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June 14, 2021

Richard Fox  
Budget Director  
Florida Office of Insurance Regulation  
200 East Gaines Street  
Tallahassee, FL 32399

Dear Richard:

Attached is the final actuarial report analyzing the impact of the repeal of Florida No-Fault.

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,

A handwritten signature in black ink that reads "Roosevelt Mosley". The signature is written in a cursive, flowing style.

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

# FLORIDA OFFICE OF INSURANCE REGULATION

## The Impact of Repealing Personal Injury Protection Coverage in Florida



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**Commitment Beyond Numbers**

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# **THE IMPACT OF REPEALING**

## **PERSONAL INJURY PROTECTION COVERAGE IN FLORIDA**

### **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 premium impacts of reforms to the Florida Motor Vehicle No-Fault laws. The reforms studied were passed in Florida Senate Bill 54 (SB 54) in the 2021 legislative session, which introduced a series of automobile insurance reforms. Specifically, SB 54 will repeal Personal Injury Protection (PIP) coverage requirements, require Bodily Injury Liability (BI) minimum coverage limits of \$25,000 per person and \$50,000 per occurrence, and require insurers to offer Medical Payments (MP) coverage. The default MP coverage limits are \$10,000, but the policyholder can either opt out of MP coverage or opt for lower limits.

The proposed effective date of SB 54 is January 1, 2022.

### **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 premium impacts resulting from the repeal of Florida Motor Vehicle No-Fault laws. Specifically, the OIR may 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.

We have predicated our conclusions on a number of assumptions as to future conditions and events. We have documented these assumptions in subsequent sections of the report, and readers of this report must understand these assumptions in order to place our conclusions in their appropriate context. In addition, our work is subject to inherent limitations, which we also discuss 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 were 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, including assumptions about the implementation of various provisions of SB 54 and the repeal of certain aspects of the insurance requirements. We describe these assumptions in detail as part of 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 SB 54 and the OIR statement of work.

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.

## DATA

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

1. Insurance Research Council (IRC). "2014 Auto Injury Insurance Claims: Countrywide Patterns in Treatment, Cost and Compensation"
2. 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 – 2<sup>nd</sup> Quarter, 2020
3. NAIC ISO, ISS, NISS Fast Track Private Passenger Auto Loss Data – 1<sup>st</sup> Quarter, 2006
4. Earned premium and earned exposure by ZIP Code, 2018 and 2019. ISS, NISS, ISO.
5. A.M. Best annual statement data, 2004 – 2019
6. ISS. "2019 Compilation of Automobile Experience, All Coverages, Florida"
7. IRC. "Uninsured Motorists – 2014 Edition" August 2014
8. Kaiser Family Foundation. "Health Insurance Coverage of the Total Population" 2019
9. The Henry J. Kaiser Family Foundation. "Employer Health Benefits – 2020 Annual Survey"
10. Center For Medicare and Medicaid Services, Office of the Actuary, National Health Statistics Group. "National Health Expenditures by Type of Sponsor"
11. IRC. "Uninsured Motorists, 2021 Edition". March, 2021

12. NAIC Auto Insurance Database Report 2017/2018
13. American Hospital Association. "Uncompensated Hospital Care Cost Fact Sheet". 2020

## EXECUTIVE SUMMARY

Pinnacle completed an analysis of the impact of repealing the requirement to purchase PIP coverage and replacing it with a traditional tort liability system. Pinnacle estimated the impact of the repeal on automobile insurance premiums and the Florida Health Care system. We have determined which current PIP insurance costs will be covered by other insurance coverages, which costs will be covered by the health care systems, and which costs will go unreimbursed.

If no-fault insurance is repealed in Florida, we estimate an overall increase in premiums of 13.3% for all coverages combined, or \$202 per car annually for the average vehicle. This assumes that the current PIP coverage will be eliminated with the repeal of no-fault and replaced with medical payments with a default limit of \$10,000. Drivers rejecting first party MP coverage will see an increase of 1.5%, or \$23 per car annually on the premium for all coverages combined. For drivers rejecting \$10,000 MP coverage and electing to buy MP coverage with a \$5,000 limit, the all coverage premium would increase by 8.6%, or approximately \$131.

For the liability coverage package, the estimated premium increase is 19.6% with \$10,000 of MP coverage. For insureds that reject MP coverage, the estimated premium increase is 2.2%. For insureds rejecting \$10,000 MP coverage and electing to buy MP coverage with a \$5,000 limit, the estimated premium increase is 12.7%.

Given the increase in BI minimum financial responsibility limits from \$10,000 per person and \$20,000 per occurrence to \$25,000 per person and \$50,000 per occurrence, the impact on policyholders with minimum required coverage (\$10,000 PIP and \$10,000 PD) will be significant. Table 1 summarizes the overall average impact of the change in coverage for policyholders that carry full coverage and the impact of the change on policyholders who currently purchase the minimum required coverage. For policyholders that opt for minimum BI limits and no MP coverage, the estimated increase in premium will be 48.3%. For policyholders with minimum BI limits and \$10,000 MP coverage, the increase in premium will be 77.2%.

Table 1: Estimated Insurance Reform Impacts

Coverage Package	Financial Responsibility Limit	Medical Payments Limit	Liability Percent Change	All Coverage Percent Change
Full Coverage	25/50	None	2.2%	1.5%
Full Coverage	25/50	\$5,000	12.7%	8.6%
Full Coverage	25/50	\$10,000	19.6%	13.3%
Minimum	25/50	None	48.3%	48.3%
Minimum	25/50	\$5,000	65.8%	65.8%
Minimum	25/50	\$10,000	77.2%	77.2%
<i>Full Coverage includes BI, PD, PIP or MP, Comprehensive, Collision, Uninsured and Underinsured Motorists coverages. Minimum required coverages are \$10,000 PIP and \$10,000 PD.</i>				

The projection of how current PIP medical losses will be covered if no-fault is repealed is shown in Table 2.

Table 2: Impact of No Fault Repeal on Health Care System

Current PIP Loss Covered By:	Amount	Percent Of Current PIP Medical Losses
BI	\$1,312,020,172	
UM	\$279,328,214	
MPC - Not At Fault	\$115,856,092	
MPC - At Fault	\$664,432,743	
Auto Insurance System Subtotal	\$2,371,637,221	86.7%
Health Care Providers	\$13,067,694	0.5%
Health Care Insurance	\$304,433,719	11.1%
Injured Claimant	\$45,490,096	1.7%

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



## BACKGROUND

### Analysis of Repealing Florida Motor Vehicle No-Fault Requirements

Under the current Florida Motor Vehicle No-Fault law, when a person is injured in or by an insured vehicle, the injured person first recovers compensation under PIP coverage regardless of who was at-fault for the accident. PIP is mandatory in Florida, and 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
- Up to \$5,000 in death benefits

Florida Motor Vehicle No-Fault 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 of PIP losses (coinsurance) and for loss amounts greater than \$10,000. Florida Motor Vehicle No-Fault law utilizes a verbal threshold for private passenger automobile insurance claims. Claimants cannot recover non-economic losses (“pain and suffering”) 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
- Death

SB 54 was introduced in the Florida Senate in the 2021 legislative session. The provisions of SB 54 include the repeal of no-fault insurance and the introduction of mandatory BI coverage with limits of \$25,000 per claimant and \$50,000 per occurrence. Pinnacle has been asked to provide an estimate of the impact of this repeal on policyholder premiums.

In addition, Pinnacle has been asked to provide an estimate of the impact for each BI coverage scenario including MP coverage with and without coverage for emergency medical conditions at limits of \$5,000 and \$10,000.

Pinnacle has also been asked to provide estimates of the impact on the following:

- Health insurance costs
- Health care costs that would not be covered by insurance and paid by the injured claimant
- Health care costs that would not be covered by insurance and paid by healthcare providers, including hospitals.

## ANALYSIS OF REPEAL OF FLORIDA MOTOR VEHICLE NO-FAULT INSURANCE LAW

### Findings

If no-fault insurance is repealed, for all coverages combined, the estimated premium increase is 13.3%, or approximately \$202 per vehicle annually, for insureds electing MP coverage with a \$10,000 limit. The estimated premium increase is 1.5% for policyholders rejecting MP coverage, or \$23 per private passenger automobile annually for the average vehicle. For insureds that reject \$10,000 MP coverage and select MP coverage with a \$5,000 limit, the estimated premium increase is 8.6%, or \$131 per vehicle insured annually.

We estimate the liability premium would increase by 19.6% for policyholders who purchase MP coverage with a \$10,000 limit. The estimated liability premium increase is 2.2% for policyholders rejecting MP coverage. Policyholders rejecting \$10,000 MP coverage and electing to replace no-fault coverage with first party MP coverage with a \$5,000 limit will see an estimated increase in liability premium of 12.7%.

These estimated effects are the result of our analysis of the 2014 IRC Closed Claim Study automobile accident injuries data, analysis of the introduction and repeal of no-fault laws in other states, and claim frequency and severity data from the Fast Track Monitoring System.

### Analysis

Pinnacle was engaged by OIR to evaluate the impact on insurance costs of repealing the current no-fault law in Florida. We evaluated this impact using several methods.

1. **IRC Ground Up Analysis**

Pinnacle completed a ground up claim analysis of the PIP claims in the IRC database to estimate the impact of the no-fault repeal on other auto insurance coverages and on the health care system.

2. **IRC Florida PIP Data – Claim Examiner’s Evaluation Regarding Tort Eligibility**

This method uses 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.

3. **Effect of Introduction of No-Fault Laws**

Pinnacle 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**

Pinnacle evaluated the experience for states that have repealed no-fault laws.

**IRC Ground-Up Analysis**

The initial estimate of the impact of the repeal of no-fault was developed using a ground-up analysis of IRC PIP claims to determine the disposition of the current PIP claims under the proposed tort system. The following assumptions were made regarding the coverage applicable to existing Florida PIP claims if PIP is repealed.

**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 of BI Paid Loss to BI Economic Loss) – all paid under BI coverage

**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 adjusted to remove the impact of fee schedule savings + Current BI Loss)  
\* Adjustment for Pain and Suffering – all paid under BI coverage

**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 Table 3.

Table 3: Ground Up Analysis of IRC PIP Claims

	<b><u>Current Losses</u></b>	
(1)	Current PIP Paid Losses	4,634,365
(2)	Current BI Losses	7,275,953
(3)	Total Current Losses	11,910,318
	<b><u>Additional BI Losses</u></b>	
(4)	PIP Paid Losses for Claims that Currently Meet Verbal Threshold, Adjusted to Remove Fee Schedule Savings	2,049,114
(5)	Total Economic Loss For Claims That do not Qualify for Tort Recovery Currently, but will Qualify for Tort Recovery if No-Fault is Repealed	1,732,547
(6)	Estimated Non-Economic Loss For Claims That do not Qualify for Tort Recovery Currently, but will Qualify for Tort Recovery if No-Fault is Repealed	172,750
(7)	Total Additional BI Losses	3,954,412
	<b><u>New Medical Payments Losses</u></b>	
(8)	PIP Medical Loss For Claims That do not Qualify Today, Will Not Qualify When Repealed	3,906,562
(9)	PIP Medical Loss For Claims That do not Qualify Today, Will Not Qualify When Repealed, Subject to \$5,000 Limit	1,061,656
(10)	PIP Medical Loss For Claims That do not Qualify Today, Will Not Qualify When Repealed, Subject to \$10,000 Limit	1,761,010
	<b><u>Impacts</u></b>	
(11)	Impact on BI Losses	54.3%
(12)	Impact on BI + PIP Losses (\$5,000 Medical Limit)	3.2%
(13)	Impact on BI + PIP Losses (\$10,000 Medical Limit)	9.1%
(1)	2014 IRC Closed Claim Data, excludes unknown claims from QUALIFYTORT field	
(2)	(1) * 1.57, Ratio of PIP to BI Losses from Fast Track	
(3)	(1) + (2)	
(4)	2014 IRC Closed Claim Data, PIP paid losses where QUALIFYTORT = Yes, adjusted to remove fee schedule savings	
(5)	2014 IRC Closed Claim Data, PIP paid losses where QUALIFYTORT = No, QUALIFYWITHOUTTHRESHOLD = Yes	
(6)	Estimated non-economic losses based on total losses associated with claim	
(7)	(4) + (5) + (6)	
(8)	2014 IRC Closed Claim Data, PIP medical losses where QUALIFYTORT = No, QUALIFYWITHOUTTHRESHOLD = No or Blank, Medical Loss	
(9)	(8) with \$5,000 Limit Applied	
(10)	(9) with \$10,000 Limit Applied	
(11)	(7) / (2)	
(12)	[ (2) + (7) + (9) ] / (3) - 1.00	
(13)	[ (2) + (7) + (10) ] / (3) - 1.00	

We first estimated the increase in BI losses. The increased losses come from the current PIP paid losses for 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 qualify after no-fault is repealed. For this group of new claims, an adjustment for pain and suffering was added based on the total economic loss associated with the claim and the ratio of BI payment to economic loss shown in Table 4. This produces additional BI losses of \$3.95 million as shown in line 7 of Table 3.

