017 and billed Defendant \$3,182.59 for services provided to Mawudzro from March 14, 2017 through March 16, 2017. Plaintiff alleges that, instead of applying its insured’s \$1000 deductible to 100 percent of the expenses, Defendant improperly reduced the total billed amount by first applying the reimbursement limitations provided in Florida Statute Section 627.736(5)(a)1.f.(I), and then subtracting the \$1000 deductible. Plaintiff claims that the plain language of Florida Statute Section 627.739(2) required Defendant to subtract Mawudzro’s deductible from Total MD’s total charges before applying section 627.736(5)(a)1.f.(I)’s reimbursement limitations. Thus, the Complaint alleges that Defendant failed to properly pay Plaintiff \$417.77.

In its three-count Complaint, Plaintiff claims as follows: Count I – Declaratory Judgment; Count II – Injunctive Relief; and Count III – Breach of Contract for Unpaid PIP Benefits.

Defendant moved to dismiss the Complaint for failure to state a claim pursuant to Fed. R. Civ. P 12(b)(6). [DE 17].

II. Standard of Review

Rule 8(a)(2) requires “a short and plain statement of the claim showing that the pleader is entitled to relief,” in order to “give the defendant fair notice of what the . . . claim is and the grounds upon which it rests.” *Conley v. Gibson*, 355 U.S. 41, 47 (1957). Under Rule 12(b)(6), a motion to dismiss should be granted only if the plaintiff is unable to articulate “enough facts to state a claim to relief that is plausible on its face.” *Bell Atl. Corp. v. Twombly*, 550 U.S. 544, 570 (2007) (abrogating *Conley*, 355 U.S. at 41). “A claim has facial plausibility when the pleaded factual content allows the court to draw the reasonable inference that the defendant is liable for the misconduct alleged.” *Ashcroft v. Iqbal*, 129 S. Ct. 1937, 1949 (2009) (citing *Twombly*, 550 U.S. at 556). The allegations of the claim must be taken as true and must be read to include any theory on which the plaintiff may recover. *See Linder v. Portocarrero*, 963 F. 2d 332, 334-36 (11th Cir. 1992) (citing *Robertson v. Johnston*, 376 F. 2d 43 (5th Cir. 1967)).

However, the court need not take allegations as true if they are merely “threadbare recitals of a cause of action’s elements, supported by mere conclusory statements.” *Iqbal*, 129 S. Ct. at 1949. In sum, “a district court weighing a motion to dismiss asks ‘not whether a plaintiff will ultimately prevail but whether the claimant is entitled to offer evidence to support the claims.’” *Twombly*, 550 U.S. at n. 8 (quoting *Scheuer v. Rhodes*, 416 U.S. 232, 236 (1974), *overruled on other grounds*, *Davis v. Scherer*, 468 U.S. 183 (1984)).

“A court’s review on a motion to dismiss is ‘limited to the four corners of the complaint.’” *Wilchombe v. TeeVee Toons, Inc.*, 555 F.3d 949, 959 (11th Cir. 2009) (quoting *St. George v. Pinellas Cnty.*, 285 F.3d 1334, 1337 (11th Cir. 2002)). However, “[a] court may

consider only the complaint itself and any documents referred to in the complaint which are central to the claims,” *id.* (citing *Brooks v. Blue Cross & Blue Shield of Fla., Inc.*, 116 F.3d 1364, 1369 (11th Cir. 1997)).

III. Discussion

This case presents a question of interpretation of the Florida No-Fault (“PIP”) Statute, Fla. Stat. § 627.736 (2012 to date) and the Florida “Deductible Statute,” Fla. Stat. § 627.739.

Fla. Stat. § 627.736 sets forth a basic coverage mandate which requires every PIP insurer to reimburse 80% of reasonable expenses for medical services. *See Geico General Insurance Co. v. Virtual Imaging Services, Inc.*, 141 So. 3d 147, 150 (Fla. 2013). There are two different methodologies permitted under the statute for calculating reimbursements to satisfy the PIP mandate: (1) the “reasonableness is a fact dependent inquiry” methodology prescribed under Florida Statutes subsection § 627.736(5)(a)²; and (2) the “schedule of maximum charges” provided under Florida Statutes subsection 627.736(5)(a)³.

Plaintiff does not contest whether Defendant’s automobile insurance policy properly elected the “schedule of maximum charges.” The parties agree that Esurance is entitled to limit reimbursement for medical expenses based on the “schedule of maximum charges” contained in Section (5)(a)1 of the PIP Statute. *See* Fla. Stat. § 627.736(5)(a)1.

Accordingly, this case is about Defendant’s application of the insured’s \$1,000 PIP deductible to its reimbursements of claims submitted by Plaintiff for treatment services. Plaintiff contends that Esurance was required to apply the insured’s \$1,000 PIP deductible to the face amount of Plaintiff’s bills *before* applying the Schedule payment limitations. Plaintiff alleges that Esurance improperly applied the PIP deductible *after* applying the Schedule payment

² Formerly subsection 627.736(5)(a)(1) under the 2008 version of the PIP statute.

³ Formerly subsection 627.736(5)(a)(2) under the 2008 version of the PIP statute.

limitations. According to the allegations of the Complaint, the timing of the application of the PIP deductible results in a difference in payment by Defendant to Plaintiff as follows:

Applying the PIP deductible *after* applying the Schedule payment limitations:

Plaintiff's total amount billed was \$3,182.59. Defendant applies section 627.736(5)(a)1.f.(I)'s reimbursement limitations to the total billed amount first to calculate an allowable amount of \$2,097.65, then subtracts the \$1000 deductible from that amount, calculates eighty percent (80%) of that amount, and makes payment to Plaintiff in the amount of \$878.12 (*i.e.*, $\$2,097.65 - \$1,000.00 = \$1,097.65 \times .80 = \$878.12$).

Applying the PIP deductible *before* applying the Schedule payment limitations:

Plaintiff's total amount billed was \$3,182.59. Defendant applies its insured's \$1000 deductible to the total billed amount ($\$3,182.59 - \$1,000 = \$2,182.59$); then applies section 627.736(5)(a)1.f.(I)'s reimbursement limitations to calculate the allowable amount, calculates eighty percent (80%) of that amount, and makes payment to Plaintiff in the amount of \$1,295.89 (*i.e.*, $\$1,619.87 \times 80\% = \$1,295.89$).

The Court notes that there is a conflict on this very issue – the appropriate timing for the application of an insured's PIP deductible – among two different Florida District Courts of Appeal, resulting in currently pending Florida Supreme Court appeals (Case Nos. SC18-278; SC18-429).

On February 9, 2018, the Florida Fifth District Court of Appeal issued its opinion in *Progressive Select Insurance Company v. Florida Hospital Medical Center a/a/o Jonathan Parent*, 2018 WL 792012 (Fla. 5th DCA Feb. 9, 2018). The Fifth DCA held in a 2-1 decision that Section 627.739(2) requires that the PIP deductible be applied to “100% of the expenses and losses” and, therefore, that the PIP deductible must be applied before application of the statutorily authorized fee schedule limitations under Section 627.736(5)1.

On March 14, 2018, the Fourth District Court of Appeal decided the deductible application issue in favor of the insurer in 2-1 decisions in three appeals: *Esurance Mutual Auto*

Ins. Co. v. Care Wellness Center, LLC a/a/o Virginia Bardon- Diaz, 2018 WL 1315026 (Fla. 4th DCA Mar. 14, 2018); *Progressive Select Ins. v. David A. Blum, M.D. a/a/o Vanessa Moreno*, 2018 WL 1314603 (Fla. 4th DCA Mar. 14, 2018); and *USAA Gen. Indem. Co. v. William J. Gogan, M.D. a/a/o Tara Ricks*, 2018 WL 1315053 (Fla. 4th DCA Mar. 14, 2018). The majority opinion in the Fourth DCA appeals held that the PIP deductible statute phrase “100% of the expenses and losses described in s. 627.736” necessarily referred to expenses and losses covered by PIP coverage that are “reasonable” medical expenses under Section 627.736. See *Esurance Mutual Auto Ins. Co. v. Care Wellness Center, LLC a/a/o Virginia Bardon- Diaz*, 2018 WL 1315026 at *6. Thus, the Fourth District Court of Appeal held that it was proper to apply those limitations before applying the PIP deductible, because the “reasonableness” of medical expenses is established by the application of the statutorily authorized fee schedule limitations under Section 627.736(5)(a)1.

This Court has been asked by both sides to stay or abate adjudication of this case pending the Florida Supreme Court’s resolution of this conflict and ultimate decision on the PIP deductible issue. However, the Court has carefully considered the Florida appellate court decisions and the parties’ arguments regarding the proper interpretation of Fla. Stat. 627.739(2) and, while recognizing that the Florida Supreme Court’s decision will likely establish controlling Florida law on the issue, the Court, in its discretion, has undertaken to adjudicate the substance of the dispute without further delay.

Where Florida’s intermediate appellate courts are divided on an issue and the Florida Supreme Court has not resolved the conflict, the federal district court “must attempt to apply the law as the Supreme Court of Florida would.” *Graddy v. Wal-Mart Stores E., LP*, 237 F. Supp. 3d 1223, 1226–27 (M.D. Fla. 2017) (citing *JB Oxford Holdings, Inc. v. Net Trade, Inc.*, 76 F. Supp.

2d 1363, 1366 (S.D. Fla. 1999)). After careful consideration, the Court is persuaded by and therefore adopts the ruling and reasoning set forth in the Fourth District's opinion in *Esurance Mutual Auto Ins. Co. v. Care Wellness Center, LLC a/a/o Virginia Bardon- Diaz*, 2018 WL 1315026 (Fla. 4th DCA Mar. 14, 2018), which holds:

In the context of PIP benefits, the legislature mandates a provider that has treated an injured party charge the "insurer and injured party only a reasonable amount." § 627.736(5)(a), Fla. Stat. (2013). The legislature also established two methods of determining reasonableness; one being the fee schedule. To apply the fee schedule to the billed charges only after applying the deductible, as the provider argues, would allow the provider to recover different amounts depending on the amount of the deductible. It would also allow the provider to recover more than the amount found to be reasonable in the fee schedule. This would render meaningless the portion of the statute precluding a provider from charging more than a reasonable amount.

To ensure the statute is applied as written, we hold that *an insurer must reduce the provider's charges to the statutorily-approved permissive fee schedule before applying the deductible.*

Id. at *1 (emphasis added).

"[W]hen the language of the statute is clear and unambiguous and conveys a clear and definite meaning, there is no occasion for resorting to the rules of statutory interpretation and construction; the statute must be given its plain and obvious meaning." *Holly v. Auld*, 450 So. 2d 217, 219 (Fla. 1984).

In this case, Fla. Stat. § 627.739(2) is clear that "[t]he deductible amount must be applied to 100 percent of the expenses and losses described in s. 627.736." Fla. Stat. § 627.739(2). Fla. Stat. 627.736, in turn, mandates coverage by every PIP insurer to reimburse 80% of reasonable expenses for medical services, which here, as incorporated in the Defendant's automobile insurance policy, is the "schedule of maximum charges" provided under Fla. Stat. §

627.736(5)(a)1.⁴ Therefore, when these sections are read together, the plain meaning of the Deductible Statute is clear and requires that the deductible be applied to 100 percent of the reasonable expenses pursuant to the authorized fee schedule limitations under Section 627.736, not applied to the 100 percent of the total billed amount.

Considering that the PIP deductible statute at issue, Fla. Stat. § 627.739(2), specifically provides that “[i]nsurers shall offer to each applicant and to each policyholder, upon the renewal of an existing policy, deductibles, in amounts of \$250, \$500, and \$1,000,” it does not make sense to read the statute so as to effectively render the deductible meaningless. Furthermore, as the legislative intent is conveyed by the clear words of the statute, the Court should not rely on legislative history and/or inaction as evidence of a contrary legislative intent.⁵ Lastly, the Court finds that its interpretation of the Deductible Statute, as set forth herein, is more favorable to the insured, as it does not deplete the insured’s \$10,000.00 in available PIP coverage as rapidly as the methodology proposed by Plaintiff. *See, e.g., Progressive Select*, 2018 WL 792012, at *2 (noting that the provisions of Florida’s No-Fault Law must be construed liberally in favor of the insured).

IV. CONCLUSION

Based upon the foregoing, it is hereby **ORDERED AND ADJUDGED** as follows:

1. Defendant’s Motion to Dismiss [DE 30] is **GRANTED**⁶;

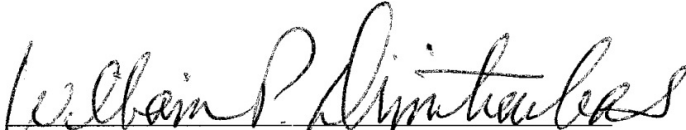
⁴ The fee schedule payment was determined to be *per se* reasonable by the Florida Supreme Court in *Allstate Ins. Co. v. Orthopedic Specialists*, 212 So.3d 973, 976 (Fla. 2017).

⁵ The majority opinion in the Fifth District’s decision in *Progressive Select* relied on legislative inaction on a proposed bill in 2016 that would have amended § 627.739(2) as evidence of the proper calculation method pursuant to the current statutory language.

⁶ Because the Court is granting Defendant’s motion to dismiss, this Order does not address other arguments raised by Defendant in favor of dismissal of some or all of Plaintiff’s claims.

2. The Clerk is directed to **CLOSE** this case.

DONE and ORDERED in Chambers in Fort Lauderdale, Broward County, Florida, this
16th day of May, 2018.


WILLIAM P. DIMITROULEAS
United States District Judge

Copies furnished to:
Counsel of record

Florida Office of Insurance Regulation



Report on Review of the 2011 Personal Injury Protection Data Call

April 11, 2011

Table of Contents

I.	Introduction and History.....	2
II.	Data and Findings.....	4
	1. Statewide Results.....	4
	2. Regional Level Analysis	9
	3. Mitchell International Inc. Data.....	13
	4. Supplemental Carrier Data.....	15
III.	Data from Additional Sources.....	20
	1. Annual Statement Data.....	20
	2. Fast Track Monitoring System Data.....	23
	3. Licensed Drivers and Number of Accidents.....	26
	4. Fraud.....	29
IV.	Appendices.....	32
	Appendix A – Regional Breakdown.....	33

I. Introduction and History

Pursuant to Section 624.316, Florida Statutes, the Florida Office of Insurance Regulation (Office) gathered data from insurers writing personal auto lines of business in Florida. The requested data focused on Personal Injury Protection (PIP) claims associated with policies bearing a Florida PIP endorsement.

In the 1971 legislative session, Florida adopted a no-fault automobile insurance plan which took effect on January 1, 1972. A no-fault plan is designed to quickly provide benefits for a person injured in an automobile accident, regardless of fault. A no-fault plan provides payment for medical, wage loss and death benefits, however it does limit the insured's right to sue for non-economic losses such as pain and suffering.

In 1974, the Supreme Court opined in Lasky vs. State Farm Insurance Company (296 So.2d 9 (Fla. 1974)) that the no-fault law was intended to:

- assure that persons injured in vehicular accidents would be directly compensated by their own insurer, even if the injured party was at fault, thus avoiding dire financial circumstances with the “possibility of swelling the public relief rolls;”
- lessen court congestion and delays in court calendars by limiting the number of law suits;
- lower automobile insurance premiums; and
- end the inequities of recovery under the traditional tort system.

Over the years, there have been many concerns over inflated claims, fraud and abuse of the system, and increasing premium and numbers of law suits filed under the no-fault system. In Special Session A of the 2003 Legislative Session, a sunset provision was passed that, effective October 1, 2007, repealed the Motor Vehicle No-Fault Law unless the Legislature reenacted the law prior to such date. While the sunset provision did take effect on October 1, 2007, the Legislature reenacted the no-fault law, effective January 1, 2008, with several changes (including use of fee schedules for some services) designed to help control medical costs.