We expect current PIP claims that do not qualify for tort recovery but would qualify after the repeal of no-fault will have an impact on BI losses larger than just the current PIP loss paid. This is because the amount of BI loss payments also includes a non-economic loss component and the current PIP payment is adjusted for coinsurance. 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 4: Ratio of BI Payment to BI Economic Loss

(1) Economic Loss Interval	(2) Number of Claimants	(3) Average Economic Loss	(4) Average BI Loss Payment	(5) Payment per \$1.00 of 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
>50,000	709	178,354	84,877	0.48
Total	18,441	13,051	11,934	0.91

- (2) 2014 IRC Closed Claim Study
- (3) 2014 IRC Closed Claim Study, Total Economic Loss / (2)
- (4) 2014 IRC Closed Claim Study, Total Paid Loss / (2)
- (5) (4) / (3)

To estimate non-economic losses, we apply the ratio above to the economic loss associated with the claim.

We then estimate the additional 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 \$5,000 and \$10,000 MP limit. The MP estimated losses are \$1.06 million and \$1.76 million, respectively.

This analysis produces an overall estimated increase in BI losses of 54.3%.

IRC Florida PIP Data – Claim Examiner’s Evaluation Regarding Tort Eligibility

We also develop an estimate based on claim examiner evaluation of tort eligibility. The IRC study segregates PIP losses based on the claim examiner’s view of the tort eligibility with and without a no-fault threshold. The questions asked in the IRC 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 5 indicates that PIP claims that resulted in 49% of PIP economic losses would be eligible to pursue a tort recovery.

*Table 5: Does Claim PIP Claim Qualify for Tort Recovery*

(1)	(2)	(3)	(4)	(5)
Response	Number of Claims	Total Economic Loss	Average Economic Loss	Percent of Total Economic 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%
<b>Total</b>	<b>778</b>	<b>\$13,911,823</b>	<b>\$17,882</b>	

- (1) 2014 IRC Closed Claim Study - Does claim qualify for BI tort recovery
- (2) 2014 IRC Closed Claim Study
- (3) 2014 IRC Closed Claim Study
- (4) (3) / (2)
- (5) (3) / (3) Total

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 Table 6, 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 6: 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 Loss	Average Loss
143	\$1,872,010	\$13,091

Source: 2014 IRC Closed Claim Study

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. Taking the ratio of BI payment to economic loss from Table 4 for the average severity of the additional losses (\$13,091), the estimated increase including non-economic losses is 31.8% ( $.25 \times 1.27$ ).

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 14.9% ( $1.00/0.87$ ). 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 x .935).

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 7: Distribution of BI Losses Paid

(1) Economic Loss Interval	(2) Florida % of BI Payments	(3) Countrywide % of BI Payments	(4) Indicated Savings	(5) 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%

(1)	2014 IRC Closed Claim Study - BI Economic Losses
(2)	2014 IRC Closed Claim Study - Florida BI paid losses for specified interval divided by total BI paid losses
(3)	2014 IRC Closed Claim Study - Countrywide BI paid losses for specified interval divided by total BI paid losses
(4)	$[(2) - (3)] / (2)$
(5)	$[(2) - (3)] / (3)$

As can be seen in Table 7, 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. This

measures the effect of losses which were eliminated by the threshold, and does not include the additional effect of the PIP offset to the BI awards.

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 before no-fault. Similarly, most no-fault laws became effective prior to 1975 and are therefore unavailable for analysis.

However, North Dakota introduced no-fault effective January 1, 1976. North Dakota’s no-fault law has a threshold of \$2,500 in medical losses and 60 days disability. 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 in Table 8 and Table 9.

*Table 8: North Dakota BI Pre-no-fault Fast-Track (Year ending December 1975)*

<b>BI Frequency</b>	5.27
<b>BI Severity</b>	\$2,970
<b>BI Loss Cost</b>	\$15.66

*Table 9: North Dakota Post no-fault BI Cost and Frequency*

<b>Year-ending</b>	<b>Frequency</b>	<b>Severity</b>	<b>Loss Cost</b>
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

The post no-fault BI pure premiums averaged \$12.47 from June 1977 to June 1978. This implies an actual reduction in BI pure premium of 20.4% ( $12.47/15.66 = .796$ ). This resulted from a frequency reduction of 68.1% ( $1.68/5.27$ ) and a claim cost increase of 150.2% ( $7,430/2,970$ ).

A reverse cost estimate would imply that if no-fault were to be repealed at that time, the BI losses would increase by  $1.00/0.796$  or 25.6%. With regard to the individual components of loss costs, frequency would be expected to increase 213%, and severity to decrease by approximately 60%. 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 directly compared to the North Dakota threshold.

**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 10: States That Have Repealed No Fault Laws*

<b>State</b>	<b>Date of No-Fault Repeal</b>	<b>Dollar Threshold</b>
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 lower than the impact anticipated for Florida, as fewer BI losses in these states 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 is expected that the change would be significantly lower 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 appears that there were other mitigating factors which impacted insurance losses in Connecticut during this time, which unfortunately masks the actual effect of the no-fault repeal.

As shown in Table 11, Colorado 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 BI 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 11: Colorado Fast Track Data

Fast Track Plus						
Private Passenger Auto Loss Data and Trends						
Colorado						
Bodily Injury				Percent Changes from 2003-2		
Year Ending	Pure Premium	Paid Claim Frequency	Paid Claim Cost	Pure Premium	Paid Claim Frequency	Paid Claim Cost
2003 - 1	69.78	0.34	20,510			
2003 - 2	70.93	0.35	20,151			
2003 - 3	72.18	0.37	19,268			
2003 - 4	74.54	0.42	17,871			
2004 - 1	76.44	0.49	15,523			
2004 - 2	82.02	0.57	14,283			
2004 - 3	86.68	0.65	13,397			
2004 - 4	93.62	0.71	13,158	32%	103%	-35%
2005 - 1	100.36	0.76	13,277	41%	117%	-34%
2005 - 2	104.47	0.78	13,405	47%	123%	-33%
2005 - 3	105.68	0.8	13,172	49%	129%	-35%
2005 - 4	106.07	0.81	13,143	50%	131%	-35%
2006 - 1	107.18	0.81	13,314	51%	131%	-34%

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

The estimated increases in BI losses based on the above analyses are summarized in Table 12.

Table 12: Estimated Impact of No-Fault Repeal on BI Losses

Analysis	Estimate
IRC Ground Up Analysis	54.3%
IRC Florida PIP Data	43.7%
Effect of Introduction of No-Fault Laws – North Dakota	25.0%
Effect of Repeal of No-Fault Laws – Georgia	8.0% - 12.0%
Effect of Repeal of No-Fault Laws – Nevada	17.0% - 24.0%
Effect of Repeal of No-Fault Laws – Connecticut	-3.0% - 4.0%
Effect of Repeal of No-Fault Laws – Colorado	32.0% - 51.0%

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

- All states that repealed PIP had dollar thresholds as compared to the verbal threshold which is in effect in Florida.
- The Colorado experience is particularly applicable here as the Colorado no-fault law was repealed most recently, and it had the highest monetary threshold.

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 32.0% to 54.3%, and we have selected a point estimate of 45%.

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 the impact on premiums. 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 2016 - 2019 A.M. Best's Aggregates and Averages, Private Passenger Automobile Liability general and other acquisition expenses represent 12.6% of the industry-wide auto liability premiums (the ratio of general expenses to earned premiums plus other acquisition expenses to written premiums). To estimate the premium impacts corresponding to the cost impacts shown in this report, it is necessary to multiply the cost increase by a factor of 0.874. Thus a 45% cost increase equates to 39.3% premium increase.

### Uninsured and Underinsured Motorists Coverage

For the Uninsured Motorist (UM) and Underinsured Motorist (UIM) coverage, we estimate that the repeal would result in a similar increase in the UM portion of the UM/UIM coverage losses. Losses that would be newly covered under the tort system with the repeal of no-fault will be covered under UM if the at-fault party is not insured.

Given the significant increase in premium due to the increased BI financial responsibility, we believe it is likely that the percentage of uninsured motorists in Florida will increase. Based on the IRC 2019 study of uninsured motorists, Florida has the sixth highest uninsured motorist percentage of 20.4%. Mississippi has the highest percentage at 29.4%, and Michigan is the next highest as 25.5%. The IRC estimate is based on the ratio of UM claim frequency to BI claim frequency.

Also, the Auto Insurance Report publishes an annual index of affordability of auto insurance, which compares the ratio of average auto insurance expenditures to average household income. Based on 2018 numbers, Florida residents have the third highest percentage of expenditures on auto insurance in the nation, Michigan currently has the second highest percentage. Applying the estimate premium impact to Florida auto insurance expenditures would move Florida auto insurance expenditures to second highest in the nation, ahead of Michigan. Therefore, we estimate that the repeal of no-fault and the increase in BI financial responsibility limits will result in a 25% increase in the uninsured motorists population, resulting in a Florida uninsured motorist percentage of 25.5% ( $20.4\% \times 1.25$ ). Adjusting this 25% increase in losses for fixed expenses, we estimate an increase in losses of 21.9%.

We expect there will be no significant change in losses covered under UIM. There could potentially be a decrease in UIM losses given the mandatory minimum BI limits are higher, however this will be offset, at least partially, by higher UIM payments due to higher limits of coverage selected.

Based on the 2012 IRC data, the UM losses represent 25% of the total UM/UIM losses, such that the overall impact on the UM/UIM losses would be an 20.3% increase  $((1.45 * 1.25) - 1) * .25$ . This equates to an average 17.7% increase in the UM/UIM premium when adjusted for fixed expenses.

The final adjustment for the UM/UIM premium is to account for the increase in limits. Current policyholders with limits lower than \$25,000 per person and \$50,000 per occurrence would have their limits automatically increased to match the new financial responsibility requirement unless they opt out. The increase in premium is based on the distribution of policies with limits less than \$25,000/\$50,000 and distribution of losses that would be paid at each limit. This results in an overall estimated increase for UM/UIM premiums of 40.3%.