Since the reenactment of the no-fault system, anecdotal data as well as insurers' own experience, has demonstrated a significant uptick in the claim experience of the PIP coverage provided under the no-fault system. Many large insurers have found it necessary to file average statewide rate increases for PIP coverage exceeding 10% per year in the last couple of years. Changes by territory vary significantly. Anecdotally, these increases have been attributed to increased fraud activity.

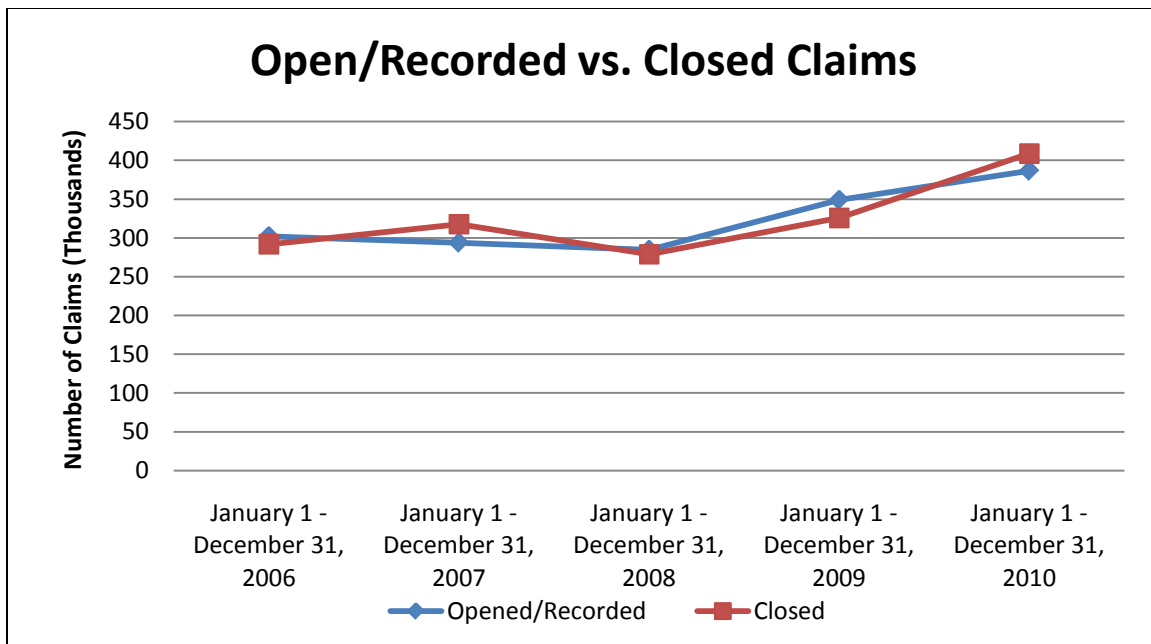
Thirty-one companies participated in the Data Call, which covered a scope period from 2006-2010. Twenty-five of those companies represent 80.1% of the market place based on 2009 Total Private Passenger Auto No-Fault Premiums reported to the NAIC. The claim data is based on the

date the claim was opened or recorded on the company's system. Closed Claim data is based on the date the claim was closed regardless of when it was opened or recorded.

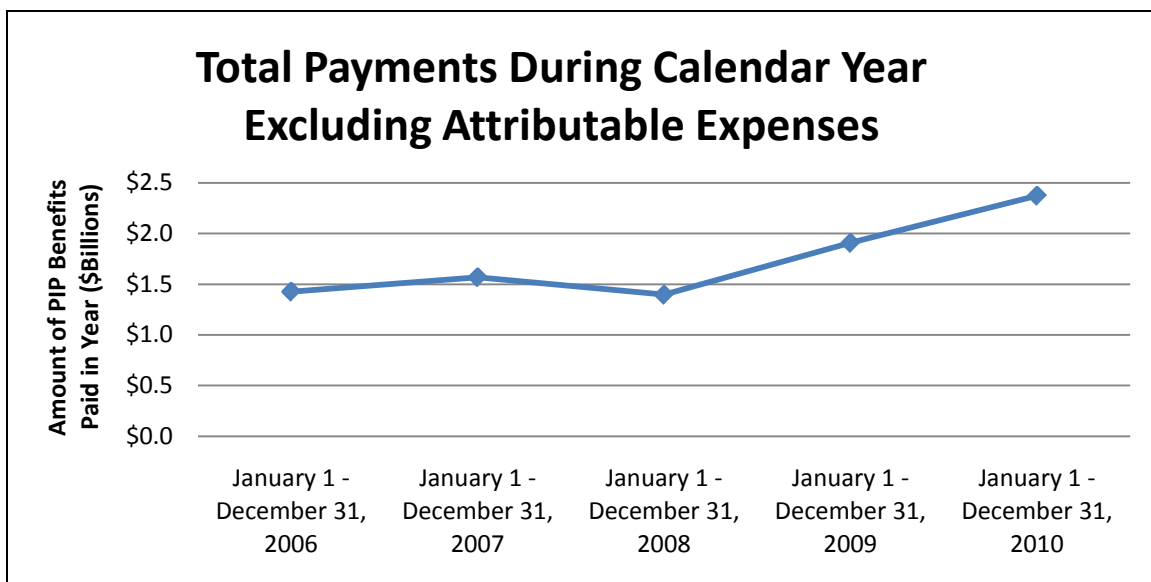
The data submitted was checked for data integrity, however, the information in this report is based upon the information as received and no audit of the data has been performed.

II. Data and Findings

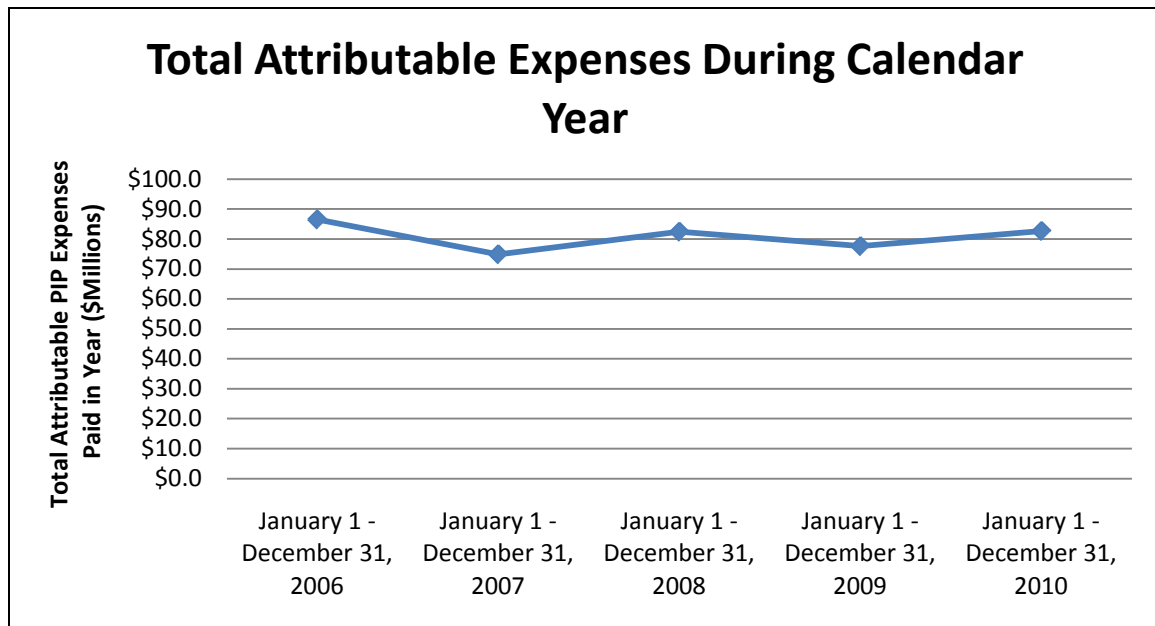
1. Statewide Results



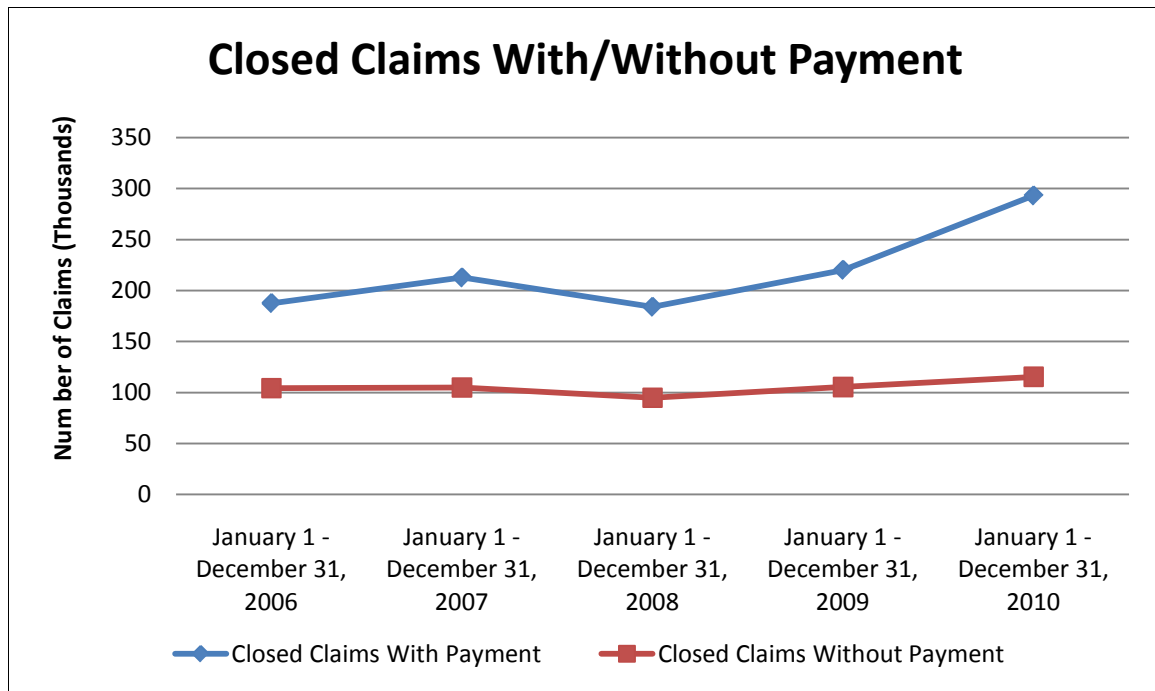
The total number of PIP claims opened or recorded in 2010 (386,464) increased 28% since 2006 (302,141). During the same time period the total number of PIP claims closed rose by 40% with 408,651 claims in 2010 and 291,819 in 2006. For the entire period 2006 to 2010, the number of PIP claims opened or recorded totaled 1,615,998 while the number of PIP claims closed totaled 1,622,548. Over the same time period, insurers have made payments totaling \$8.7 Billion for PIP claims. However, the payment on all claims has increased significantly since 2008, and there is a 66% increase over the entire period 2006 to 2010.



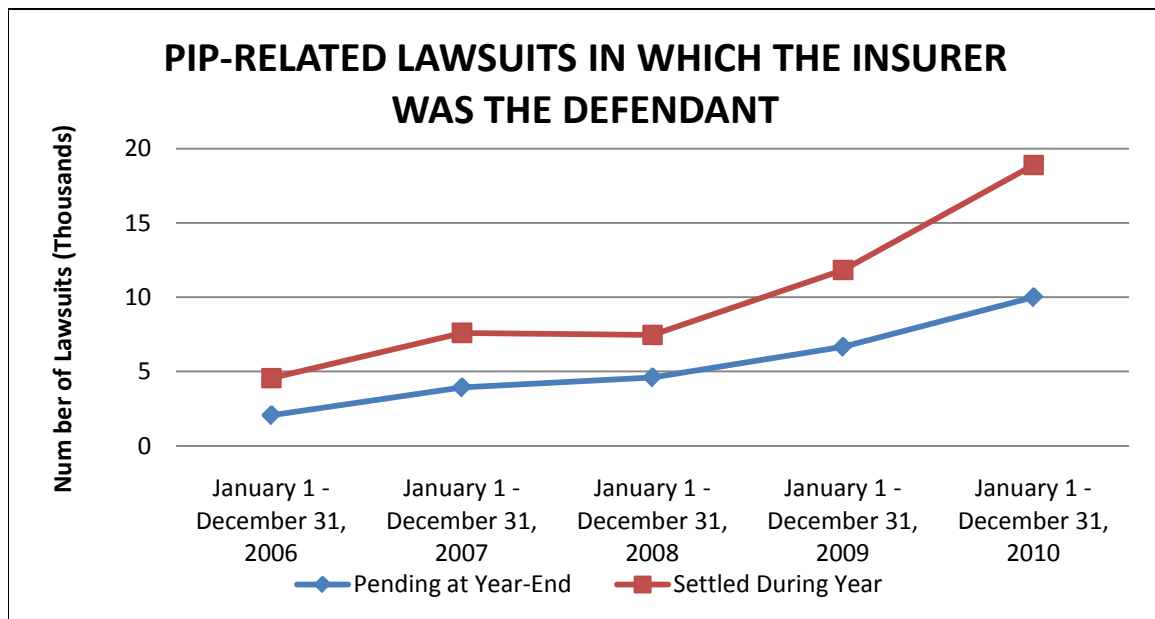
In addition to the benefits paid by an insurer to insureds, the insurer also must pay all expenses associated with adjusting and processing claims. These expenses, also known as loss adjustment expenses, may be broken into two categories: 1) Defense and Cost Containment Expenses (DCC) and 2) Adjusting and Other Expenses (A&O). In some cases, insurers can attribute these expenses directly to a particular claim or line of business (e.g. the hiring of an outside adjuster for a particular claim or line of business). In other cases, an insurer may not be able to directly attribute the expenses to a particular claim or line of business (e.g. an adjuster that is paid on salary and adjusts claims under multiple lines of business). For this data call, insurers reported only those loss adjustment expenses that could be directly attributed to the adjustment of personal injury protection claims. These attributed expenses (whether DCC or A&O) on all claims have shown a decrease of 4% from 2006 to 2010.



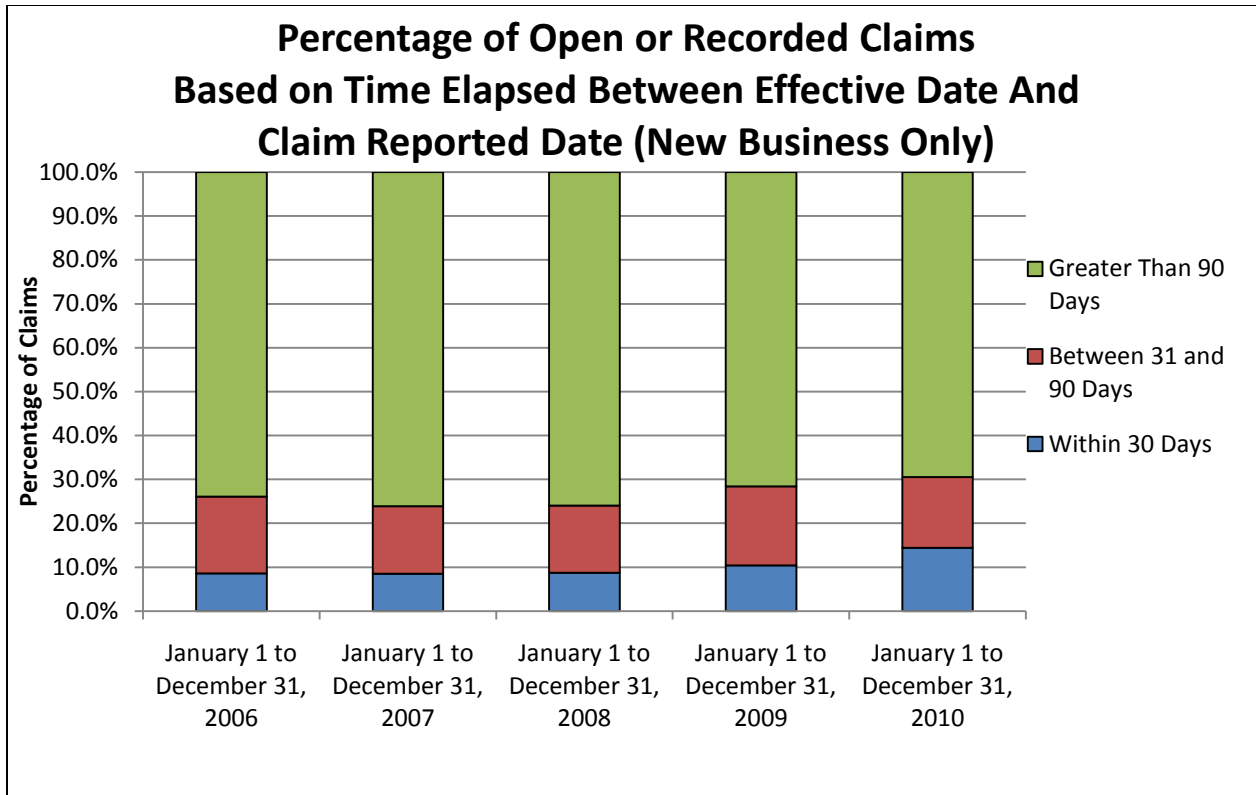
The number of PIP claims closed without payment increased somewhat during the experience period, by almost 11% from 2006 (104,259) to 2010 (115,421). During that same period, the number of PIP claims closed with payment increased significantly, especially since 2008. The increase for claims closed with payment was 56% from 2006 (187,560) to 2010 (293,230).



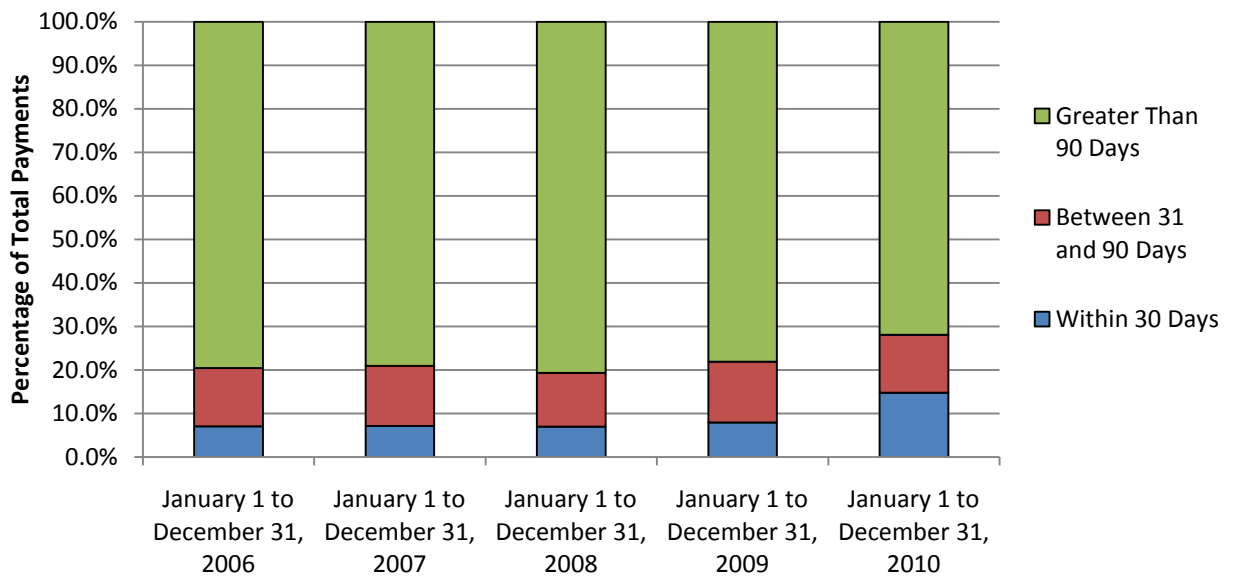
The number of pending and settled PIP-related lawsuits in which the insurer was the defendant has increased significantly from 2006 to 2010. During that period, the number of lawsuits pending at year-end increased by 387%, while the number settled during the year increased 315%.



Another area examined was the length of time from policy inception date for a PIP claim to be reported on new business. This was examined as a potential indicator of fraud. It appears that, for those insurers that were able to report their data to this level, there was an increase in the percentage of claims occurring in the first 30 days that a new policy was effective. In 2006, 8.6% of the claims that were reported on a new policy were reported in the first 30 days. In 2010, this percentage increased to 14.4%. A similar increase was observed in the amount of payments made on these claims.



**Percentage of Total Payments
Based on Time Elapsed Between Effective Date And
Claim Reported Date (New Business Only)**



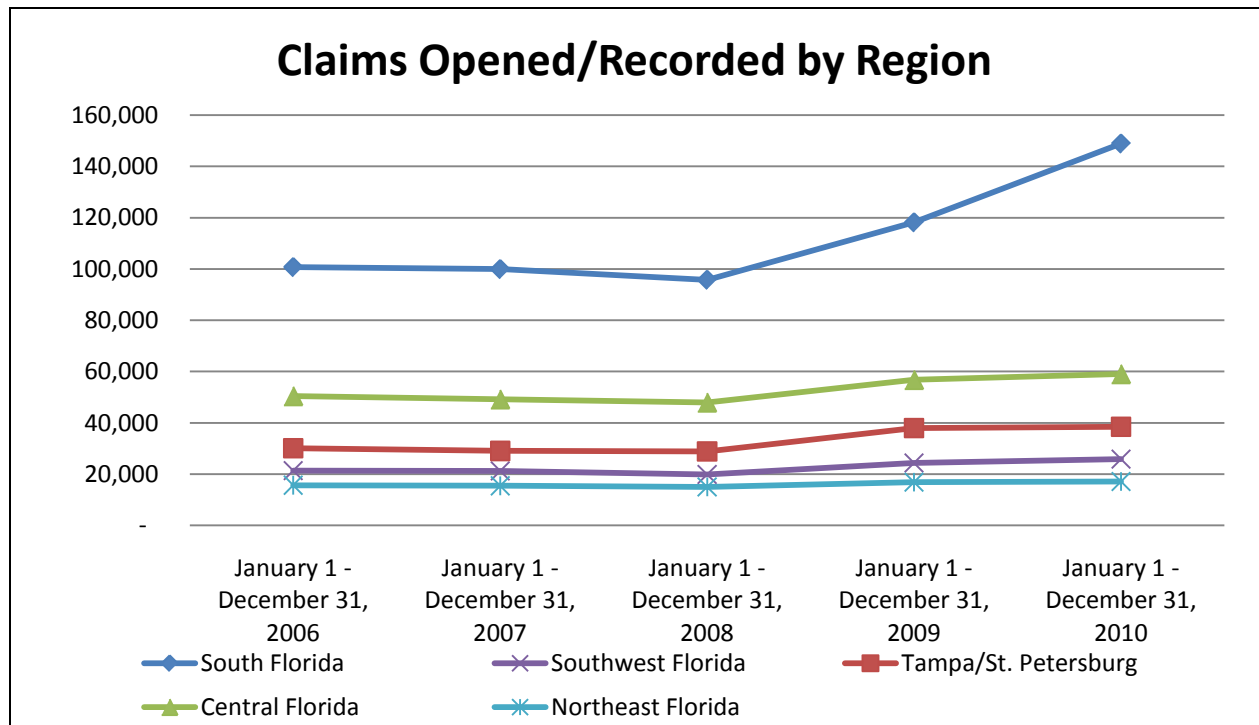
2. Regional Analysis

The breakdowns below correlate to those carriers who were able to report data at the county level. As of 2010, five regions (22 counties) represented 87% of the total PIP claims opened that were able to be reported at the county level – South Florida, Tampa/St. Petersburg, Northeast Florida, Southwest Florida and Central Florida (Appendix A).

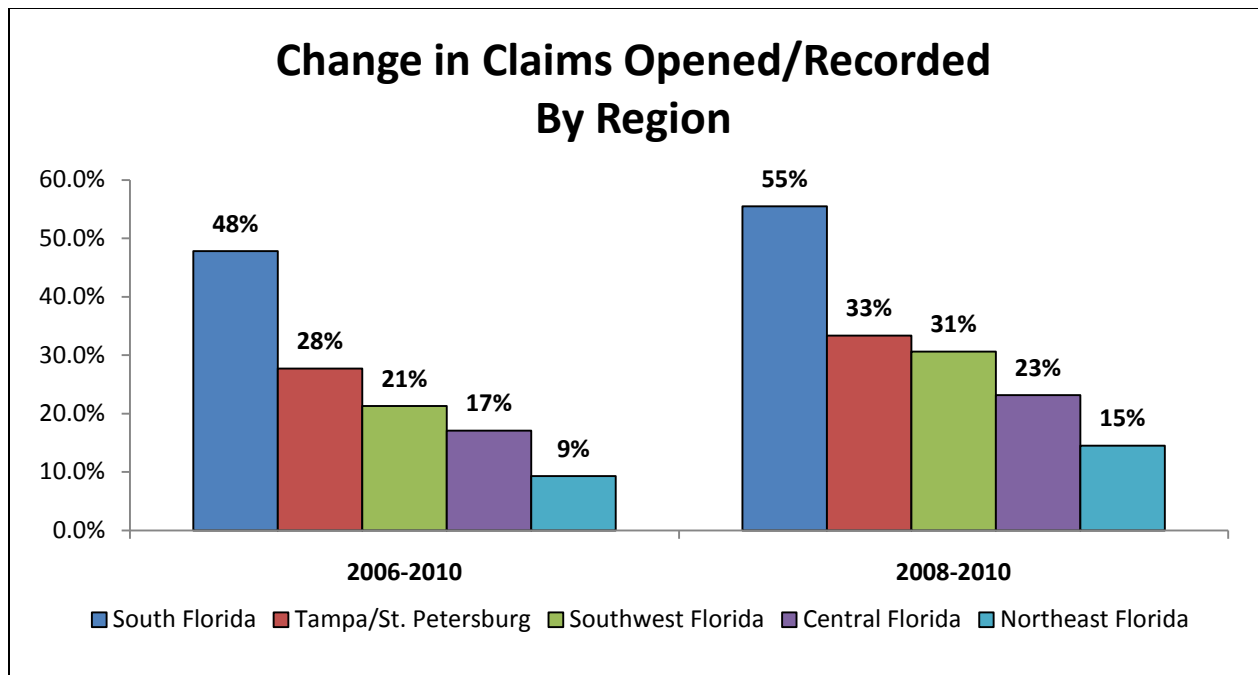
2010 Regional Analysis Comparison				
Region	% of Licensed Drivers*	% of PIP Claims Opened or Recorded in Region	% of PIP Benefits Paid in Region	% of Attributed Expenses Paid in Region
South Florida	27%	45%	55%	54%
Central Florida	21%	18%	14%	18%
Tampa/St.Petersburg	11%	12%	11%	12%
Southwest Florida	9%	8%	7%	6%
Northeast Florida	6%	5%	3%	3%

* Based on licensed drivers as of January 1, 2011

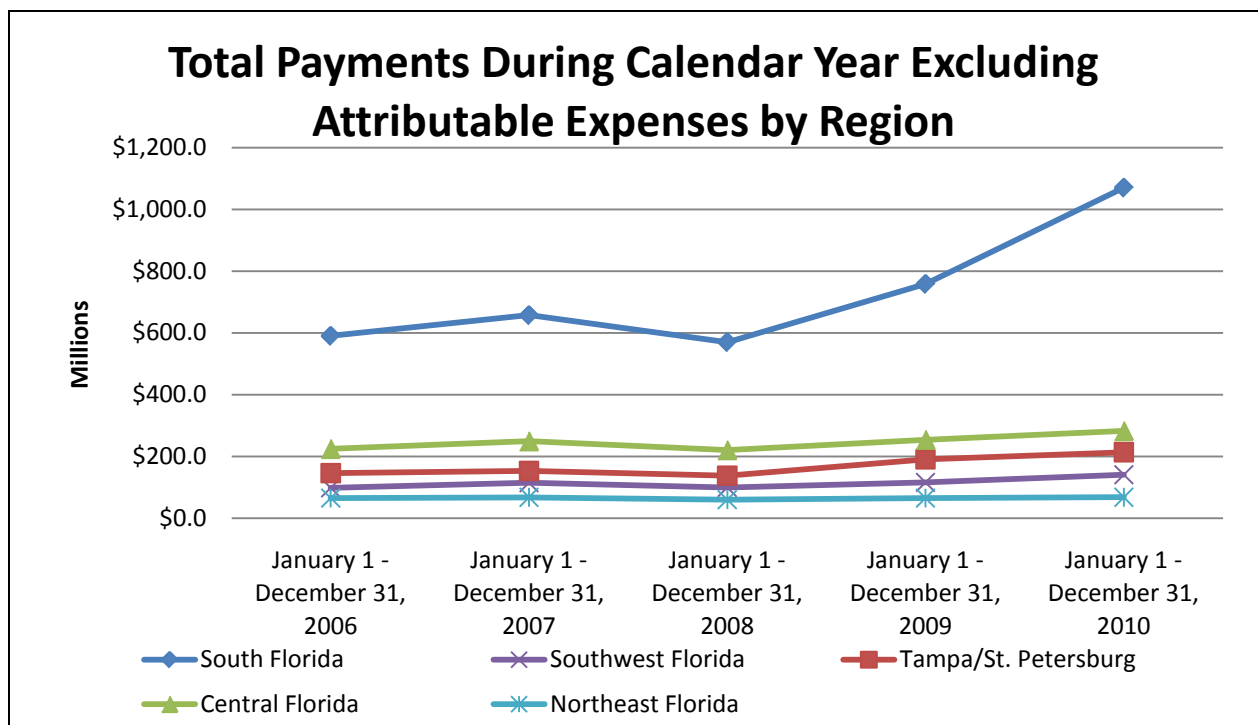
As can be seen below, the number of claims opened/recorded in the South Florida region has increased significantly since 2008. The other regions have also experienced large increases in the number of opened claims, but not to the extent experienced by South Florida.

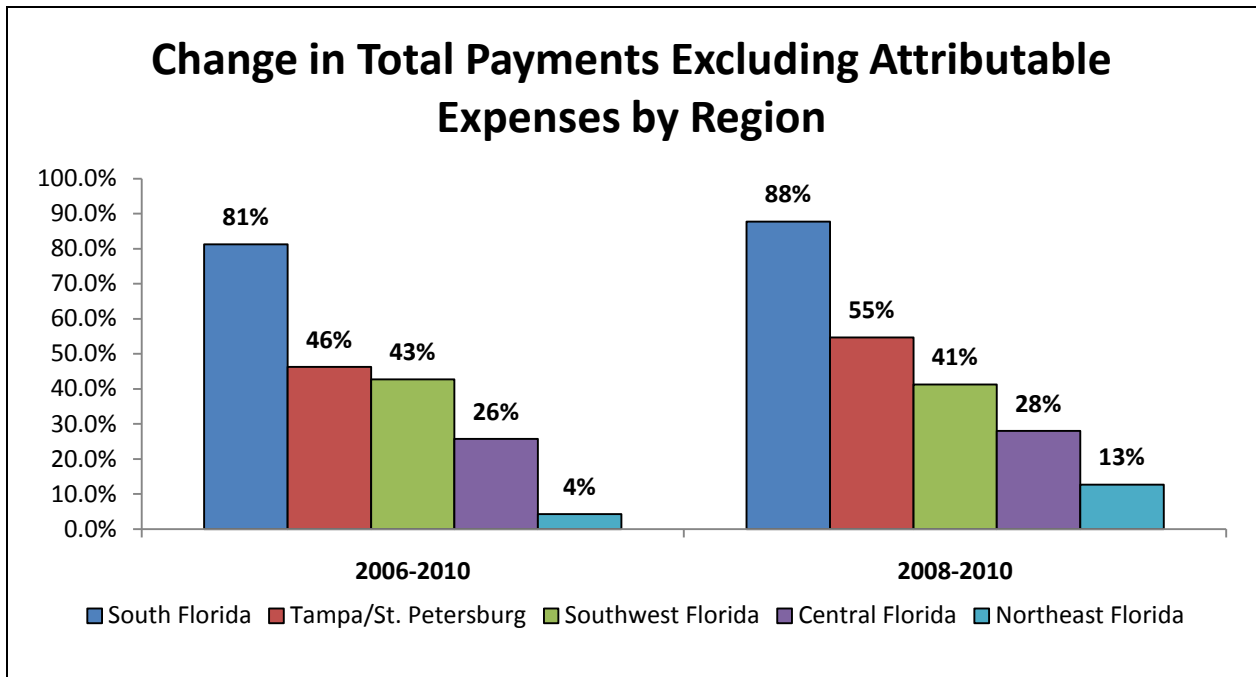


Due to the size of the South Florida region, looking at absolute dollar or claim numbers can be misleading. Below is a chart that shows the change by region measured over two time periods: 2006 to 2010 and 2008 to 2010.