### Medical Payments Coverage

Pinnacle was also requested to review the cost impact of MP coverage with limits of \$5,000 and \$10,000.

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 \$5,000 would reduce total PIP payments by 44% relative to the current limits (See Table 13). We also account for the portion of losses that are at-fault (50.1% - see Table 25) and the portion of PIP losses which represent medical payments (93% - developed from IRC data). We adjust this effect to remove the 80% coinsurance level, which produces an estimate of the cost of \$5,000 medical coverage as a percentage of the current PIP cost of  $(.501 * .93 * .56 / .80)$ . For the \$10,000 medical coverage limit the estimated percentage of the current PIP cost is 53% of the current PIP cost  $(.501 * .93 * .91 / .80)$ .

Table 13: PIP Medical Losses Capped at \$2,500, \$5,000 and \$10,000

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Loss Interval	Number of Claims	Ground Up Losses	\$5,000	\$10,000	Ratio of \$5,000 Losses To Total Losses (4)/(3)	Ratio of \$10,000 Losses To Total Losses (5)/(3)
0-2,500	227	\$193,923	\$193,923	\$193,923		
2,501-5,000	118	454,531	454,531	454,531		
5,001-10,000	377	3,362,234	1,885,000	3,362,234		
10,001-15,000	43	521,508	215,000	430,000		
15,001-20,000	5	88,638	25,000	50,000		
20,001-25,000	3	65,442	15,000	30,000		
25,001-50,000	2	69,457	10,000	20,000		
50,000+	4	268,175	20,000	40,000		
Total	779	\$5,023,908	\$2,818,454	\$4,580,688	0.56	0.91

Source: 2014 IRC Closed Claim Study

Comparable numbers for medical payments excluding emergency services are 17%, 29% and 47% of the PIP losses for the \$2,500, \$5,000 and \$10,000 medical payments limits, respectively. The exclusion of emergency medical services results in an estimated 10% reduction in medical payments (see Table 14).

Table 14: PIP Medical Losses Capped at \$2,500 and \$5,000 and Excluding Emergency Services

(1)	(2)	(3)	(4)	(5)	(6)	(7)
Loss Interval	Number of Claims	Ground Up Losses	\$5,000	\$10,000	Ratio of \$5,000 Losses To Total Losses (4)/(3) Table 13	Ratio of \$10,000 Losses To Total Losses (5)/(3) Table 13
0-2,500	212	\$184,819	\$184,819	\$184,819		
2,501-5,000	111	428,135	428,135	428,135		
5,001-10,000	339	3,015,394	1,695,000	3,015,394		
10,001-15,000	41	491,508	205,000	410,000		
15,001-20,000	3	53,174	15,000	30,000		
20,001-25,000	3	65,442	15,000	30,000		
25,001-50,000	2	69,457	10,000	20,000		
50,000+	2	108,175	10,000	20,000		
Total	713	\$4,416,104	\$2,562,954	\$4,138,348	0.51	0.82

Source: 2014 IRC Closed Claim Study

We also make an adjustment to the expected MP premium to account for the fact that reforms implemented with HB 119 will no longer be applicable to MP losses. Based on the 2016 Pinnacle study estimating the impact of HB 119, Pinnacle estimated that the premium impact of HB 119 was a 15.1% savings. To adjust for this impact, Pinnacle estimates that the impact on MP premium of the removal of HB 119 reform provisions will be 17.8% (1.00/.849).



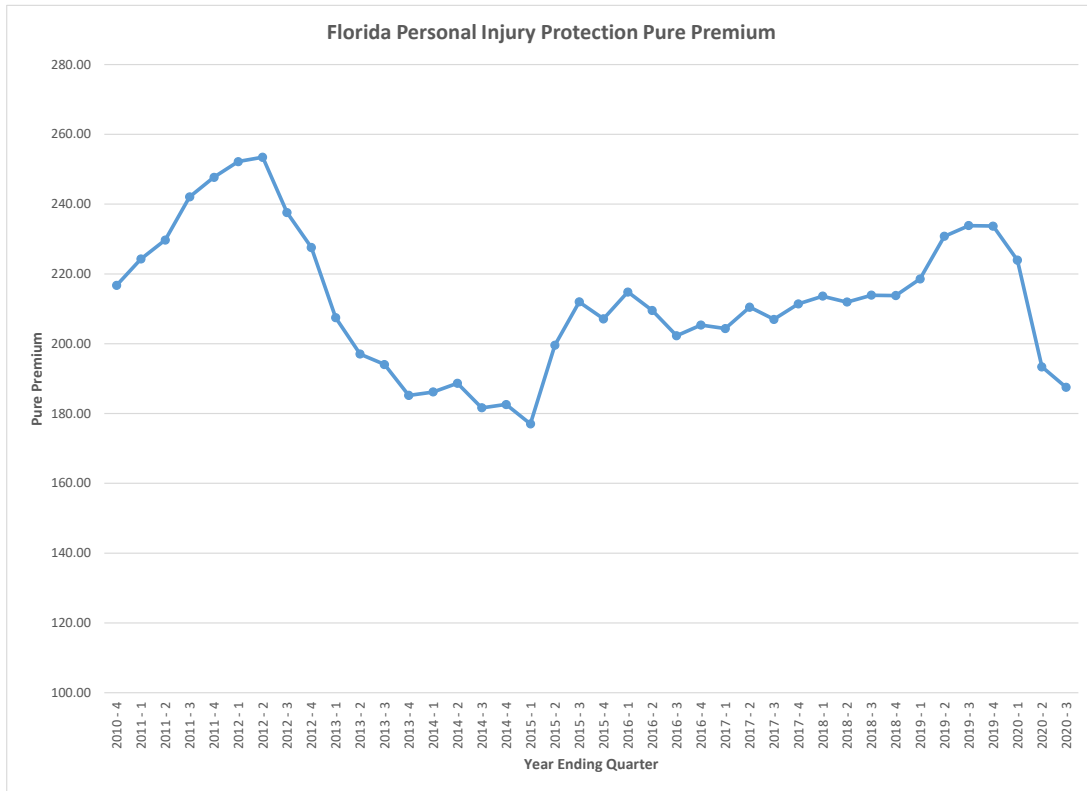
### Conclusion – Overall Effect of No-Fault Repeal

The repeal of the no-fault law in Florida will result in an increase in BI and UM loss costs. Table 15 shows the increase on a statewide average rate basis would be approximately 2.2% on the liability coverages, which is approximately \$23 per car annually. The increase on a full coverage automobile insurance package is 1.5%.

Table 15 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 increase of 12.7%, which is approximately \$131 per car annually for those electing to replace PIP coverage with MP coverage that has a \$5,000 limit. For MP coverage with a \$10,000 limit, the liability premium increase is 19.6%, which is approximately \$202 per car annually.

These estimates do not assume any change in claimant behavior or in the legal environment. There is the possibility that claimant and attorney behavior will adapt to the new laws. While we are not able to predict the exact nature of these behavior shifts, we can look to the experience of the Florida market after the passage of PIP reform associated with House Bill 119 (HB 119) in 2012. Figure 1 shows the pure premium for PIP coverage in Florida from the fourth quarter of 2010 through the third quarter of 2020. As can be seen from the chart, PIP pure premiums decreased significantly after the passage of HB 119 in 2012. However, in 2015, PIP pure premiums increased by almost 20%, and have increased steadily ever since. The last points on the chart represent the impact of the COVID-19 pandemic on miles driven. Therefore, there is potential for unexpected changes in behavior that could increase costs in the future.

Figure 1: Florida Personal Injury Protection Pure Premium



Please note that Table 15 is illustrative of the impact for an average policyholder carrying a full coverage package. Policyholders with higher or lower limits of coverage, different risk characteristics or who have cars which are more or less expensive than average will see different impacts than illustrated.

Table 15: Premium Impact of No-Fault Repeal  
 Statewide Average Premium Change

Statewide Average Premium Change			
		Repeal of No Fault	
Auto Insurance Coverage	Current Average Rate	Revised Average Rate	Percent Change
Bodily Injury	369.04	622.70	
Personal Injury Protection*	286.97		
Uninsured Motorist	139.09	195.12	
Property Damage	236.98	236.98	
<u>Liability Subtotal</u>	<u>1,032.08</u>	<u>1,054.80</u>	2.2%
Comprehensive	134.01	134.01	
Collision	356.23	356.23	
<u>Total Major Coverages</u>	<u>1,522.32</u>	<u>1,545.04</u>	1.5%
		Repeal of No Fault + \$5,000 Med	
Auto Insurance Coverage	Current Average Rate	Revised Average Rate	Percent Change
Bodily Injury	369.04	622.70	
PIP*/Optional \$5,000 Med Pay	286.97	108.16	
Uninsured Motorist	139.09	195.12	
Property Damage	236.98	236.98	
<u>Liability Subtotal</u>	<u>1,032.08</u>	<u>1,162.96</u>	12.7%
Comprehensive	134.01	134.01	
Collision	356.23	356.23	
<u>Total Major Coverages</u>	<u>1,522.32</u>	<u>1,653.20</u>	8.6%
		Repeal of No Fault + \$10,000 Med	
Auto Insurance Coverage	Current Average Rate	Revised Average Rate	Percent Change
Bodily Injury	369.04	622.70	
PIP*/Optional \$10,000 Med Pay	286.97	179.14	
Uninsured Motorist	139.09	195.12	
Property Damage	236.98	236.98	
<u>Liability Subtotal</u>	<u>1,032.08</u>	<u>1,233.94</u>	19.6%
Comprehensive	134.01	134.01	
Collision	356.23	356.23	
<u>Total Major Coverages</u>	<u>1,522.32</u>	<u>1,724.18</u>	13.3%

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

### Impact of No-Fault Reform on the Health Care Industry

Pinnacle was asked to estimate the indicated costs that would be transferred to the health care industry if the Florida Motor Vehicle No-Fault law is repealed.

#### 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 are able to recover their medical expenses from 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, subject to the limits purchased, to cover their medical expenses, if MP was not rejected. 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 2016 NAIC Auto Database (Table 16) for tort states, approximately 66.2% 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/their 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. Given that the default coverage will be \$10,000 unless the policyholders rejects coverage or selects a lower limit, we estimate that the percentage of insureds purchasing MP coverage will be 75%.

Table 16: Ratio of Medical Payments Exposure to Bodily Injury Exposure – Tort States

(1)	(2)	(3)	(4) = (3) / (2)
STATE	Medical Payments Exposure	Bodily Injury Exposure	Ratio
Alabama	2,684,144	3,640,257	73.7%
Alaska	322,215	474,199	67.9%
Arizona	1,611,980	4,286,295	37.6%
California	11,084,898	26,549,523	41.8%
Colorado	2,967,066	3,852,582	77.0%
Idaho	895,748	1,079,940	82.9%
Illinois	5,919,904	6,655,048	89.0%
Indiana	4,109,404	4,484,025	91.6%
Iowa	2,276,012	2,351,440	96.8%
Louisiana	1,437,599	2,794,748	51.4%
Maine	984,594	785,773	100.0%
Mississippi	1,412,285	1,806,091	78.2%
Missouri	2,618,920	3,771,510	69.4%
Montana	451,087	736,736	61.2%
Nebraska	1,402,073	1,478,515	94.8%
Nevada	761,855	1,791,601	42.5%
New Hampshire	942,638	859,783	100.0%
New Mexico	781,297	1,381,656	56.5%
North Carolina	5,220,423	7,625,560	68.5%
Ohio	6,798,232	7,602,449	89.4%
Oklahoma	1,194,523	2,466,776	48.4%
Rhode Island	598,431	603,466	99.2%
Tennessee	3,767,017	4,436,166	84.9%
Vermont	358,358	373,739	95.9%
West Virginia	935,186	1,260,406	74.2%
Wyoming	366,356	424,107	86.4%
Total Tort States	61,902,245	93,572,391	66.2%

Source: NAIC Auto Insurance Database Report 2017/2018

### 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. Pedestrians would 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 will 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. For purposes of this analysis, we have presumed that the percentage of Florida drivers who purchase UM is 62%, which is based on the 2019 Statistical Agent Data.