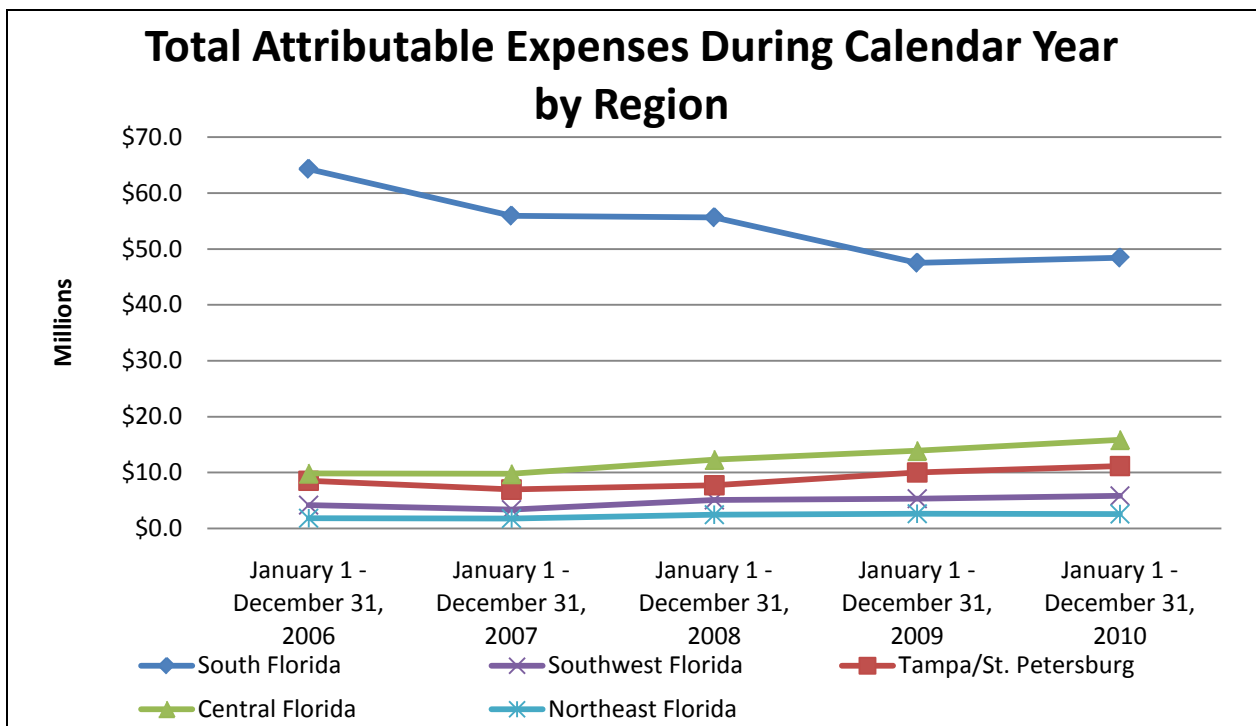


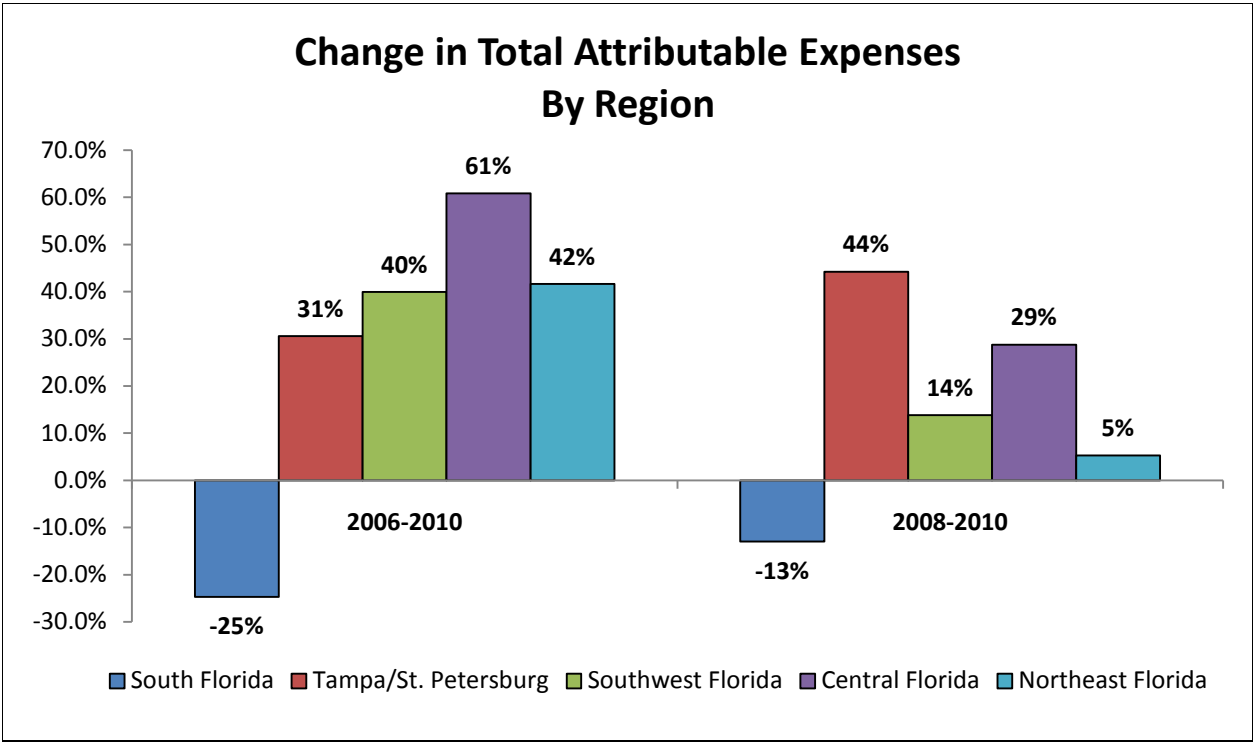
Insurers have also experienced a sharp increase in the total payment since 2008 in South Florida. In 2010, payments on PIP exceeded \$1 billion in South Florida, which is more than all four of the other regions combined.





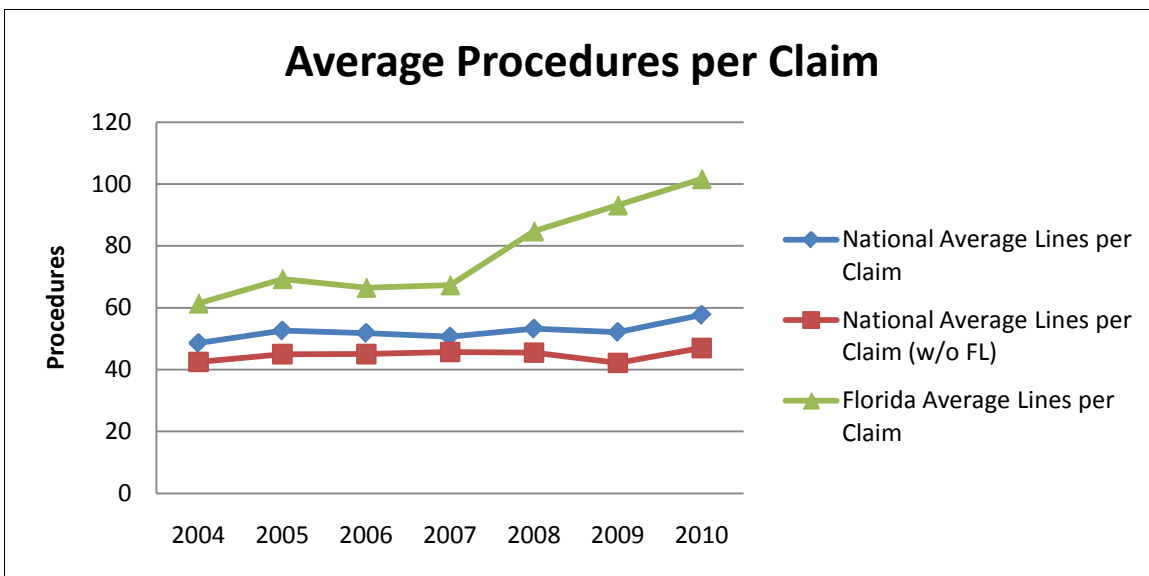
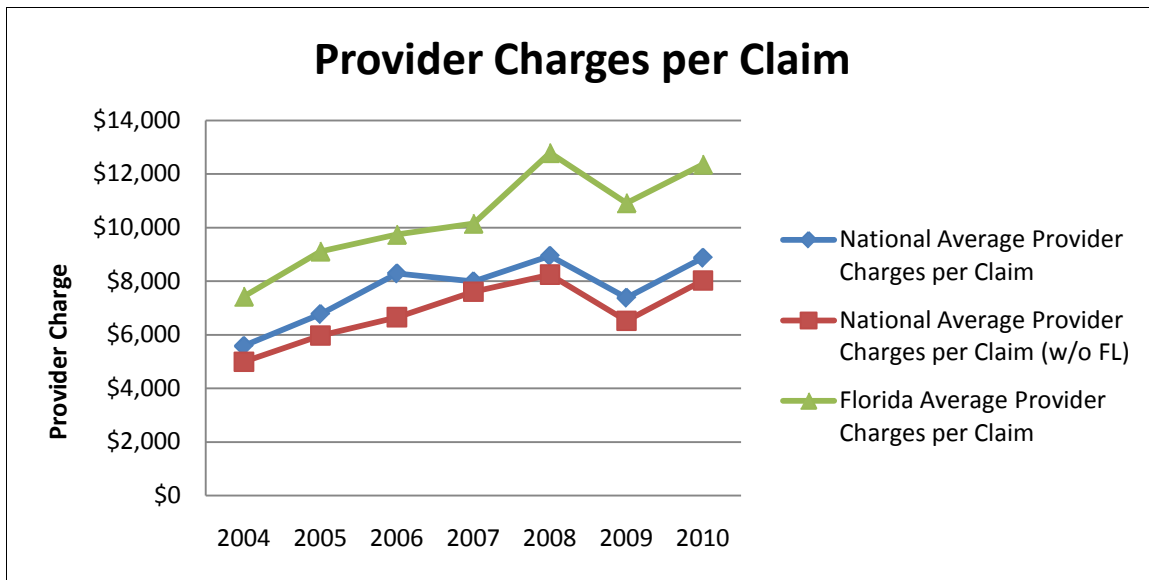
Although allocated expenses have been decreasing consistently in South Florida, totals in 2010 were still more than all four other regions combined.



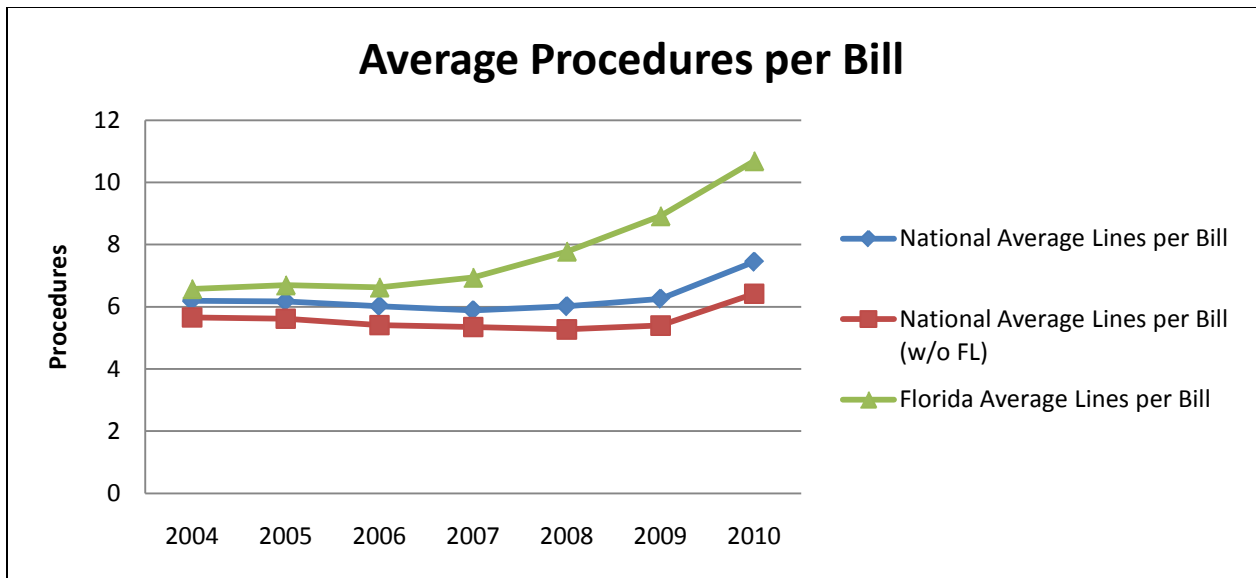


3. Mitchell International Inc. Data

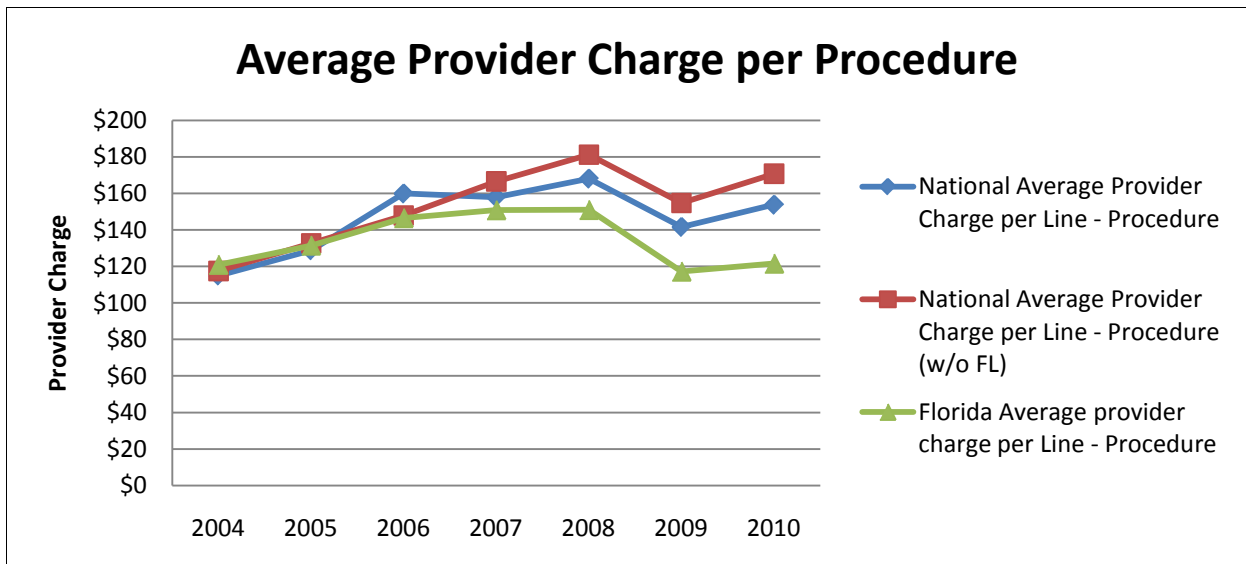
As a provider of Property & Casualty claims technology solutions, Mitchell International, Inc. (“Mitchell”) processes over 50 million transactions annually for over 300 insurance companies. Mitchell has at least 62 customers in the auto insurance market that utilize their medical claims software, DecisionPoint. Mitchell supplied data to the Office which provided a high level review of national trends and the experience here in Florida. The results show that Florida is above the national average in many instances, including provider charges per claim and the average number of procedures per claim.



Another chart shows Florida's average number of procedures per bill. From 2004-2006, the average hovered around six procedures per bill. However beginning in 2007, the numbers have begun to spike upward. As of 2010, the average number of procedures per bill in Florida is just over ten, compared to a National Average that is just below eight.



The amount that a provider charges for a claim will be impacted both by the number of procedures that a provider performs for each claim, as well as the charges for each procedure. As shown by the chart on the previous page, the number of procedures performed per claim for Florida is significantly higher than the National Average. However, the average charge that is billed for each procedure is lower than National Average and the gap has widened since 2007.



4. Supplemental Carrier Data

Voluntary data for medical billing associated with PIP claims from one insurer group who does not use Mitchell International, Inc, was provided to the Office. The information suggests a recent spike in the numbers of procedures involving physical medicine and rehabilitation as well as an increase in the total billed amounts.

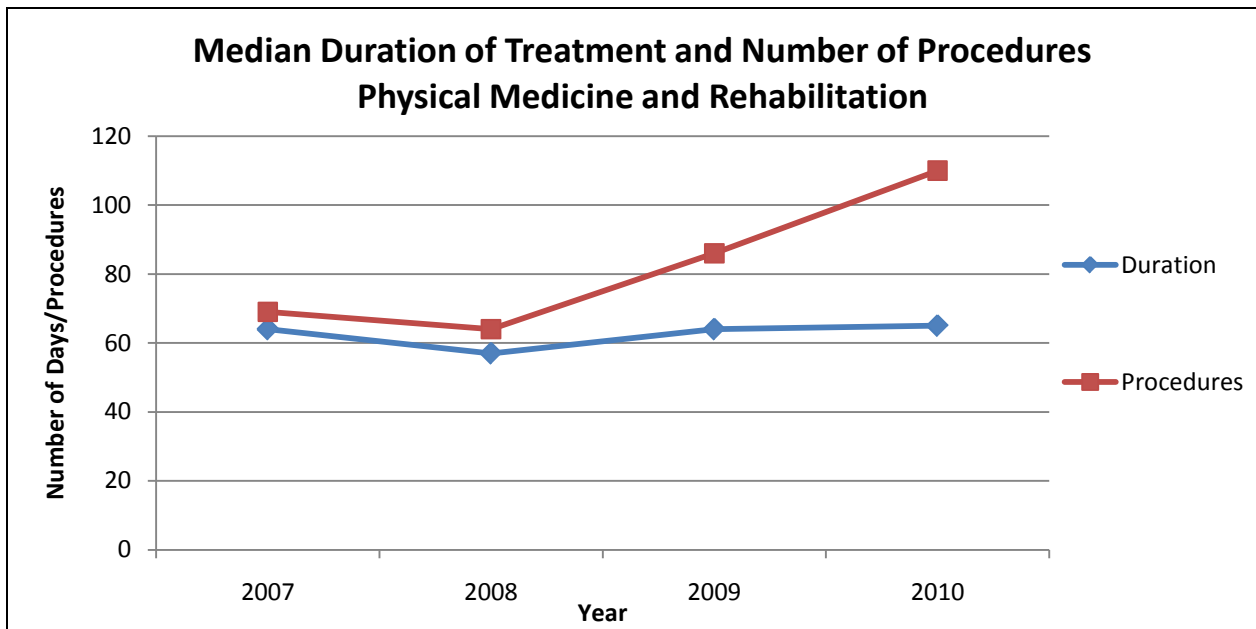
As shown in the chart below, the number of total units (how many times a procedure was performed) for Physical Medicine and Rehabilitation has increased significantly since 2007.

Number of Total Units By Year	2007	2008	2009	2010
Physical Medicine and Rehabilitation	1,695,509	1,649,954	3,290,285	4,809,289
Chiropractic Manipulative Treatment	211,014	205,912	277,882	290,830

Physical medicine and rehabilitation includes a variety of procedures, such as the application of hot or cold packs, electrical stimulation, and contrast baths. Based on the total allowed amount paid in 2010, below are the top five procedures for the insurer group:

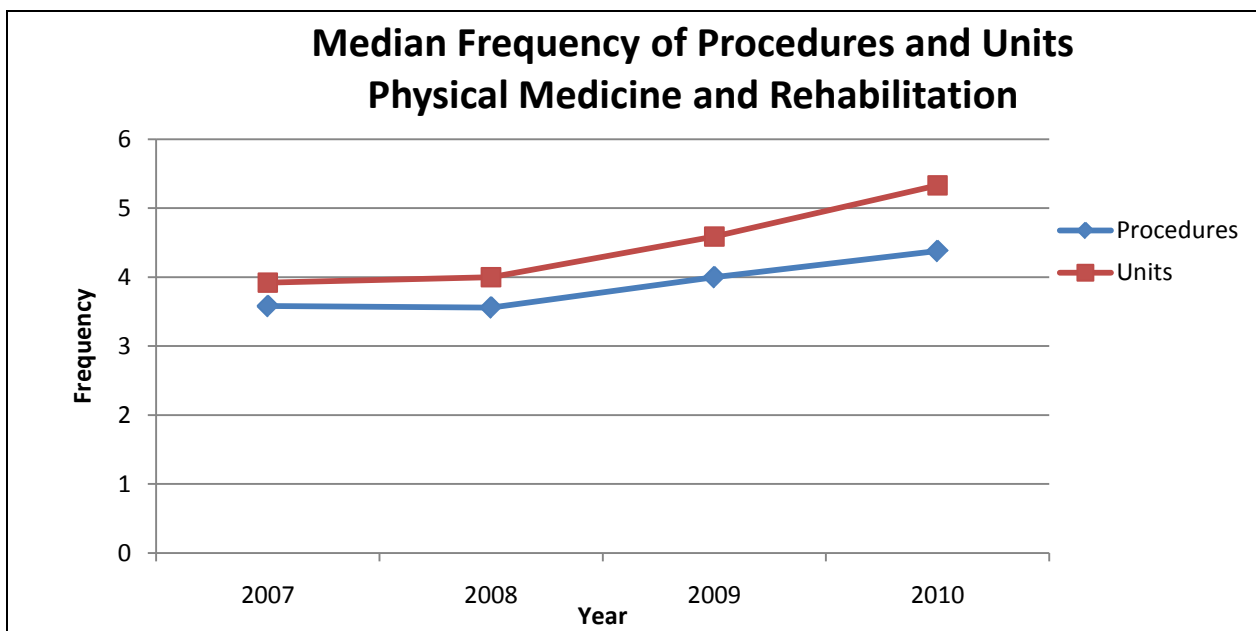
Type of Procedure	Total Number of Units			Total Allowed Amount		
	2006	2010	Change	2006	2010	Change
Unlisted modality	146,711	788,094	437%	8,862,589	45,585,755	414%
Therapeutic massage	266,494	935,083	251%	14,503,541	43,744,631	202%
Manual therapy	146,237	385,832	164%	8,504,514	20,357,623	139%
Ultrasound	177,999	556,028	212%	9,073,475	14,096,055	55%
Neuromuscular reeducation	35,702	237,833	566%	1,954,589	14,068,065	620%

While the median duration of treatment has remained relatively stable, the median number of procedures per claim has increased 59% from 2006 to 2010. Medians were used for this data as there were outliers that were skewing the means.



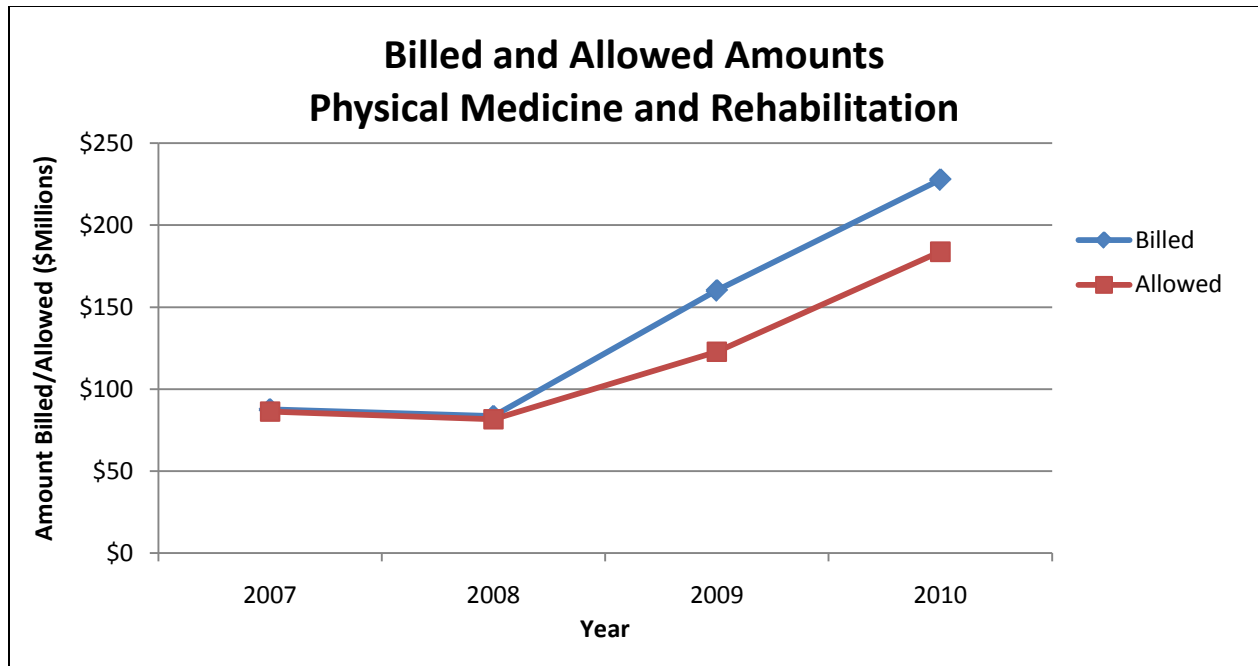
Source: Data provided by one insurer group

The frequency of procedures shown in the chart below represents the median of the number of times a particular procedure was billed. The frequency of procedures for physical medicine and rehabilitation has increased 22% since 2006, while the frequency of the units per procedure charged has increased 36%.



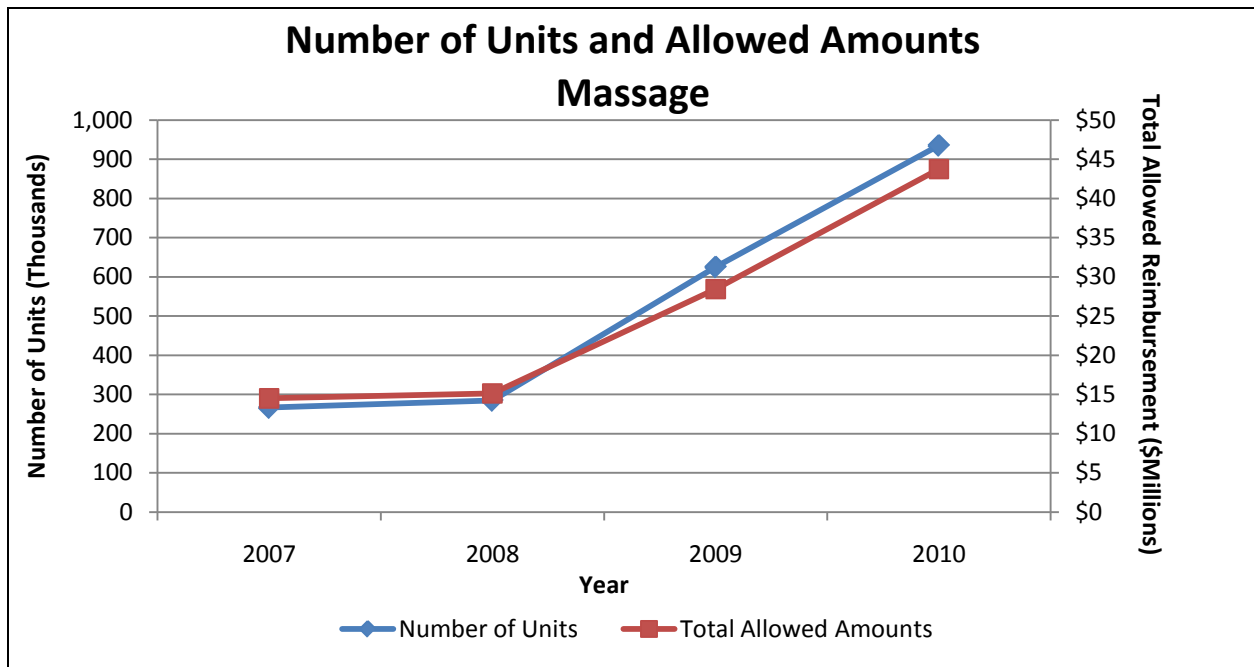
Source: Data provided by one insurer group

From 2008 to 2010, the total billed amount increased by 173%. The allowed amount, which represents the actual reimbursement after the application of the fee schedule but prior to deductible and co-pay provisions, increased 125% over that same period.



Source: Data provided by one insurer group

The biggest driver of the increase in the amount of billed and allowed reimbursement amounts for the medical services included in physical medicine and rehabilitation is the increase in the number of claims which includes a massage as part of their treatment. In 2010, almost a quarter of the allowed amounts paid by the insurer under physical medicine and rehabilitation were for massages. The number of units of massages increased 251% from 2007 to 2010, while the total allowed reimbursement amount increased 202%.