## Health Care Insurance

Currently, health care insurance provides coverage that is secondary to PIP. 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 Foundation<sup>1</sup>, 86.9% of the population in Florida was covered by health insurance during 2019 as opposed to 90.8% countrywide. For purposes of our analysis we have used 87% as our estimate of the percentage of Floridians 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 examiner's evaluation.

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<sup>1</sup> The Henry J. Kaiser Foundation, Health Insurance Coverage of the Total Population, 2019, <https://www.kff.org/other/state-indicator/total-population/?dataView=0&currentTimeframe=0&sortModel=%7B%22colId%22:%22Location%22,%22sort%22:%22asc%22%7D>.

Table 17: 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 in Table 18, 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 18: 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 2019 was \$2.940 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 \$2.735 billion. Applying the percentages derived above to the base PIP medical losses indicates the following:

Table 19: Estimated Losses Not Covered by Auto Insurance – Claim Adjuster Estimate

(1)	Total Florida Paid PIP Medical Loss	2,734,628,730	(A.M Best Page 14 PIP Paid Losses, Florida, 2019 ) * .93
(2)	Percentage of Drivers Not-at-fault	64.40%	Estimate based on 2014 IRC Closed Claim Study - Claim Examiner Evaluation
(3)	Total PIP Medical Loss Eligible for Tort Recovery	1,761,100,902	(1) * (2)
(4)	Percent of At-fault Drivers not Insured	25.50%	IRC, "Uninsured Motorists, 2019 Edition"
(5)	PIP Medical Losses Covered by BI Coverage of At-Fault Driver	1,312,020,172	(3) * 1.0 - (4)
(6)	Loss involving uninsured operator	449,080,730	(3) - (5)
(7)	Percentage of Policyholders that do not Purchase UM	37.80%	Estimate based on ISS, NISS and ISS BI and UM Florida exposure data
(8)	PIP Medical Losses Covered by UM Coverage of Claimant	279,328,214	(6) * 1.0 - (7)
(9)	Total Remaining Medical Loss after BI & UM	169,752,516	(6) - (8)
(10)	Percentage of Policyholders that Purchase MP Coverage	75.00%	Estimate based on 2016 NAIC Auto Database
(11)	Percentage of PIP Medical Losses Covered Under \$10,000 MP Limit	91.00%	Estimate from Table 12
(12)	PIP Medical Losses Covered by MP	115,856,092	(9) * (10) * (11)
(13)	Total Remaining Medical Loss Not Covered	53,896,424	(9) - (12)
(14)	Percentage of Drivers At-fault	35.60%	1.0 - (2)
(15)	Total PIP Medical Loss Not Eligible for Tort Recovery	973,527,828	(1) * (15)
(16)	Percentage of PIP Medical Losses Covered Under \$10,000 MP Limit	664,432,743	(24) * (10) * (11)
(17)	Total Remaining Medical Loss Not Covered	309,095,085	(15) - (16)
(18)	Total Not Recovered from auto insurance	362,991,509	(13) + (17)

Of the \$2.735 billion in medical PIP losses, 64.4% of the losses (\$1.761 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 \$1.761 billion, \$449.1 million may not be collectible since there is a 25.5% probability that the loss was caused by a driver without BI coverage. Of this \$449.1 million, we have assumed that 62.2% of the insured drivers will purchase the UM coverage, such that \$279.3 million of this will be paid by UM. Of the remaining \$169.8 million, the injured party would then be able to utilize their MP coverage to defray their expenses. Given that 75.0% of the people would have this coverage and 91% of the losses would be within the limits purchased (assuming a \$10,000 MP limit), \$115.9 million would be compensated under MP, leaving \$53.9 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 \$2.735 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, \$973.5 million of the total losses would be eligible for recovery from MP. MP would cover \$664.4 million of these losses, leaving \$309.1 million as not being recoverable from the automobile insurance system for the at-fault parties. This amount, together with the unrecoverable amount of \$53.9 million from the not-at-fault parties, produces a total of \$363.0 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 2020 publication “Uncompensated Hospital Care Cost Fact Sheet,” 2017 and 2018 uncompensated hospital costs (charity and bad debt write-offs) averaged 3.56% and 3.68% of all



expenses, respectively. We have assumed an average of these percentages, 3.6%, would carry forward, and have applied that average to the portion of losses not covered by the auto insurance mechanism. Thus, \$13.1 million of this \$363.0 million would be absorbed by health care providers.

Since 87% of Florida residents purchase health care insurance, this would mean that out of the total \$2.735 billion of PIP medical losses, \$45.5 million (1.7%) of the total PIP medical losses would not be covered under some form of insurance and thus covered by the injured claimant. This represents 12.5% of the remaining amount not covered by insurance. The amount that would be covered under health care insurance is approximately \$304.4 million.

*Table 20: Costs Recovered Under Health Care System – Claim Adjuster Estimate*

Total Not Recovered under Auto Insurance System	362,991,509
Total Covered by Health Care Providers	13,067,694
Covered Under Health Care Insurance	304,433,719
Covered by Injured Claimant	45,490,096

#### 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% 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 PIP medical losses paid by type of accident were as follows<sup>2</sup>:

<sup>2</sup> 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 21: 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 vehicle(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-fault<sup>3</sup>. The distribution of claims involving drivers, occupants or pedestrians for each level of cars involved in the accident is shown in Table 22.

Table 22: Percent of Total Medical Loss

Cars Involved in Accident	Claims Involving		
	Driver	Occupant	Pedestrian
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 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.

<sup>3</sup> 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.

The 2014 IRC Auto Study contained data that 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, 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 23: Losses Paid by Claimant Type

(1)	(2)	(3)	(4) = (3) / (2)	(5) = (3) / (3) Total
Claimant	Number of Claims	Total Medical Loss Paid	Average Medical Loss Paid	Percent of Medical Loss Paid
Insured	481	3,391,990	7,052	67.5%
Family Member	170	1,017,906	5,988	20.3%
Other/Unknown	127	612,588	4,824	12.2%
Total	778	5,022,484		

Therefore, we have assumed that 87.8% 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 one-third of the vehicles were at-fault and two-thirds 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 one-third and two-thirds assignment of fault

Applying these “fault” percentages to the percentage of PIP medical losses produces the following results.

Table 24: Fault Estimates

Distribution of Total Medical Loss by Number of Cars in Accident				
Cars Involved	Claims Involving			
<u>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%	
(1) - 2014 IRC Closed Claim Study				
At Fault Assignment by Number of Vehicles in Accident				
Cars Involved	Claims Involving			
<u>in Accident</u>	<u>Driver</u>	<u>Occupant</u>	<u>Pedestrian</u>	
1	100.0%	100.0%	0.0%	
2	50.0%	50.0%	0.0%	
3 or more	33.3%	33.3%	0.0%	
(2) - Assumes each vehicle equally likely of being at fault				
At Fault Assignment for Drivers and Occupants				
Cars Involved	Claims Involving			
<u>in Accident</u>	<u>Driver</u>	<u>Occupant</u>	<u>Pedestrian</u>	
1	100.0%	88.0%	0.0%	
2	100.0%	88.0%	0.0%	
3 or more	100.0%	88.0%	0.0%	
(3) - Pinnacle estimate, at fault driver 100% at fault, 88% of occupants at fault				
At Fault Assignment				
Cars Involved	Claims Involving			
<u>in Accident</u>	<u>Driver</u>	<u>Occupant</u>	<u>Pedestrian</u>	
1	43.8%	22.3%	0.0%	
2	43.4%	4.4%	0.0%	
3 or more	30.3%	2.7%	0.0%	
(4) = (1) * (2) * (3)				
Cars Involved	(5)	(6)	(7)	(8)
<u>in Accident</u>	<u>Total</u>	<u>Medical Loss Dist</u>	<u>At Fault</u>	<u>Not At Fault</u>
1	66.1%	21.3%	14.1%	7.2%
2	47.8%	67.7%	32.4%	35.3%
3 or more	32.9%	11.0%	3.6%	7.4%
Total			50.1%	49.9%
(5) = Sum(4) by number of cars involved in accident				
(6) - 2014 IRC Closed Claim Study				
(7) = (5) * (6)				
(8) = (6) - (7)				

Based on these fault estimates, the impact on health insurance is developed in Table 25.

Table 25: Estimated Losses Not Covered by Auto Insurance – Percentage of Fault Estimate

(1)	Total Florida Paid PIP Medical Loss	2,734,628,730	(A.M Best Page 14 PIP Paid Losses, Florida, 2019 ) * .93
(2)	Percentage of Drivers Not-at-fault	49.90%	Estimate based on 2014 IRC Closed Claim Study - Claim Examiner Evaluation
(3)	Total PIP Medical Loss Eligible for Tort Recovery	1,364,579,736	(1) * (2)
(4)	Percent of At-fault Drivers not Insured	25.50%	IRC, "Uninsured Motorists, 2019 Edition"
(5)	PIP Medical Losses Covered by BI Coverage of At-Fault Driver	1,016,611,904	(3) * 1.0 - (4)
(6)	Loss involving uninsured operator	347,967,833	(3) - (5)
(7)	Percentage of Policyholders that do not Purchase UM	37.80%	Estimate based on ISS, NISS and ISS BI and UM Florida exposure data
(8)	PIP Medical Losses Covered by UM Coverage of Claimant	216,435,992	(6) * 1.0 - (7)
(9)	Total Remaining Medical Loss after BI & UM	131,531,841	(6) - (8)
(10)	Percentage of Policyholders that Purchase MP Coverage	75.00%	Estimate based on 2016 NAIC Auto Database
(11)	Percentage of PIP Medical Losses Covered Under \$5,000 MP Limit	91.00%	Estimate from Table 12
(12)	PIP Medical Losses Covered by MP	89,770,481	(9) * (10) * (11)
(13)	Total Remaining Medical Loss Not Covered	41,761,359	(9) - (12)
(14)	Percentage of Drivers At-fault	50.10%	1.0 - (2)
(15)	Total PIP Medical Loss Not Eligible for Tort Recovery	1,370,048,994	(1) * (15)
(16)	Percentage of PIP Medical Losses Covered Under \$5,000 MP Limit	935,058,438	(24) * (10) * (11)
(17)	Total Remaining Medical Loss Not Covered	434,990,556	(15) - (16)
(18)	Total Not Recovered from auto insurance	476,751,915	(13) + (17)

Table 26: Costs Not Covered Under Health Care System – Percentage of Fault Estimate

Total Not Recovered under Auto Insurance System	476,751,915
Total Covered by Health Care Providers	17,163,069
Covered Under Health Care Insurance	399,842,296
Covered by Injured Claimant	59,746,550

Thus, the estimate of the amount of PIP losses which would not be covered by other forms of insurance would be \$59.7 million using this method versus the \$45.5 million using the claims examiner's evaluation. This amounts to a difference of 0.5% 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 27: Final Estimate of Transfer of Costs to Health Care Based on Claim Examiners Estimate

Current PIP Loss Covered By:	Amount	Percent Of Current PIP Medical Losses
BI	\$1,312,020,172	
UM	\$279,328,214	
MPC - Not At Fault	\$115,856,092	
MPC - At Fault	\$664,432,743	
Auto Insurance System Subtotal	\$2,371,637,221	86.7%
Health Care Providers	\$13,067,694	0.5%
Health Care Insurance	\$304,433,719	11.1%
Injured Claimant	\$45,490,096	1.7%

Based upon the claims examiner’s evaluation estimate, roughly \$45.5 million of the total PIP medical losses of \$2.735 billion will not be covered by any type of insurance system. This represents 1.7% of the total PIP medical losses. The automobile insurance system will continue to cover the majority of these losses with approximately 86.7% of the prior losses remaining within this system. 11.1% of the previous PIP medical losses will be transferred into the health care insurance system, and 0.5% of the PIP medical losses will be covered by health care providers.