Summary of *Licensed Practitioners			
	Total Licensed Practitioners'	Licensed Massage Therapists	Percent of Licensed Massage Therapists to Total Licensed Practitioners
July 1, 2007 - June 30, 2008	687,131	25,715	4%
July 1, 2008 - June 30, 2009	715,345	28,229	4%
July 1, 2009 - June 30, 2010	783,932	26,127	3%

* Licensed practitioner has a Florida address of record and is clear to practice his/her profession in the state of Florida

Source: The Florida Department of Health Division of Medical Quality Assurance Annual Report 2007-2010

<http://www.doh.state.fl.us/mqa/reports.htm>

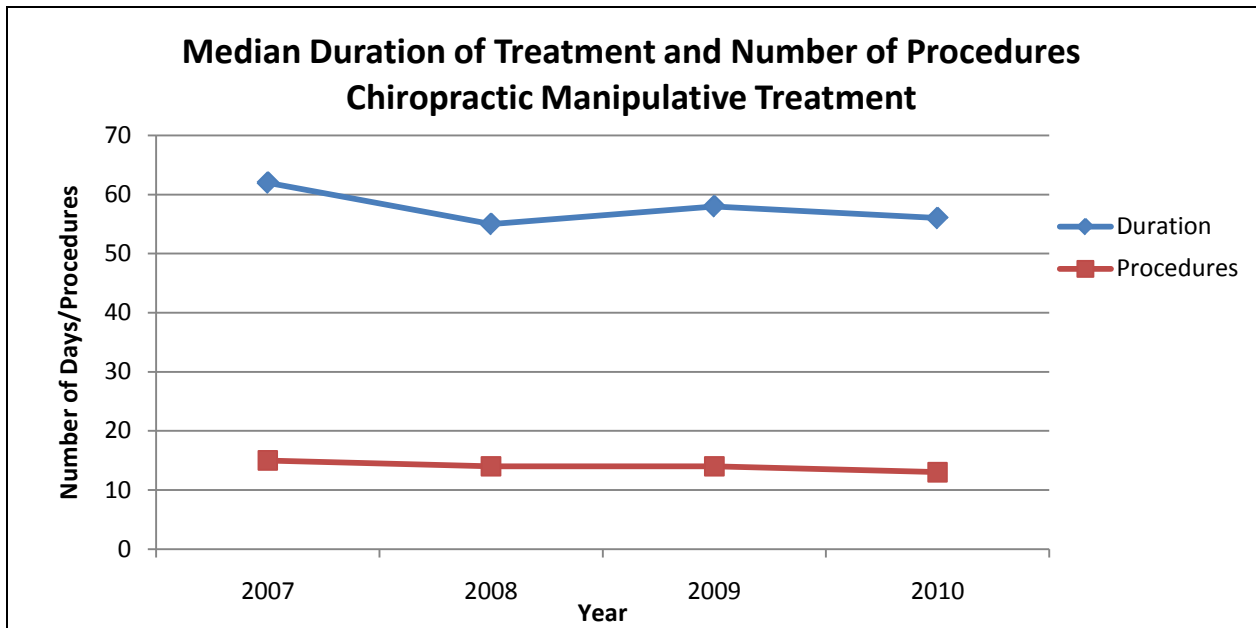
Unlicensed Activity (*ULA) Program Arrests			
	Total Arrests	Unlicensed Massage Therapist Arrests	Percent of Unlicensed Massage Therapist Arrests to Total Arrests
July 1, 2007 - June 30, 2008	234	126	54%
July 1, 2008 - June 30, 2009	153	98	64%
July 1, 2009 - June 30, 2010	128	77	60%

*Partners with law enforcement and the state attorney's office to criminally prosecute individuals practicing without a license

Source: The Florida Department of Health Division of Medical Quality Assurance Annual Report 2007-2010

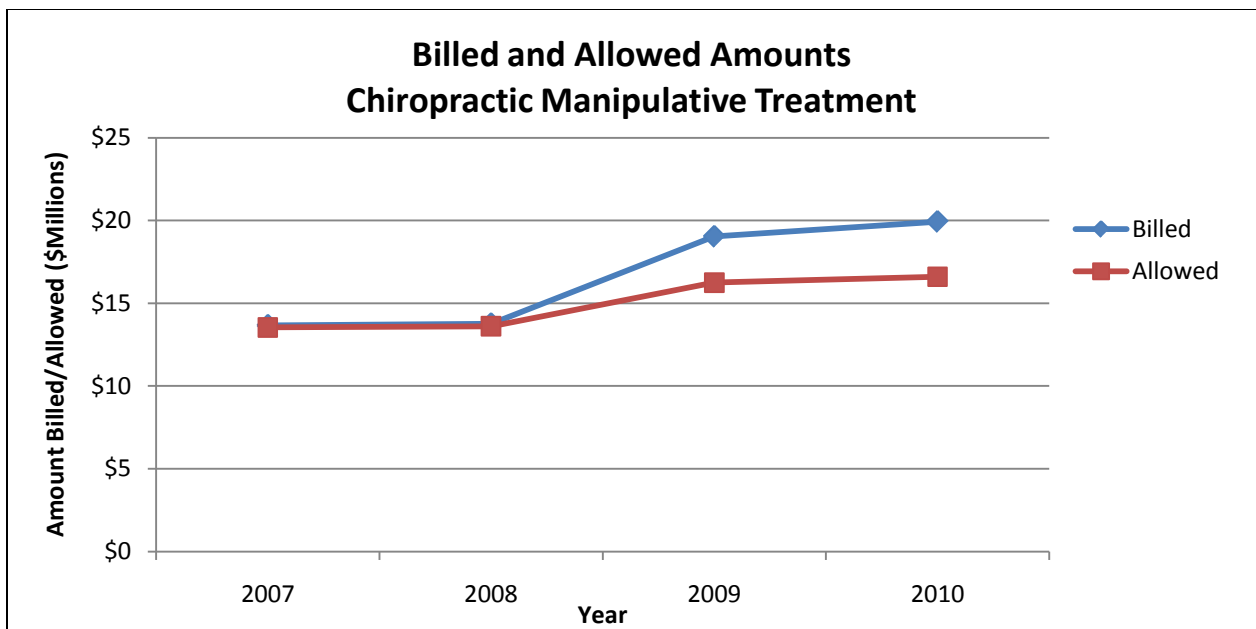
<http://www.doh.state.fl.us/mqa/reports.htm>

In regards to medical procedures for chiropractic treatment, the median number of treatments and duration has slightly decreased (10% and 13%, respectively) since 2007, while the median frequency of procedures and units has remained consistent at 1.0.



Source: Data provided by one insurer group

The total billed amount has increased by 46 percent since 2007, while the total allowed reimbursement increased by 23%.



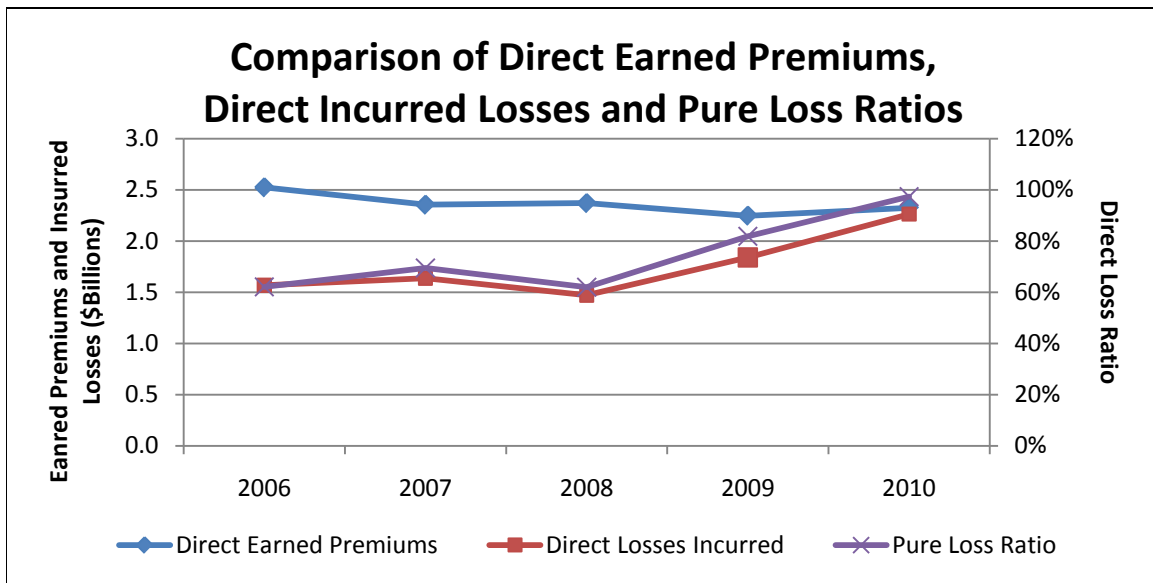
Source: Data provided by one insurer group

III. Data from Additional Sources

1. Annual Statement Data

In addition to data provided through the data call, data from other sources was also examined. The first source of data examined was the annual statements submitted by each insurer licensed to write PIP in Florida.

The total Florida direct earned premiums for PIP coverage have remained relatively stable from 2006 to 2010, decreasing 8% from 2006 to 2010, while only decreasing 2% from 2008 to 2010. In contrast to the earned premiums, the amount of losses that were incurred in Florida over that same time period increased significantly. This increase in incurred losses primarily occurred from 2008 to 2010, when incurred losses increased 54%.

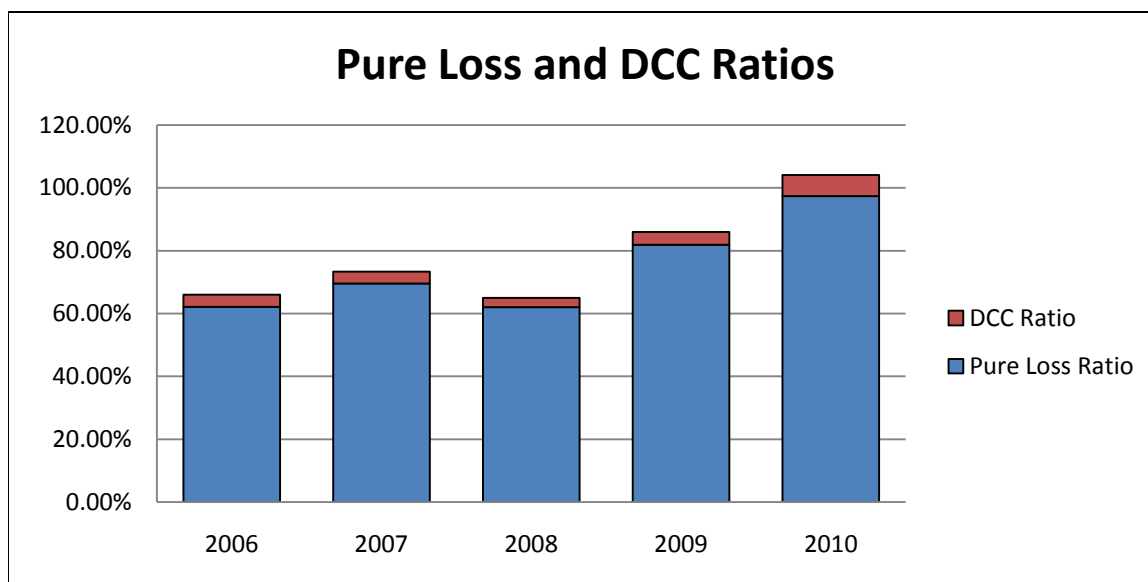


The pure loss ratio (measured as Direct Incurred Losses divided by Direct Earned Premiums) increased 57% from 2006 to 2010. In 2010, the pure direct loss ratio for PIP was 97.4%. This means that for every dollar of premium that the insurer collects; over ninety-seven cents went to pay for losses.

In addition to losses, an insurer must pay for various expenses that occur from issuing the policy and the handling/adjustment of claims. One such expense is Defense and Cost Containment (DCC), which includes, but is not limited to:

- Fees or salaries for appraisers, private investigators, hearing representatives, and fraud investigators (if working in defense of a claim), and
- Attorney fees incurred owing to a duty to defend the insured.

After including the cost of DCC expenses that the insurer paid in 2010, the loss and DCC ratio was 104.1%. This means that for every dollar of premium that the insurer collects; over \$1.04 is paid out purely in losses and DCC expenses. This ratio has increased 58% from 2006 to 2010.



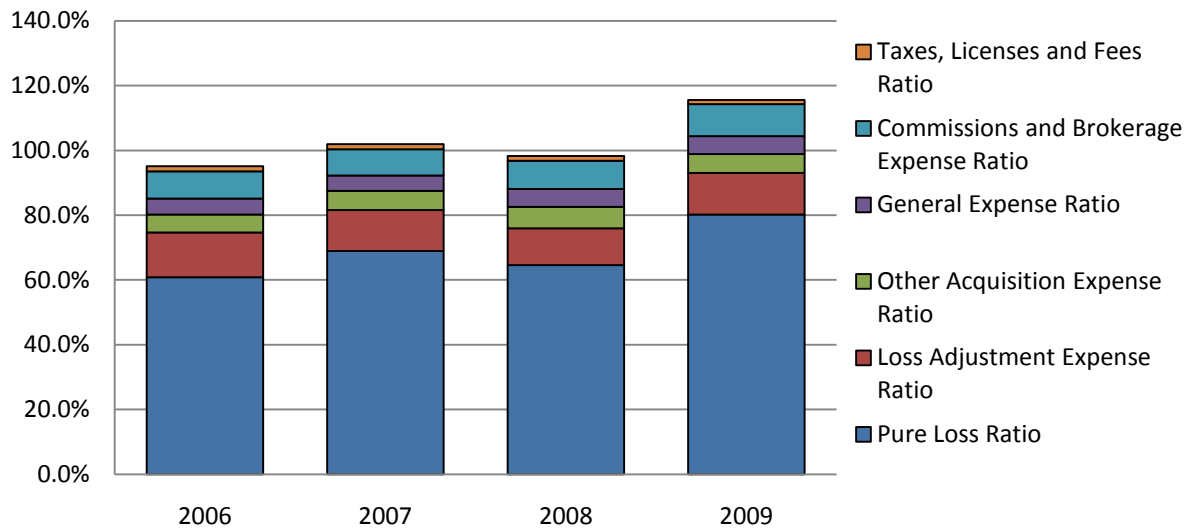
In addition to losses and DCC, insurers incur other expenses, such as:

- Adjusting and Other (A&O) Expenses which includes, but is not limited to, fees of adjusters and settling agents, attorney fees incurred in the determination of coverage, including litigation between the insurer and the policyholder, and fees or salaries for appraisers, private investigators, hearing representatives, and fraud investigators, if working in the capacity of an adjuster,
- Commission and Brokerage Expenses,
- Other Acquisition Expenses,
- General Expenses, and
- Taxes, Licenses and Fees

One measure of the profitability of an insurer is the combined ratio. This ratio is determined by summing the loss ratio and all of the various expense ratios. A combined ratio below 100 percent is indicative of an underwriting profit for the insurer.

On the next page is a breakdown, by component, of the combined ratios for 2006 through 2009 for PIP coverage. This data was determined using information submitted by insurers in the Calendar Year Experience Reporting Form (Form OIR-B1-308) that insurers submit annually on April 1st. It represents data from all insurers that write 0.5% or more of the total Florida written premium for that line of business of the preceding calendar year. After all losses and expenses were paid, 2006 and 2008 were the only years in the period shown where the combined ratio was less than 100%. It should be noted that the combined ratios do not include provisions for policyholder dividends or investment gain/loss.