*Table 28: Final Estimate of Transfer of Costs to Health Care Based on At-Fault Estimate*

<b>Current PIP Loss Covered By:</b>	<b>Amount</b>	<b>Percent Of Current PIP Medical Losses</b>
BI	\$1,016,611,904	
UM	\$216,435,992	
MPC - Not At Fault	\$89,770,481	
MPC - At Fault	\$935,058,438	
Auto Insurance System Subtotal	\$2,257,876,815	82.6%
Health Care Providers	\$17,163,069	0.6%
Health Care Insurance	\$399,842,296	14.6%
Injured Claimant	\$59,746,550	2.2%

Based on the at-fault estimate, roughly \$59.7 million out of the total PIP medical losses of \$2.735 billion will not be covered by any type of insurance system. This represents 2.2% of the total PIP medical losses. The automobile insurance system will continue to cover the majority of these losses with approximately 82.6% of the prior losses remaining within this system. 14.6% of the previous PIP medical losses will be transferred into the health care insurance system, and 0.6% of the PIP medical losses will be covered by health care providers.

The 2019 Florida PIP average premium based on industry data was \$286.97<sup>4</sup>. 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 \$266.88 (.93 x 286.97). Based upon the claim examiners’ analysis, 11.1% of the current PIP medical loss payments would be transferred to the health care insurance system. This would represent \$29.62 of the average rate (.111 x \$266.88). 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.

<sup>4</sup> Includes basic, deductible optional and excess PIP coverages.

Based upon the at-fault analysis, 14.6% of the current PIP medical loss payments would be transferred to the health care insurance system. This would represent \$38.96 of the average rate (.146 x \$266.88).

The overall average health insurance premium for 2020 in the South region based on the annual Kaiser Survey of Employer-Sponsored Health Benefits<sup>5</sup> was \$7,296 for a single participant and \$20,593 for a family. The average amount of \$29.62 – \$38.96 which would be transferred to the health care insurance system is on a per vehicle basis. This could represent either a single driver or 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 29: 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	Percent Impact: High Estimate
Single	\$7,296	1 car	\$29.62	0.4%	\$38.96	0.5%
Family	\$20,593	1 car	\$29.62	0.1%	\$38.96	0.2%
	\$20,593	2 cars	\$59.24	0.3%	\$77.92	0.4%
	\$20,593	3 cars	\$88.86	0.4%	\$116.88	0.6%

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 0.1% and 0.4% based on the claim examiners' evaluation. The impact based on the at-fault method is 0.2% to 0.6%.

### 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

<sup>5</sup> The Henry J. Kaiser Family Foundation. "Employer Health Benefits – 2020 Annual Survey".



To estimate this impact of the increase in the financial responsibility limits, we applied the \$10,000/\$20,000, \$15,000/\$30,000 and \$25,000/\$50,000 limits to the BI claims in the IRC data. The percentage of the incurred losses paid at each limit is shown below.

*Table 30: 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%

**Source: 2014 IRC Closed Claim Study**

We, therefore, estimate that policies currently with a \$10,000/\$20,000 limit, the overall impact on BI losses will be an increase of 20.7%  $([.76/.44 - 1.00] * .285)$ , which is the estimated increase in additional losses covered adjusted for the percentage of policies that purchase minimum BI limits. The estimate of policies that purchase \$10,000/\$20,000 BI limits is 28.5%, which is based on Statistical Agent exposure data. For the \$15,000/\$30,000 limit, the additional increase in BI losses would be 0.4%  $([.76/.59 - 1.00] * .014)$ , as only 1.4% of policyholders currently select limits of \$15,000/\$30,000.

Pinnacle has also estimated the impact on current policies that carry only the required minimum coverages (\$10,000 PIP and \$10,000 PD). This is shown in Appendix 2.

### 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 3, Page 7.

Premiums provided on the OIR website are all coverage premiums. 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 3, Pages 1 – 6 for the resulting impacts on the rate example premiums by county.

## APPENDICES

1. Average Premium Change by County, No-Fault Repeal, 25/50 Financial Responsibility Limit
2. Average Premium Change by County, No Fault Repeal, 25/50 Financial Responsibility Limit, Current Policies with Minimum Required Coverage Only
3. By County Premium Impact Rate Examples, No-Fault Repeal

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Statewide Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	369.04	622.70	
Personal Injury Protection*	286.97		
Uninsured Motorist	139.09	195.12	
Property Damage	236.98	236.98	
<u>Liability Subtotal</u>	<u>1,032.08</u>	<u>1,054.80</u>	2.2%
Comprehensive Collision	134.01	134.01	
Collision	356.23	356.23	
<u>Total Major Coverages</u>	<u>1,522.32</u>	<u>1,545.04</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	369.04	622.70	
PIP*/Optional \$5,000 Med Pay	286.97	108.16	
Uninsured Motorist	139.09	195.12	
Property Damage	236.98	236.98	
<u>Liability Subtotal</u>	<u>1,032.08</u>	<u>1,162.96</u>	12.7%
Comprehensive Collision	134.01	134.01	
Collision	356.23	356.23	
<u>Total Major Coverages</u>	<u>1,522.32</u>	<u>1,653.20</u>	8.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	369.04	622.70	
PIP*/Optional \$10,000 Med Pay	286.97	179.14	
Uninsured Motorist	139.09	195.12	
Property Damage	236.98	236.98	
<u>Liability Subtotal</u>	<u>1,032.08</u>	<u>1,233.94</u>	19.6%
Comprehensive Collision	134.01	134.01	
Collision	356.23	356.23	
<u>Total Major Coverages</u>	<u>1,522.32</u>	<u>1,724.18</u>	13.3%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Alachua County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	288.87	487.42	
Personal Injury Protection*	192.15		
Uninsured Motorist	109.97	154.27	
Property Damage	207.95	207.95	
<u>Liability Subtotal</u>	<u>798.94</u>	<u>849.64</u>	6.3%
Comprehensive Collision	111.77	111.77	
Collision	305.90	305.90	
<u>Total Major Coverages</u>	<u>1,216.61</u>	<u>1,267.31</u>	4.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	288.87	487.42	
PIP*/Optional \$5,000 Med Pay	192.15	72.42	
Uninsured Motorist	109.97	154.27	
Property Damage	207.95	207.95	
<u>Liability Subtotal</u>	<u>798.94</u>	<u>922.06</u>	15.4%
Comprehensive Collision	111.77	111.77	
Collision	305.90	305.90	
<u>Total Major Coverages</u>	<u>1,216.61</u>	<u>1,339.73</u>	10.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	288.87	487.42	
PIP*/Optional \$10,000 Med Pay	192.15	119.95	
Uninsured Motorist	109.97	154.27	
Property Damage	207.95	207.95	
<u>Liability Subtotal</u>	<u>798.94</u>	<u>969.59</u>	21.4%
Comprehensive Collision	111.77	111.77	
Collision	305.90	305.90	
<u>Total Major Coverages</u>	<u>1,216.61</u>	<u>1,387.26</u>	14.0%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Baker County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	275.63	465.08	
Personal Injury Protection*	180.70		
Uninsured Motorist	95.80	134.39	
Property Damage	194.45	194.45	
<u>Liability Subtotal</u>	<u>746.58</u>	<u>793.92</u>	6.3%
Comprehensive	137.65	137.65	
Collision	311.11	311.11	
<u>Total Major Coverages</u>	<u>1,195.34</u>	<u>1,242.68</u>	4.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	275.63	465.08	
PIP*/Optional \$5,000 Med Pay	180.70	68.11	
Uninsured Motorist	95.80	134.39	
Property Damage	194.45	194.45	
<u>Liability Subtotal</u>	<u>746.58</u>	<u>862.03</u>	15.5%
Comprehensive	137.65	137.65	
Collision	311.11	311.11	
<u>Total Major Coverages</u>	<u>1,195.34</u>	<u>1,310.79</u>	9.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	275.63	465.08	
PIP*/Optional \$10,000 Med Pay	180.70	112.80	
Uninsured Motorist	95.80	134.39	
Property Damage	194.45	194.45	
<u>Liability Subtotal</u>	<u>746.58</u>	<u>906.72</u>	21.4%
Comprehensive	137.65	137.65	
Collision	311.11	311.11	
<u>Total Major Coverages</u>	<u>1,195.34</u>	<u>1,355.48</u>	13.4%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
 Bay County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	248.99	420.13	
Personal Injury Protection*	189.90		
Uninsured Motorist	105.23	147.62	
Property Damage	229.77	229.77	
<u>Liability Subtotal</u>	<u>773.89</u>	<u>797.52</u>	3.1%
Comprehensive Collision	129.65	129.65	
Collision	328.13	328.13	
<u>Total Major Coverages</u>	<u>1,231.67</u>	<u>1,255.30</u>	1.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	248.99	420.13	
PIP*/Optional \$5,000 Med Pay	189.90	71.58	
Uninsured Motorist	105.23	147.62	
Property Damage	229.77	229.77	
<u>Liability Subtotal</u>	<u>773.89</u>	<u>869.10</u>	12.3%
Comprehensive Collision	129.65	129.65	
Collision	328.13	328.13	
<u>Total Major Coverages</u>	<u>1,231.67</u>	<u>1,326.88</u>	7.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	248.99	420.13	
PIP*/Optional \$10,000 Med Pay	189.90	118.55	
Uninsured Motorist	105.23	147.62	
Property Damage	229.77	229.77	
<u>Liability Subtotal</u>	<u>773.89</u>	<u>916.07</u>	18.4%
Comprehensive Collision	129.65	129.65	
Collision	328.13	328.13	
<u>Total Major Coverages</u>	<u>1,231.67</u>	<u>1,373.85</u>	11.5%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Bradford County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	285.14	481.13	
Personal Injury Protection*	196.70		
Uninsured Motorist	104.48	146.57	
Property Damage	208.77	208.77	
<u>Liability Subtotal</u>	<u>795.09</u>	<u>836.47</u>	5.2%
Comprehensive	142.74	142.74	
Collision	332.60	332.60	
<u>Total Major Coverages</u>	<u>1,270.43</u>	<u>1,311.81</u>	3.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	285.14	481.13	
PIP*/Optional \$5,000 Med Pay	196.70	74.14	
Uninsured Motorist	104.48	146.57	
Property Damage	208.77	208.77	
<u>Liability Subtotal</u>	<u>795.09</u>	<u>910.61</u>	14.5%
Comprehensive	142.74	142.74	
Collision	332.60	332.60	
<u>Total Major Coverages</u>	<u>1,270.43</u>	<u>1,385.95</u>	9.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	285.14	481.13	
PIP*/Optional \$10,000 Med Pay	196.70	122.79	
Uninsured Motorist	104.48	146.57	
Property Damage	208.77	208.77	
<u>Liability Subtotal</u>	<u>795.09</u>	<u>959.26</u>	20.6%
Comprehensive	142.74	142.74	
Collision	332.60	332.60	
<u>Total Major Coverages</u>	<u>1,270.43</u>	<u>1,434.60</u>	12.9%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Brevard County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	334.08	563.71	
Personal Injury Protection*	197.97		
Uninsured Motorist	133.12	186.75	
Property Damage	201.32	201.32	
<u>Liability Subtotal</u>	<u>866.49</u>	<u>951.78</u>	9.8%
Comprehensive	102.93	102.93	
Collision	281.30	281.30	
<u>Total Major Coverages</u>	<u>1,250.72</u>	<u>1,336.01</u>	6.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	334.08	563.71	
PIP*/Optional \$5,000 Med Pay	197.97	74.62	
Uninsured Motorist	133.12	186.75	
Property Damage	201.32	201.32	
<u>Liability Subtotal</u>	<u>866.49</u>	<u>1,026.40</u>	18.5%
Comprehensive	102.93	102.93	
Collision	281.30	281.30	
<u>Total Major Coverages</u>	<u>1,250.72</u>	<u>1,410.63</u>	12.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	334.08	563.71	
PIP*/Optional \$10,000 Med Pay	197.97	123.59	
Uninsured Motorist	133.12	186.75	
Property Damage	201.32	201.32	
<u>Liability Subtotal</u>	<u>866.49</u>	<u>1,075.37</u>	24.1%
Comprehensive	102.93	102.93	
Collision	281.30	281.30	
<u>Total Major Coverages</u>	<u>1,250.72</u>	<u>1,459.60</u>	16.7%

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



The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Broward County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	441.34	744.70	
Personal Injury Protection*	386.67		
Uninsured Motorist	179.12	251.28	
Property Damage	270.47	270.47	
<u>Liability Subtotal</u>	<u>1,277.60</u>	<u>1,266.45</u>	-0.9%
Comprehensive	151.64	151.64	
Collision	437.89	437.89	
<u>Total Major Coverages</u>	<u>1,867.13</u>	<u>1,855.98</u>	-0.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	441.34	744.70	
PIP*/Optional \$5,000 Med Pay	386.67	145.74	
Uninsured Motorist	179.12	251.28	
Property Damage	270.47	270.47	
<u>Liability Subtotal</u>	<u>1,277.60</u>	<u>1,412.19</u>	10.5%
Comprehensive	151.64	151.64	
Collision	437.89	437.89	
<u>Total Major Coverages</u>	<u>1,867.13</u>	<u>2,001.72</u>	7.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	441.34	744.70	
PIP*/Optional \$10,000 Med Pay	386.67	241.38	
Uninsured Motorist	179.12	251.28	
Property Damage	270.47	270.47	
<u>Liability Subtotal</u>	<u>1,277.60</u>	<u>1,507.83</u>	18.0%
Comprehensive	151.64	151.64	
Collision	437.89	437.89	
<u>Total Major Coverages</u>	<u>1,867.13</u>	<u>2,097.36</u>	12.3%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Calhoun County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	208.00	350.97	
Personal Injury Protection*	170.99		
Uninsured Motorist	66.78	93.68	
Property Damage	175.07	175.07	
<u>Liability Subtotal</u>	<u>620.84</u>	<u>619.72</u>	-0.2%
Comprehensive	191.42	191.42	
Collision	321.55	321.55	
<u>Total Major Coverages</u>	<u>1,133.81</u>	<u>1,132.69</u>	-0.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	208.00	350.97	
PIP*/Optional \$5,000 Med Pay	170.99	64.45	
Uninsured Motorist	66.78	93.68	
Property Damage	175.07	175.07	
<u>Liability Subtotal</u>	<u>620.84</u>	<u>684.17</u>	10.2%
Comprehensive	191.42	191.42	
Collision	321.55	321.55	
<u>Total Major Coverages</u>	<u>1,133.81</u>	<u>1,197.14</u>	5.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	208.00	350.97	
PIP*/Optional \$10,000 Med Pay	170.99	106.74	
Uninsured Motorist	66.78	93.68	
Property Damage	175.07	175.07	
<u>Liability Subtotal</u>	<u>620.84</u>	<u>726.46</u>	17.0%
Comprehensive	191.42	191.42	
Collision	321.55	321.55	
<u>Total Major Coverages</u>	<u>1,133.81</u>	<u>1,239.43</u>	9.3%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Charlotte County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	308.91	521.24	
Personal Injury Protection*	182.67		
Uninsured Motorist	117.36	164.64	
Property Damage	182.34	182.34	
<u>Liability Subtotal</u>	<u>791.28</u>	<u>868.22</u>	9.7%
Comprehensive	98.55	98.55	
Collision	261.32	261.32	
<u>Total Major Coverages</u>	<u>1,151.15</u>	<u>1,228.09</u>	6.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	308.91	521.24	
PIP*/Optional \$5,000 Med Pay	182.67	68.85	
Uninsured Motorist	117.36	164.64	
Property Damage	182.34	182.34	
<u>Liability Subtotal</u>	<u>791.28</u>	<u>937.07</u>	18.4%
Comprehensive	98.55	98.55	
Collision	261.32	261.32	
<u>Total Major Coverages</u>	<u>1,151.15</u>	<u>1,296.94</u>	12.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	308.91	521.24	
PIP*/Optional \$10,000 Med Pay	182.67	114.03	
Uninsured Motorist	117.36	164.64	
Property Damage	182.34	182.34	
<u>Liability Subtotal</u>	<u>791.28</u>	<u>982.25</u>	24.1%
Comprehensive	98.55	98.55	
Collision	261.32	261.32	
<u>Total Major Coverages</u>	<u>1,151.15</u>	<u>1,342.12</u>	16.6%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Citrus County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	299.78	505.83	
Personal Injury Protection*	182.79		
Uninsured Motorist	125.23	175.68	
Property Damage	174.03	174.03	
<u>Liability Subtotal</u>	<u>781.83</u>	<u>855.54</u>	9.4%
Comprehensive Collision	102.47	102.47	
Collision	257.44	257.44	
<u>Total Major Coverages</u>	<u>1,141.74</u>	<u>1,215.45</u>	6.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	299.78	505.83	
PIP*/Optional \$5,000 Med Pay	182.79	68.90	
Uninsured Motorist	125.23	175.68	
Property Damage	174.03	174.03	
<u>Liability Subtotal</u>	<u>781.83</u>	<u>924.44</u>	18.2%
Comprehensive Collision	102.47	102.47	
Collision	257.44	257.44	
<u>Total Major Coverages</u>	<u>1,141.74</u>	<u>1,284.35</u>	12.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	299.78	505.83	
PIP*/Optional \$10,000 Med Pay	182.79	114.11	
Uninsured Motorist	125.23	175.68	
Property Damage	174.03	174.03	
<u>Liability Subtotal</u>	<u>781.83</u>	<u>969.65</u>	24.0%
Comprehensive Collision	102.47	102.47	
Collision	257.44	257.44	
<u>Total Major Coverages</u>	<u>1,141.74</u>	<u>1,329.56</u>	16.5%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Clay County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	323.43	545.74	
Personal Injury Protection*	210.94		
Uninsured Motorist	147.72	207.23	
Property Damage	214.21	214.21	
<u>Liability Subtotal</u>	<u>896.30</u>	<u>967.18</u>	7.9%
Comprehensive Collision	112.21	112.21	
Collision	307.07	307.07	
<u>Total Major Coverages</u>	<u>1,315.58</u>	<u>1,386.46</u>	5.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	323.43	545.74	
PIP*/Optional \$5,000 Med Pay	210.94	79.51	
Uninsured Motorist	147.72	207.23	
Property Damage	214.21	214.21	
<u>Liability Subtotal</u>	<u>896.30</u>	<u>1,046.69</u>	16.8%
Comprehensive Collision	112.21	112.21	
Collision	307.07	307.07	
<u>Total Major Coverages</u>	<u>1,315.58</u>	<u>1,465.97</u>	11.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	323.43	545.74	
PIP*/Optional \$10,000 Med Pay	210.94	131.68	
Uninsured Motorist	147.72	207.23	
Property Damage	214.21	214.21	
<u>Liability Subtotal</u>	<u>896.30</u>	<u>1,098.86</u>	22.6%
Comprehensive Collision	112.21	112.21	
Collision	307.07	307.07	
<u>Total Major Coverages</u>	<u>1,315.58</u>	<u>1,518.14</u>	15.4%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Collier County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	327.75	553.03	
Personal Injury Protection*	203.30		
Uninsured Motorist	126.70	177.74	
Property Damage	191.61	191.61	
<u>Liability Subtotal</u>	<u>849.36</u>	<u>922.38</u>	8.6%
Comprehensive	109.20	109.20	
Collision	312.74	312.74	
<u>Total Major Coverages</u>	<u>1,271.30</u>	<u>1,344.32</u>	5.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	327.75	553.03	
PIP*/Optional \$5,000 Med Pay	203.30	76.63	
Uninsured Motorist	126.70	177.74	
Property Damage	191.61	191.61	
<u>Liability Subtotal</u>	<u>849.36</u>	<u>999.01</u>	17.6%
Comprehensive	109.20	109.20	
Collision	312.74	312.74	
<u>Total Major Coverages</u>	<u>1,271.30</u>	<u>1,420.95</u>	11.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	327.75	553.03	
PIP*/Optional \$10,000 Med Pay	203.30	126.91	
Uninsured Motorist	126.70	177.74	
Property Damage	191.61	191.61	
<u>Liability Subtotal</u>	<u>849.36</u>	<u>1,049.29</u>	23.5%
Comprehensive	109.20	109.20	
Collision	312.74	312.74	
<u>Total Major Coverages</u>	<u>1,271.30</u>	<u>1,471.23</u>	15.7%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Columbia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	253.10	427.07	
Personal Injury Protection*	194.65		
Uninsured Motorist	98.52	138.21	
Property Damage	179.10	179.10	
<u>Liability Subtotal</u>	<u>725.37</u>	<u>744.38</u>	2.6%
Comprehensive	146.87	146.87	
Collision	318.62	318.62	
<u>Total Major Coverages</u>	<u>1,190.86</u>	<u>1,209.87</u>	1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	253.10	427.07	
PIP*/Optional \$5,000 Med Pay	194.65	73.37	
Uninsured Motorist	98.52	138.21	
Property Damage	179.10	179.10	
<u>Liability Subtotal</u>	<u>725.37</u>	<u>817.75</u>	12.7%
Comprehensive	146.87	146.87	
Collision	318.62	318.62	
<u>Total Major Coverages</u>	<u>1,190.86</u>	<u>1,283.24</u>	7.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	253.10	427.07	
PIP*/Optional \$10,000 Med Pay	194.65	121.51	
Uninsured Motorist	98.52	138.21	
Property Damage	179.10	179.10	
<u>Liability Subtotal</u>	<u>725.37</u>	<u>865.89</u>	19.4%
Comprehensive	146.87	146.87	
Collision	318.62	318.62	
<u>Total Major Coverages</u>	<u>1,190.86</u>	<u>1,331.38</u>	11.8%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
DeSoto County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	294.61	497.11	
Personal Injury Protection*	239.53		
Uninsured Motorist	119.20	167.22	
Property Damage	210.90	210.90	
<u>Liability Subtotal</u>	<u>864.24</u>	<u>875.23</u>	1.3%
Comprehensive Collision	145.55	145.55	
Collision	335.90	335.90	
<u>Total Major Coverages</u>	<u>1,345.69</u>	<u>1,356.68</u>	0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	294.61	497.11	
PIP*/Optional \$5,000 Med Pay	239.53	90.28	
Uninsured Motorist	119.20	167.22	
Property Damage	210.90	210.90	
<u>Liability Subtotal</u>	<u>864.24</u>	<u>965.51</u>	11.7%
Comprehensive Collision	145.55	145.55	
Collision	335.90	335.90	
<u>Total Major Coverages</u>	<u>1,345.69</u>	<u>1,446.96</u>	7.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	294.61	497.11	
PIP*/Optional \$10,000 Med Pay	239.53	149.53	
Uninsured Motorist	119.20	167.22	
Property Damage	210.90	210.90	
<u>Liability Subtotal</u>	<u>864.24</u>	<u>1,024.76</u>	18.6%
Comprehensive Collision	145.55	145.55	
Collision	335.90	335.90	
<u>Total Major Coverages</u>	<u>1,345.69</u>	<u>1,506.21</u>	11.9%