Combined Ratios



Source: Calendar Year Experience Reporting Form (Form OIR-B1-308)

Only includes information from insurers that write 0.5% or more of the total industry-wide written premium for that line of business of the preceding calendar year

2. Fast Track Monitoring System Data

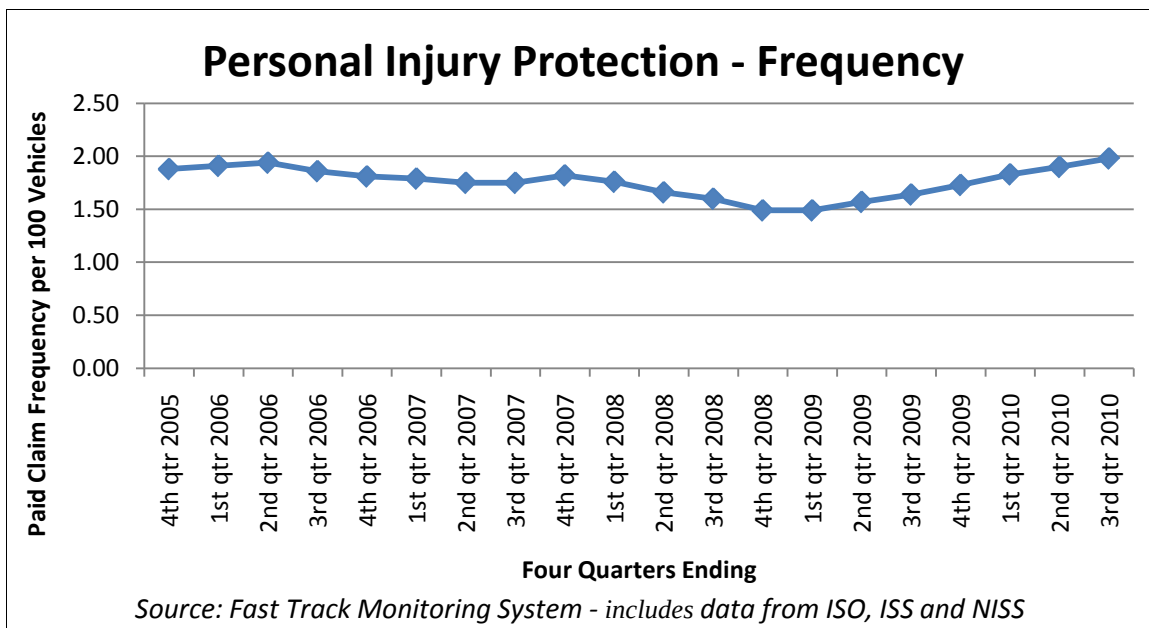
Another useful tool examining claims and loss patterns is data from the Fast Track Monitoring System (“Fast Track”) that contains information collected by the following statistical agencies:

- Independent Statistical Service, Inc. (ISS),
- Insurance Services Office, Inc.(ISO), and
- National Independent Statistical Service (NISS)

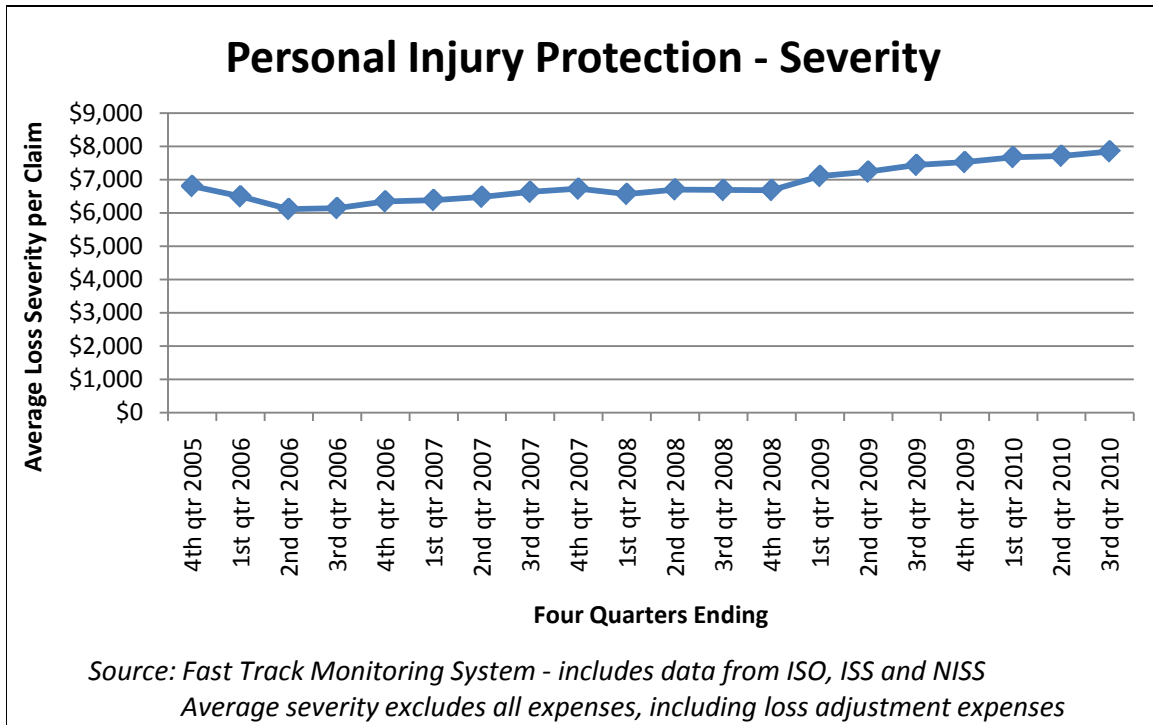
Fifty of the largest insurers, representing approximately 70% of the nationwide personal auto premium, contribute data for this voluntary report. The data, which is reported quarterly, is an indicator of how claim and loss patterns are changing over time. To avoid the effects of seasonality, the data is generally reviewed by looking at the most recent four quarters of information at each quarter. In the graphs below, the data is broken into three indicators:

- Frequency – The number of paid claims per 100 vehicles (paid claims are ones in which an amount has been paid, but does not necessarily represent a closed claim)
- Severity – The average cost per claim (only includes losses covered by PIP – all expenses are excluded)
- Pure Premiums – The average premium per exposure – in this case earned car year – needed to cover the expected losses for that exposure

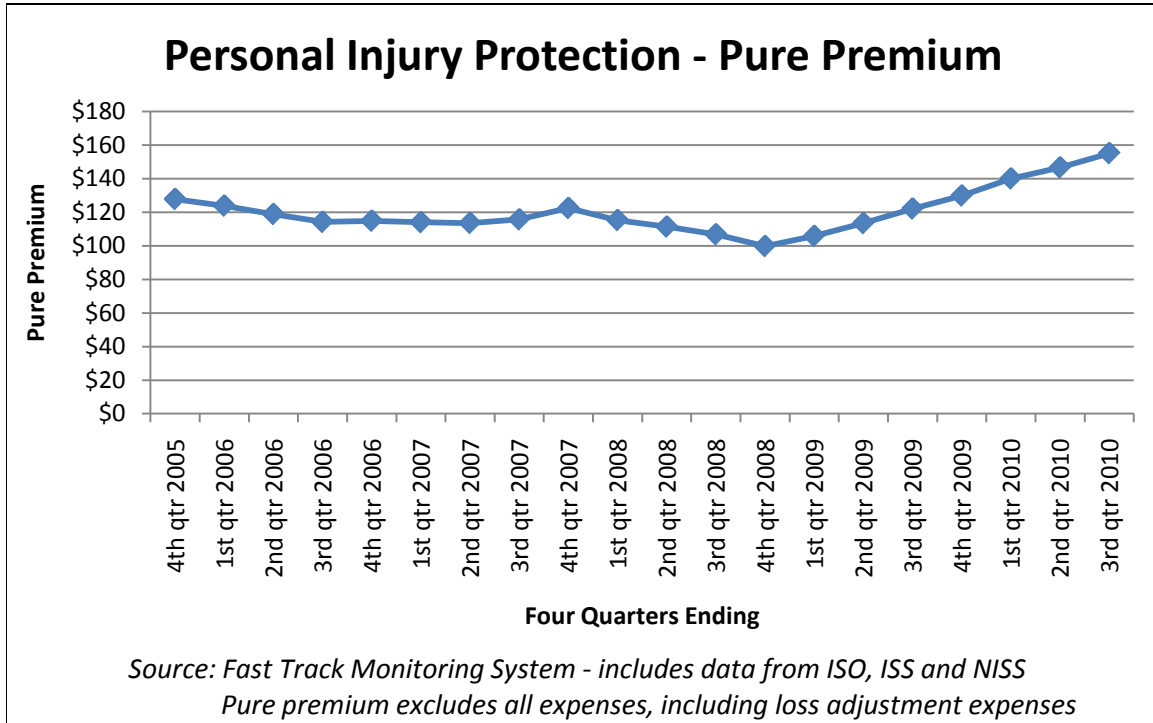
The frequency of PIP claims in Florida has generally decreased from 4th quarter 2005 to 4th quarter 2008. Since that time, there has been a sharp increase in the frequency of paid claims. If the frequency continues to increase at that same rate over the next year, we can expect a 19% increase in the frequency of paid claims in the next year.



The severity of PIP claims in Florida has generally increased since 4th quarter 2005. If the severity continues to increase at that same rate over the next year as it has from 4th quarter 2008, we can expect a 9% increase in the severity of paid claims in the next year.



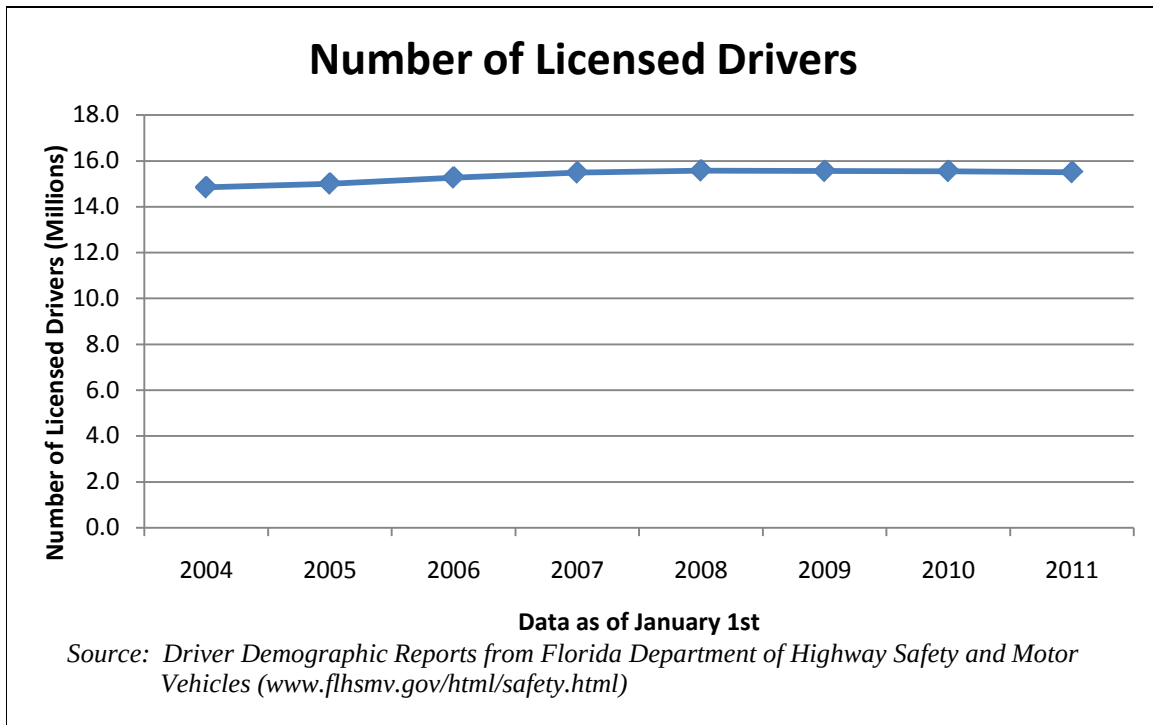
On average, the decreases in frequency from 4th quarter 2005 to 4th quarter 2008 were larger than the increases in the severity, which resulted in a decrease in pure premium. Since that time, however, the increases in frequency coupled with the increases in severity have resulted in a significant increase in the average premium needed to cover the expected losses per vehicle. If the pure premiums continue at that same rate over the next year, we can expect a 29% increase in the pure premium in the next year.



3. Licensed Drivers and Number of Accidents

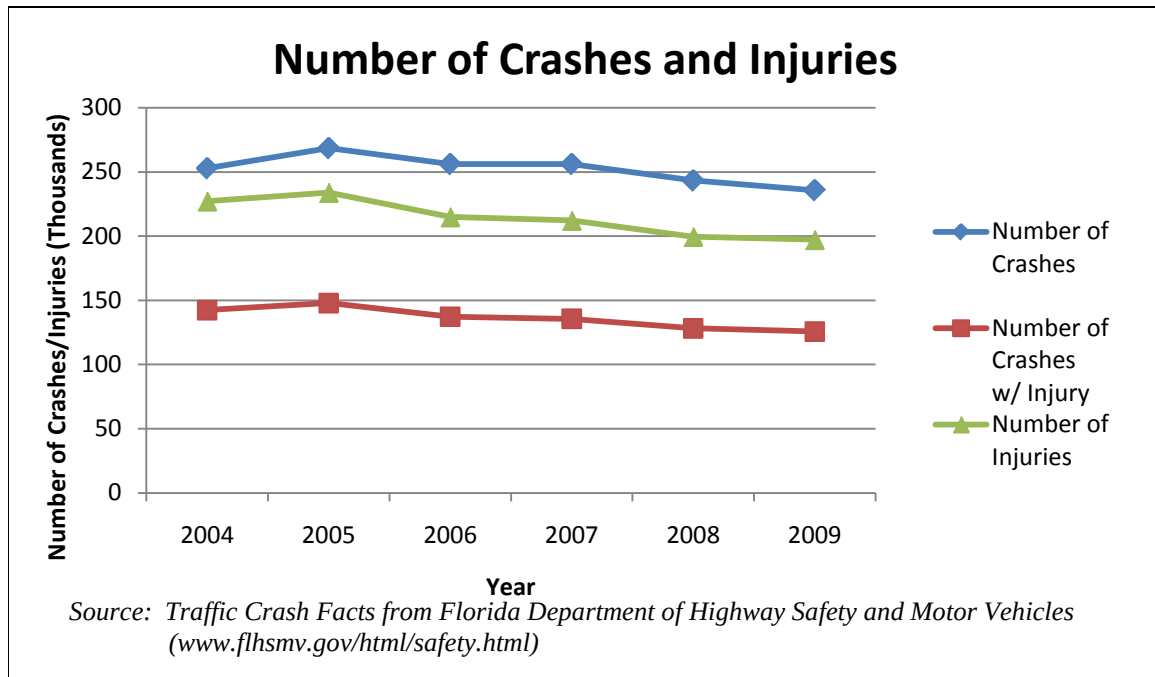
One explanation for the increase in frequency of PIP claims could be an increase in the number of drivers or accidents. However, this does not appear to be the case based on data from the Florida Department of Highway Safety and Motor Vehicles.

Based on that data, the number of licensed drivers decreased by 0.5% from January 1, 2008 to January 1, 2011.

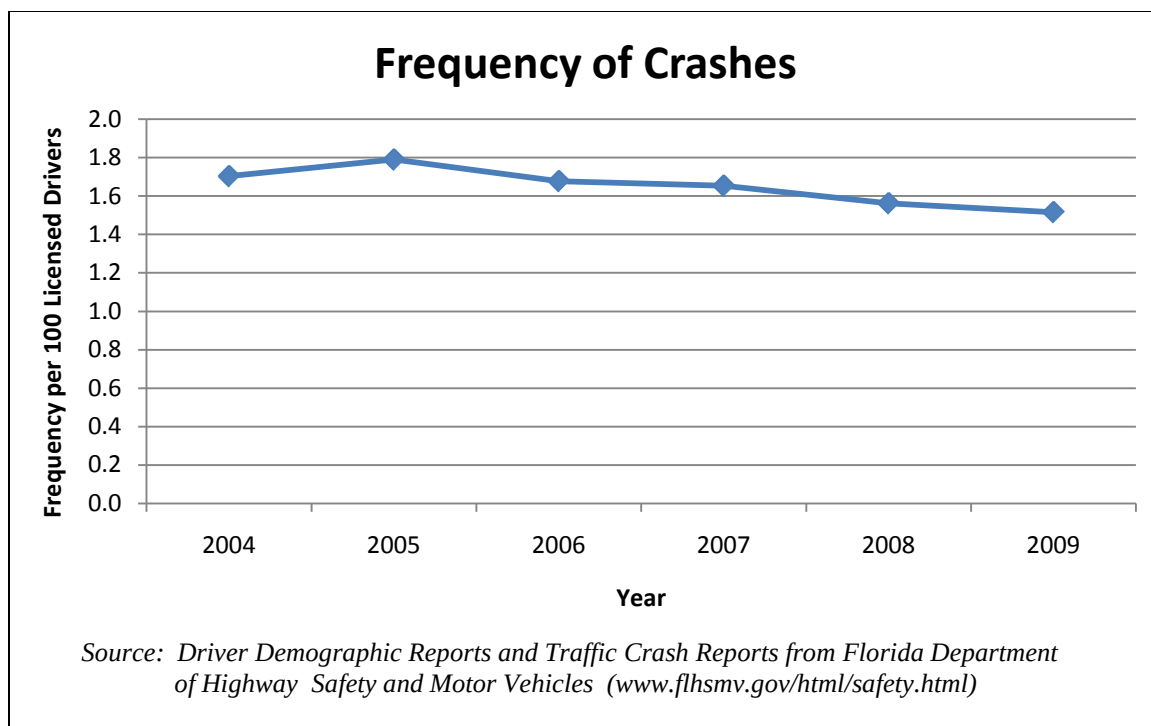


Section 316.066, Florida Statutes, requires a “Long Form” crash report be completed by a law enforcement officer for any crash that results in a death or personal injury, involves an intoxicated or "hit and run" driver, or when a vehicle was rendered inoperative and required a wrecker to remove it from traffic.