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



The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
 Dixie County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	204.91	345.75	
Personal Injury Protection*	183.01		
Uninsured Motorist	116.91	164.01	
Property Damage	150.16	150.16	
<u>Liability Subtotal</u>	<u>654.99</u>	<u>659.92</u>	0.8%
Comprehensive	122.98	122.98	
Collision	287.59	287.59	
<u>Total Major Coverages</u>	<u>1,065.56</u>	<u>1,070.49</u>	0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	204.91	345.75	
PIP*/Optional \$5,000 Med Pay	183.01	68.98	
Uninsured Motorist	116.91	164.01	
Property Damage	150.16	150.16	
<u>Liability Subtotal</u>	<u>654.99</u>	<u>728.90</u>	11.3%
Comprehensive	122.98	122.98	
Collision	287.59	287.59	
<u>Total Major Coverages</u>	<u>1,065.56</u>	<u>1,139.47</u>	6.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	204.91	345.75	
PIP*/Optional \$10,000 Med Pay	183.01	114.25	
Uninsured Motorist	116.91	164.01	
Property Damage	150.16	150.16	
<u>Liability Subtotal</u>	<u>654.99</u>	<u>774.17</u>	18.2%
Comprehensive	122.98	122.98	
Collision	287.59	287.59	
<u>Total Major Coverages</u>	<u>1,065.56</u>	<u>1,184.74</u>	11.2%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Duval County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	346.31	584.35	
Personal Injury Protection*	275.67		
Uninsured Motorist	131.31	184.21	
Property Damage	256.89	256.89	
<u>Liability Subtotal</u>	<u>1,010.18</u>	<u>1,025.45</u>	1.5%
Comprehensive Collision	139.33	139.33	
Collision	375.42	375.42	
<u>Total Major Coverages</u>	<u>1,524.93</u>	<u>1,540.20</u>	1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	346.31	584.35	
PIP*/Optional \$5,000 Med Pay	275.67	103.90	
Uninsured Motorist	131.31	184.21	
Property Damage	256.89	256.89	
<u>Liability Subtotal</u>	<u>1,010.18</u>	<u>1,129.35</u>	11.8%
Comprehensive Collision	139.33	139.33	
Collision	375.42	375.42	
<u>Total Major Coverages</u>	<u>1,524.93</u>	<u>1,644.10</u>	7.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	346.31	584.35	
PIP*/Optional \$10,000 Med Pay	275.67	172.09	
Uninsured Motorist	131.31	184.21	
Property Damage	256.89	256.89	
<u>Liability Subtotal</u>	<u>1,010.18</u>	<u>1,197.54</u>	18.5%
Comprehensive Collision	139.33	139.33	
Collision	375.42	375.42	
<u>Total Major Coverages</u>	<u>1,524.93</u>	<u>1,712.29</u>	12.3%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Escambia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	286.68	483.73	
Personal Injury Protection*	213.45		
Uninsured Motorist	111.11	155.87	
Property Damage	239.19	239.19	
<u>Liability Subtotal</u>	<u>850.43</u>	<u>878.79</u>	3.3%
Comprehensive	149.72	149.72	
Collision	345.18	345.18	
<u>Total Major Coverages</u>	<u>1,345.33</u>	<u>1,373.69</u>	2.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	286.68	483.73	
PIP*/Optional \$5,000 Med Pay	213.45	80.45	
Uninsured Motorist	111.11	155.87	
Property Damage	239.19	239.19	
<u>Liability Subtotal</u>	<u>850.43</u>	<u>959.24</u>	12.8%
Comprehensive	149.72	149.72	
Collision	345.18	345.18	
<u>Total Major Coverages</u>	<u>1,345.33</u>	<u>1,454.14</u>	8.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	286.68	483.73	
PIP*/Optional \$10,000 Med Pay	213.45	133.25	
Uninsured Motorist	111.11	155.87	
Property Damage	239.19	239.19	
<u>Liability Subtotal</u>	<u>850.43</u>	<u>1,012.04</u>	19.0%
Comprehensive	149.72	149.72	
Collision	345.18	345.18	
<u>Total Major Coverages</u>	<u>1,345.33</u>	<u>1,506.94</u>	12.0%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Flagler County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	312.14	526.69	
Personal Injury Protection*	171.01		
Uninsured Motorist	124.24	174.29	
Property Damage	168.51	168.51	
<u>Liability Subtotal</u>	<u>775.90</u>	<u>869.49</u>	12.1%
Comprehensive Collision	101.35	101.35	
257.94	257.94	257.94	
<u>Total Major Coverages</u>	<u>1,135.19</u>	<u>1,228.78</u>	8.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	312.14	526.69	
PIP*/Optional \$5,000 Med Pay	171.01	64.46	
Uninsured Motorist	124.24	174.29	
Property Damage	168.51	168.51	
<u>Liability Subtotal</u>	<u>775.90</u>	<u>933.95</u>	20.4%
Comprehensive Collision	101.35	101.35	
257.94	257.94	257.94	
<u>Total Major Coverages</u>	<u>1,135.19</u>	<u>1,293.24</u>	13.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	312.14	526.69	
PIP*/Optional \$10,000 Med Pay	171.01	106.76	
Uninsured Motorist	124.24	174.29	
Property Damage	168.51	168.51	
<u>Liability Subtotal</u>	<u>775.90</u>	<u>976.25</u>	25.8%
Comprehensive Collision	101.35	101.35	
257.94	257.94	257.94	
<u>Total Major Coverages</u>	<u>1,135.19</u>	<u>1,335.54</u>	17.6%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Franklin County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	220.96	372.84	
Personal Injury Protection*	169.98		
Uninsured Motorist	75.35	105.70	
Property Damage	175.23	175.23	
<u>Liability Subtotal</u>	<u>641.52</u>	<u>653.77</u>	1.9%
Comprehensive	177.04	177.04	
Collision	305.72	305.72	
<u>Total Major Coverages</u>	<u>1,124.28</u>	<u>1,136.53</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	220.96	372.84	
PIP*/Optional \$5,000 Med Pay	169.98	64.07	
Uninsured Motorist	75.35	105.70	
Property Damage	175.23	175.23	
<u>Liability Subtotal</u>	<u>641.52</u>	<u>717.84</u>	11.9%
Comprehensive	177.04	177.04	
Collision	305.72	305.72	
<u>Total Major Coverages</u>	<u>1,124.28</u>	<u>1,200.60</u>	6.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	220.96	372.84	
PIP*/Optional \$10,000 Med Pay	169.98	106.11	
Uninsured Motorist	75.35	105.70	
Property Damage	175.23	175.23	
<u>Liability Subtotal</u>	<u>641.52</u>	<u>759.88</u>	18.4%
Comprehensive	177.04	177.04	
Collision	305.72	305.72	
<u>Total Major Coverages</u>	<u>1,124.28</u>	<u>1,242.64</u>	10.5%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Gadsden County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	229.24	386.81	
Personal Injury Protection*	225.91		
Uninsured Motorist	95.29	133.68	
Property Damage	180.86	180.86	
<u>Liability Subtotal</u>	<u>731.30</u>	<u>701.35</u>	-4.1%
Comprehensive	177.83	177.83	
Collision	337.75	337.75	
<u>Total Major Coverages</u>	<u>1,246.88</u>	<u>1,216.93</u>	-2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	229.24	386.81	
PIP*/Optional \$5,000 Med Pay	225.91	85.15	
Uninsured Motorist	95.29	133.68	
Property Damage	180.86	180.86	
<u>Liability Subtotal</u>	<u>731.30</u>	<u>786.50</u>	7.5%
Comprehensive	177.83	177.83	
Collision	337.75	337.75	
<u>Total Major Coverages</u>	<u>1,246.88</u>	<u>1,302.08</u>	4.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	229.24	386.81	
PIP*/Optional \$10,000 Med Pay	225.91	141.03	
Uninsured Motorist	95.29	133.68	
Property Damage	180.86	180.86	
<u>Liability Subtotal</u>	<u>731.30</u>	<u>842.38</u>	15.2%
Comprehensive	177.83	177.83	
Collision	337.75	337.75	
<u>Total Major Coverages</u>	<u>1,246.88</u>	<u>1,357.96</u>	8.9%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
 Gilchrist County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	236.19	398.54	
Personal Injury Protection*	180.91		
Uninsured Motorist	101.82	142.84	
Property Damage	179.40	179.40	
<u>Liability Subtotal</u>	<u>698.32</u>	<u>720.78</u>	3.2%
Comprehensive Collision	117.26	117.26	
Collision	285.53	285.53	
<u>Total Major Coverages</u>	<u>1,101.11</u>	<u>1,123.57</u>	2.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	236.19	398.54	
PIP*/Optional \$5,000 Med Pay	180.91	68.19	
Uninsured Motorist	101.82	142.84	
Property Damage	179.40	179.40	
<u>Liability Subtotal</u>	<u>698.32</u>	<u>788.97</u>	13.0%
Comprehensive Collision	117.26	117.26	
Collision	285.53	285.53	
<u>Total Major Coverages</u>	<u>1,101.11</u>	<u>1,191.76</u>	8.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	236.19	398.54	
PIP*/Optional \$10,000 Med Pay	180.91	112.94	
Uninsured Motorist	101.82	142.84	
Property Damage	179.40	179.40	
<u>Liability Subtotal</u>	<u>698.32</u>	<u>833.72</u>	19.4%
Comprehensive Collision	117.26	117.26	
Collision	285.53	285.53	
<u>Total Major Coverages</u>	<u>1,101.11</u>	<u>1,236.51</u>	12.3%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
 Glades County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	437.48	738.18	
Personal Injury Protection*	292.82		
Uninsured Motorist	149.97	210.38	
Property Damage	240.18	240.18	
<u>Liability Subtotal</u>	<u>1,120.45</u>	<u>1,188.74</u>	6.1%
Comprehensive Collision	143.17	143.17	
Collision	364.92	364.92	
<u>Total Major Coverages</u>	<u>1,628.54</u>	<u>1,696.83</u>	4.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	437.48	738.18	
PIP*/Optional \$5,000 Med Pay	292.82	110.37	
Uninsured Motorist	149.97	210.38	
Property Damage	240.18	240.18	
<u>Liability Subtotal</u>	<u>1,120.45</u>	<u>1,299.11</u>	15.9%
Comprehensive Collision	143.17	143.17	
Collision	364.92	364.92	
<u>Total Major Coverages</u>	<u>1,628.54</u>	<u>1,807.20</u>	11.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	437.48	738.18	
PIP*/Optional \$10,000 Med Pay	292.82	182.80	
Uninsured Motorist	149.97	210.38	
Property Damage	240.18	240.18	
<u>Liability Subtotal</u>	<u>1,120.45</u>	<u>1,371.54</u>	22.4%
Comprehensive Collision	143.17	143.17	
Collision	364.92	364.92	
<u>Total Major Coverages</u>	<u>1,628.54</u>	<u>1,879.63</u>	15.4%