In addition to the decrease in licensed drivers, the number of crashes reported on a “Long Form” crash report (including crashes with injuries) have also decreased. Between 2007 and 2009, the number of crashes decreased 8%, while the number of crashes with injuries decreased 7.3%.

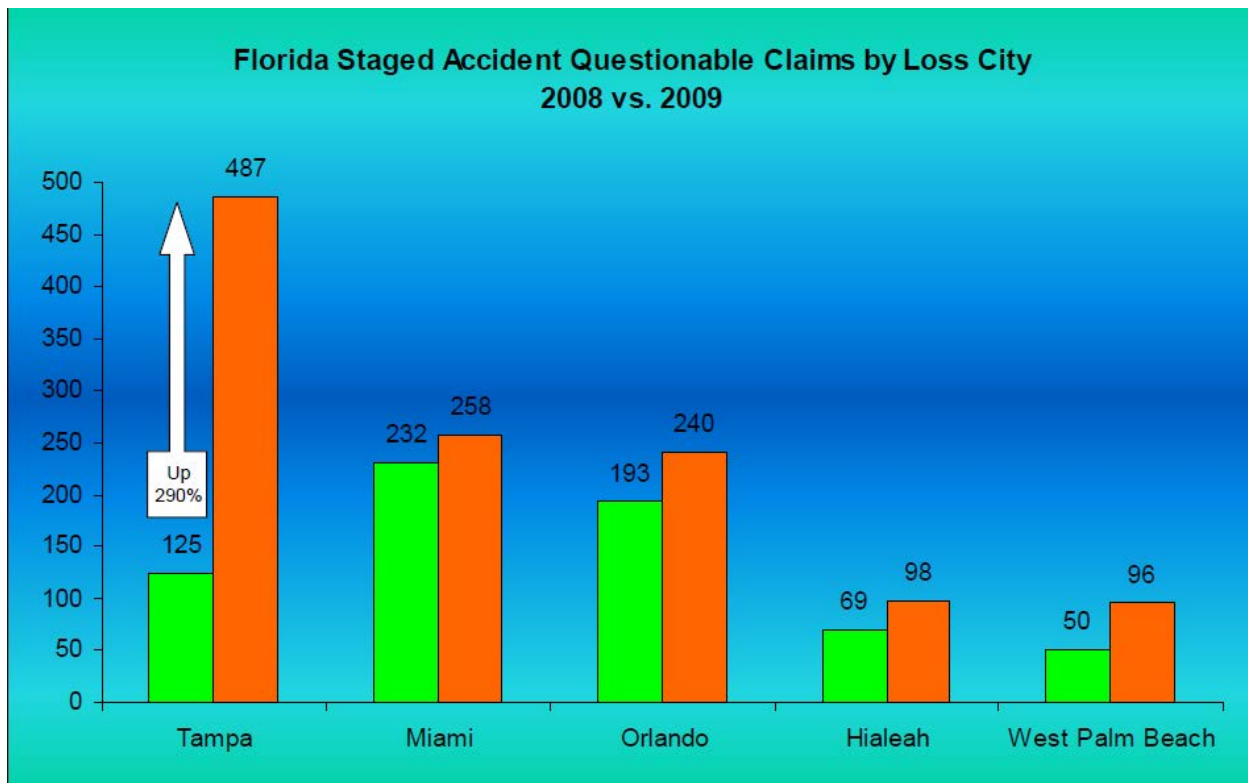


The frequency of crashes per 100 licensed drivers has decreased 8.4% from 2007 to 2009.



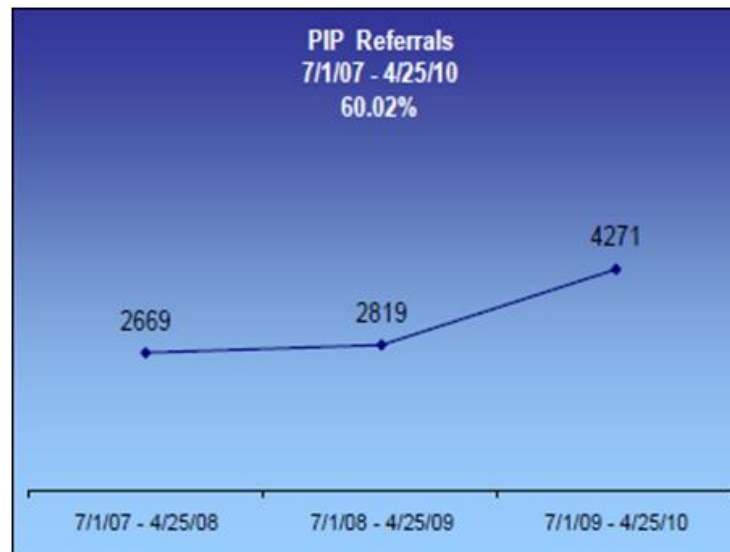
4. Fraud

A recent study by the National Insurance Crime Bureau shows that the Tampa area has become the state leader in the number of suspicious auto accidents that were staged or deliberately caused by criminals. In fact, the number of staged accidents in 2009 in the Tampa area was almost double that of the number of staged accidents in the Miami area. Tampa experienced an increase in staged accidents of 290% in 2009.



Source: NICB, "Staged Accidents Analysis – Florida 2008-2009", released June 23, 2010
(www.nicb.org/newsroom/news-releases/florida-staged-accidents)

The Division of Fraud, within the Department of Financial Services, is responsible for investigating insurance fraud, including personal injury protection fraud. Based on information presented on their website, the Division has experienced a sharp increase in the number of fraud cases reported to them.



Source: Florida Department of Financial Services, Division of Insurance Fraud, 3rd Quarter FY 2009-2010 Economic Impact Report (page 8)
www.myfloridacfo.com/fraud/forms/EconomicImpactReport_3rd_Quarter_FY%2009-10.pdf

PERSONAL INJURY PROTECTION FRAUD						
Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
BY ATTORNEY	25	21	3	1	2	0
BY CLAIMANT	2019	1795	37	73	54	30
BY PROVIDER	1523	1500	62	67	37	25
FICTITIOUS INSURANCE CARD	148	120	6	38	33	20
ILLEGAL POSSESSION OF ACCIDENT REPORT	3	2	0	0	0	0
JUMP IN	128	155	14	36	37	25
LOST WAGES	12	11	0	3	1	1
PAPER ACCIDENT	18	17	1	9	4	7
PATIENT BROKERING	26	31	2	17	2	5
SOLICITATION	91	96	1	7	9	2
STAGED ACCIDENT	1461	1388	34	183	152	123
UNLICENSED ACTIVITY	89	80	3	8	6	2
	5543	5216	163	442	337	240
	43.23%	43.80%	26.59%	35.82%	32.34%	34.00%

Source: Florida Department of Financial Services, Division of Insurance Fraud, 2010 Annual Report (page 12)
www.myfloridacfo.com/fraud/Annual%20Report/StatPack_FY_2009_2010.pdf

VEHICLE FRAUD						
Type of Case	Complaints	Cases Opened	Cases Closed	Presented for Prosecution	Arrest	Convictions
ACCESSORIES	84	79	2	3	4	5
BODY SHOP	95	88	6	6	5	1
DAMAGE TO VEHICLE	444	436	25	30	24	18
DITCHING	588	578	19	47	41	27
FAILURE TO RETURN (THEFT)	26	20	0	4	3	3
	1237	1201	52	90	77	54
	9.65%	10.0%	8.48%	7.29%	7.38%	7.65%

Source: Florida Department of Financial Services, Division of Insurance Fraud, 2010 Annual Report (page 13)
www.myfloridacfo.com/fraud/Annual%20Report/StatPack_FY_2009_2010.pdf

As can be seen from the charts above, insurance fraud (and in particular PIP insurance fraud) is a major issue and, based on anecdotal evidence from the insurers, is contributing significantly to recent filed rate increases. In addition to raising rates, insurers have tried to reduce their costs from insurance fraud by tightening their underwriting requirements. Many insurers will no longer accept an insured for new business if that insured has had a PIP claim within the last three years.

IV. Appendices

Appendix A – Regional Breakdown

*SOUTH FLORIDA							
	NUMBER OF PIP CLAIMS OPENED OR RECORDED DURING YEAR	% OF TOTAL PIP CLAIMS OPENED OR RECORDED IN ALL COUNTIES	NUMBER OF CLOSED PIP CLAIMS DURING YEAR (REGARDLESS OF DATE OPENED)	NUMBER OF CLOSED PIP CLAIMS DURING YEAR WITH PAYMENT (REGARDLESS OF DATE OPENED)	NUMBER OF CLOSED PIP CLAIMS DURING YEAR WITHOUT PAYMENT (REGARDLESS OF DATE OPENED)	GROSS DOLLAR AMOUNT OF PIP CLAIMS PAID DURING YEAR (COMBINED FOR ALL CLAIMS - OPENED OR CLOSED)	DOLLAR AMOUNT OF ALLOCATED EXPENSES ON ALL PIP CLAIMS (DCC AND A&O)**
2006	100,725	39%	96,372	62,702	33,670	\$ 590,461,034	\$ 64,326,440
2007	99,948	39%	111,752	76,729	35,023	657,545,188	55,949,291
2008	95,779	39%	94,749	64,331	30,418	570,113,524	55,660,066
2009	118,184	40%	111,527	79,126	32,401	758,674,654	47,530,684
2010	148,910	45%	150,684	114,403	36,281	1,070,493,614	48,446,478
TOTAL	563,546		565,084	397,291	167,793	3,647,288,014	271,912,959

**Palm Beach, Miami-Dade and Broward*

**DCC and A&O refer to Defense Costs Containment and Adjusting & Other Expenses.

*TAMPA/ST. PETERSBURG							
	NUMBER OF PIP CLAIMS OPENED OR RECORDED DURING YEAR	% OF TOTAL PIP CLAIMS OPENED OR RECORDED IN ALL COUNTIES	NUMBER OF CLOSED PIP CLAIMS DURING YEAR (REGARDLESS OF DATE OPENED)	NUMBER OF CLOSED PIP CLAIMS DURING YEAR WITH PAYMENT (REGARDLESS OF DATE OPENED)	NUMBER OF CLOSED PIP CLAIMS DURING YEAR WITHOUT PAYMENT (REGARDLESS OF DATE OPENED)	GROSS DOLLAR AMOUNT OF PIP CLAIMS PAID DURING YEAR (COMBINED FOR ALL CLAIMS - OPENED OR CLOSED)	DOLLAR AMOUNT OF ALLOCATED EXPENSES ON ALL PIP CLAIMS (DCC AND A&O)**
2006	30,083	12%	28,773	19,803	8,970	\$ 146,401,075	\$ 532,002
2007	29,043	11%	31,234	21,806	9,428	153,314,317	6,948,813
2008	28,810	12%	27,365	18,700	8,665	138,436,568	7,723,022
2009	37,945	13%	33,757	24,128	9,629	190,880,414	10,025,643
2010	38,420	12%	42,361	31,791	10,570	214,089,649	11,140,448
TOTAL	164,301		163,490	116,228	47,262	843,122,023	44,369,928

**Hillsborough and Pinellas*

**DCC and A&O refer to Defense Costs Containment and Adjusting & Other Expenses.

*SOUTHWEST FLORIDA							
	NUMBER OF PIP CLAIMS OPENED OR RECORDED DURING YEAR	% OF TOTAL PIP CLAIMS OPENED OR RECORDED IN ALL COUNTIES	NUMBER OF CLOSED PIP CLAIMS DURING YEAR (REGARDLESS OF DATE OPENED)	NUMBER OF CLOSED PIP CLAIMS DURING YEAR WITH PAYMENT (REGARDLESS OF DATE OPENED)	NUMBER OF CLOSED PIP CLAIMS DURING YEAR WITHOUT PAYMENT (REGARDLESS OF DATE OPENED)	GROSS DOLLAR AMOUNT OF PIP CLAIMS PAID DURING YEAR (COMBINED FOR ALL CLAIMS - OPENED OR CLOSED)	DOLLAR AMOUNT OF ALLOCATED EXPENSES ON ALL PIP CLAIMS (DCC AND A&O)**
2006	21,327	8%	20,042	13,024	7,018	\$ 98,735,169	\$ 4,157,878
2007	21,246	8%	22,071	15,227	6,844	115,466,063	3,380,460
2008	19,812	8%	19,103	12,926	6,177	99,748,544	5,110,818
2009	24,366	8%	22,327	15,222	7,105	116,133,110	5,326,953
2010	25,875	8%	27,311	19,936	7,375	140,932,243	5,818,192
TOTAL	112,626		110,854	76,335	34,519	571,015,129	23,794,301

**Charlotte, Collier, Lee, Manatee and Sarasota*

**DCC and A&O refer to Defense Costs Containment and Adjusting & Other Expenses.

*CENTRAL FLORIDA							
	NUMBER OF PIP CLAIMS OPENED OR RECORDED DURING YEAR	% OF TOTAL PIP CLAIMS OPENED OR RECORDED IN ALL COUNTIES	NUMBER OF CLOSED PIP CLAIMS DURING YEAR (REGARDLESS OF DATE OPENED)	NUMBER OF CLOSED PIP CLAIMS DURING YEAR WITH PAYMENT (REGARDLESS OF DATE OPENED)	NUMBER OF CLOSED PIP CLAIMS DURING YEAR WITHOUT PAYMENT (REGARDLESS OF DATE OPENED)	GROSS DOLLAR AMOUNT OF PIP CLAIMS PAID DURING YEAR (COMBINED FOR ALL CLAIMS - OPENED OR CLOSED)	DOLLAR AMOUNT OF ALLOCATED EXPENSES ON ALL PIP CLAIMS (DCC AND A&O)**
2006	50,463	19%	48,279	32,537	15,742	\$ 225,072,827	\$ 9,862,438
2007	49,210	19%	52,396	36,504	15,892	249,774,998	9,758,868
2008	47,970	20%	46,375	31,607	14,768	221,041,006	12,321,434
2009	56,800	19%	52,305	36,339	15,966	254,558,399	13,904,500
2010	59,070	18%	64,823	47,431	17,392	282,924,741	15,862,557
TOTAL	263,513		264,178	184,418	79,760	1,233,371,971	61,709,797

**Brevard, Citrus, Hernando, Lake, Orange, Osceola, Pasco, Polk and Seminole*

**DCC and A&O refer to Defense Costs Containment and Adjusting & Other Expenses.

*NORTHEAST FLORIDA							
	NUMBER OF PIP CLAIMS OPENED OR RECORDED DURING YEAR	% OF TOTAL PIP CLAIMS OPENED OR RECORDED IN ALL COUNTIES	NUMBER OF CLOSED PIP CLAIMS DURING YEAR (REGARDLESS OF DATE OPENED)	NUMBER OF CLOSED PIP CLAIMS DURING YEAR WITH PAYMENT (REGARDLESS OF DATE OPENED)	NUMBER OF CLOSED PIP CLAIMS DURING YEAR WITHOUT PAYMENT (REGARDLESS OF DATE OPENED)	GROSS DOLLAR AMOUNT OF PIP CLAIMS PAID DURING YEAR (COMBINED FOR ALL CLAIMS - OPENED OR CLOSED)	DOLLAR AMOUNT OF ALLOCATED EXPENSES ON ALL PIP CLAIMS (DCC AND A&O)**
2006	15,657	6%	16,058	10,733	5,325	\$ 65,517,081	\$,808,816
2007	15,435	6%	16,540	11,068	5,472	68,055,870	1,778,393
2008	14,944	6%	14,594	9,617	4,977	60,637,549	2,432,803
2009	16,882	6%	15,939	10,504	5,435	65,758,270	2,606,975
2010	17,115	5%	18,336	12,737	5,599	68,318,844	2,561,744
TOTAL	80,033		81,467	54,659	26,808	328,287,614	11,188,731

**Clay, Duval and Saint Johns*

**DCC and A&O refer to Defense Costs Containment and Adjusting & Other Expenses.