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



The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Gulf County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	219.44	370.27	
Personal Injury Protection*	150.66		
Uninsured Motorist	88.82	124.60	
Property Damage	162.46	162.46	
<u>Liability Subtotal</u>	<u>621.38</u>	<u>657.33</u>	5.8%
Comprehensive	153.25	153.25	
Collision	288.90	288.90	
<u>Total Major Coverages</u>	<u>1,063.53</u>	<u>1,099.48</u>	3.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	219.44	370.27	
PIP*/Optional \$5,000 Med Pay	150.66	56.79	
Uninsured Motorist	88.82	124.60	
Property Damage	162.46	162.46	
<u>Liability Subtotal</u>	<u>621.38</u>	<u>714.12</u>	14.9%
Comprehensive	153.25	153.25	
Collision	288.90	288.90	
<u>Total Major Coverages</u>	<u>1,063.53</u>	<u>1,156.27</u>	8.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	219.44	370.27	
PIP*/Optional \$10,000 Med Pay	150.66	94.05	
Uninsured Motorist	88.82	124.60	
Property Damage	162.46	162.46	
<u>Liability Subtotal</u>	<u>621.38</u>	<u>751.38</u>	20.9%
Comprehensive	153.25	153.25	
Collision	288.90	288.90	
<u>Total Major Coverages</u>	<u>1,063.53</u>	<u>1,193.53</u>	12.2%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Hamilton County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	223.61	377.31	
Personal Injury Protection*	190.86		
Uninsured Motorist	84.55	118.61	
Property Damage	161.21	161.21	
<u>Liability Subtotal</u>	<u>660.23</u>	<u>657.13</u>	-0.5%
Comprehensive	183.30	183.30	
Collision	323.60	323.60	
<u>Total Major Coverages</u>	<u>1,167.13</u>	<u>1,164.03</u>	-0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	223.61	377.31	
PIP*/Optional \$5,000 Med Pay	190.86	71.94	
Uninsured Motorist	84.55	118.61	
Property Damage	161.21	161.21	
<u>Liability Subtotal</u>	<u>660.23</u>	<u>729.07</u>	10.4%
Comprehensive	183.30	183.30	
Collision	323.60	323.60	
<u>Total Major Coverages</u>	<u>1,167.13</u>	<u>1,235.97</u>	5.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	223.61	377.31	
PIP*/Optional \$10,000 Med Pay	190.86	119.15	
Uninsured Motorist	84.55	118.61	
Property Damage	161.21	161.21	
<u>Liability Subtotal</u>	<u>660.23</u>	<u>776.28</u>	17.6%
Comprehensive	183.30	183.30	
Collision	323.60	323.60	
<u>Total Major Coverages</u>	<u>1,167.13</u>	<u>1,283.18</u>	9.9%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Hardee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	287.77	485.57	
Personal Injury Protection*	215.59		
Uninsured Motorist	119.10	167.08	
Property Damage	193.14	193.14	
<u>Liability Subtotal</u>	<u>815.60</u>	<u>845.79</u>	3.7%
Comprehensive	133.61	133.61	
Collision	311.41	311.41	
<u>Total Major Coverages</u>	<u>1,260.62</u>	<u>1,290.81</u>	2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	287.77	485.57	
PIP*/Optional \$5,000 Med Pay	215.59	81.26	
Uninsured Motorist	119.10	167.08	
Property Damage	193.14	193.14	
<u>Liability Subtotal</u>	<u>815.60</u>	<u>927.05</u>	13.7%
Comprehensive	133.61	133.61	
Collision	311.41	311.41	
<u>Total Major Coverages</u>	<u>1,260.62</u>	<u>1,372.07</u>	8.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	287.77	485.57	
PIP*/Optional \$10,000 Med Pay	215.59	134.59	
Uninsured Motorist	119.10	167.08	
Property Damage	193.14	193.14	
<u>Liability Subtotal</u>	<u>815.60</u>	<u>980.38</u>	20.2%
Comprehensive	133.61	133.61	
Collision	311.41	311.41	
<u>Total Major Coverages</u>	<u>1,260.62</u>	<u>1,425.40</u>	13.1%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
 Hendry County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	321.02	541.67	
Personal Injury Protection*	285.85		
Uninsured Motorist	120.92	169.63	
Property Damage	218.63	218.63	
<u>Liability Subtotal</u>	<u>946.42</u>	<u>929.93</u>	-1.7%
Comprehensive	146.28	146.28	
Collision	364.54	364.54	
<u>Total Major Coverages</u>	<u>1,457.24</u>	<u>1,440.75</u>	-1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	321.02	541.67	
PIP*/Optional \$5,000 Med Pay	285.85	107.74	
Uninsured Motorist	120.92	169.63	
Property Damage	218.63	218.63	
<u>Liability Subtotal</u>	<u>946.42</u>	<u>1,037.67</u>	9.6%
Comprehensive	146.28	146.28	
Collision	364.54	364.54	
<u>Total Major Coverages</u>	<u>1,457.24</u>	<u>1,548.49</u>	6.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	321.02	541.67	
PIP*/Optional \$10,000 Med Pay	285.85	178.45	
Uninsured Motorist	120.92	169.63	
Property Damage	218.63	218.63	
<u>Liability Subtotal</u>	<u>946.42</u>	<u>1,108.38</u>	17.1%
Comprehensive	146.28	146.28	
Collision	364.54	364.54	
<u>Total Major Coverages</u>	<u>1,457.24</u>	<u>1,619.20</u>	11.1%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Hernando County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	398.55	672.49	
Personal Injury Protection*	285.07		
Uninsured Motorist	160.38	224.99	
Property Damage	222.41	222.41	
<u>Liability Subtotal</u>	<u>1,066.41</u>	<u>1,119.89</u>	5.0%
Comprehensive Collision	127.56	127.56	
Collision	299.45	299.45	
<u>Total Major Coverages</u>	<u>1,493.42</u>	<u>1,546.90</u>	3.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	398.55	672.49	
PIP*/Optional \$5,000 Med Pay	285.07	107.45	
Uninsured Motorist	160.38	224.99	
Property Damage	222.41	222.41	
<u>Liability Subtotal</u>	<u>1,066.41</u>	<u>1,227.34</u>	15.1%
Comprehensive Collision	127.56	127.56	
Collision	299.45	299.45	
<u>Total Major Coverages</u>	<u>1,493.42</u>	<u>1,654.35</u>	10.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	398.55	672.49	
PIP*/Optional \$10,000 Med Pay	285.07	177.96	
Uninsured Motorist	160.38	224.99	
Property Damage	222.41	222.41	
<u>Liability Subtotal</u>	<u>1,066.41</u>	<u>1,297.85</u>	21.7%
Comprehensive Collision	127.56	127.56	
Collision	299.45	299.45	
<u>Total Major Coverages</u>	<u>1,493.42</u>	<u>1,724.86</u>	15.5%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Highlands County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	294.66	497.19	
Personal Injury Protection*	227.72		
Uninsured Motorist	111.95	157.05	
Property Damage	204.41	204.41	
<u>Liability Subtotal</u>	<u>838.74</u>	<u>858.65</u>	2.4%
Comprehensive	123.37	123.37	
Collision	318.02	318.02	
<u>Total Major Coverages</u>	<u>1,280.13</u>	<u>1,300.04</u>	1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	294.66	497.19	
PIP*/Optional \$5,000 Med Pay	227.72	85.83	
Uninsured Motorist	111.95	157.05	
Property Damage	204.41	204.41	
<u>Liability Subtotal</u>	<u>838.74</u>	<u>944.48</u>	12.6%
Comprehensive	123.37	123.37	
Collision	318.02	318.02	
<u>Total Major Coverages</u>	<u>1,280.13</u>	<u>1,385.87</u>	8.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	294.66	497.19	
PIP*/Optional \$10,000 Med Pay	227.72	142.16	
Uninsured Motorist	111.95	157.05	
Property Damage	204.41	204.41	
<u>Liability Subtotal</u>	<u>838.74</u>	<u>1,000.81</u>	19.3%
Comprehensive	123.37	123.37	
Collision	318.02	318.02	
<u>Total Major Coverages</u>	<u>1,280.13</u>	<u>1,442.20</u>	12.7%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Hillsborough County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	446.79	753.89	
Personal Injury Protection*	361.56		
Uninsured Motorist	169.31	237.51	
Property Damage	273.67	273.67	
<u>Liability Subtotal</u>	<u>1,251.33</u>	<u>1,265.07</u>	1.1%
Comprehensive	147.17	147.17	
Collision	376.41	376.41	
<u>Total Major Coverages</u>	<u>1,774.91</u>	<u>1,788.65</u>	0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	446.79	753.89	
PIP*/Optional \$5,000 Med Pay	361.56	136.28	
Uninsured Motorist	169.31	237.51	
Property Damage	273.67	273.67	
<u>Liability Subtotal</u>	<u>1,251.33</u>	<u>1,401.35</u>	12.0%
Comprehensive	147.17	147.17	
Collision	376.41	376.41	
<u>Total Major Coverages</u>	<u>1,774.91</u>	<u>1,924.93</u>	8.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	446.79	753.89	
PIP*/Optional \$10,000 Med Pay	361.56	225.71	
Uninsured Motorist	169.31	237.51	
Property Damage	273.67	273.67	
<u>Liability Subtotal</u>	<u>1,251.33</u>	<u>1,490.78</u>	19.1%
Comprehensive	147.17	147.17	
Collision	376.41	376.41	
<u>Total Major Coverages</u>	<u>1,774.91</u>	<u>2,014.36</u>	13.5%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Holmes County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	209.13	352.88	
Personal Injury Protection*	163.90		
Uninsured Motorist	85.59	120.07	
Property Damage	168.19	168.19	
<u>Liability Subtotal</u>	<u>626.81</u>	<u>641.14</u>	2.3%
Comprehensive	173.27	173.27	
Collision	303.39	303.39	
<u>Total Major Coverages</u>	<u>1,103.47</u>	<u>1,117.80</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	209.13	352.88	
PIP*/Optional \$5,000 Med Pay	163.90	61.78	
Uninsured Motorist	85.59	120.07	
Property Damage	168.19	168.19	
<u>Liability Subtotal</u>	<u>626.81</u>	<u>702.92</u>	12.1%
Comprehensive	173.27	173.27	
Collision	303.39	303.39	
<u>Total Major Coverages</u>	<u>1,103.47</u>	<u>1,179.58</u>	6.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	209.13	352.88	
PIP*/Optional \$10,000 Med Pay	163.90	102.32	
Uninsured Motorist	85.59	120.07	
Property Damage	168.19	168.19	
<u>Liability Subtotal</u>	<u>626.81</u>	<u>743.46</u>	18.6%
Comprehensive	173.27	173.27	
Collision	303.39	303.39	
<u>Total Major Coverages</u>	<u>1,103.47</u>	<u>1,220.12</u>	10.6%

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



The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Indian River County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	344.86	581.90	
Personal Injury Protection*	186.88		
Uninsured Motorist	145.05	203.48	
Property Damage	190.24	190.24	
<u>Liability Subtotal</u>	<u>867.03</u>	<u>975.62</u>	12.5%
Comprehensive Collision	101.85	101.85	
Collision	278.83	278.83	
<u>Total Major Coverages</u>	<u>1,247.71</u>	<u>1,356.30</u>	8.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	344.86	581.90	
PIP*/Optional \$5,000 Med Pay	186.88	70.44	
Uninsured Motorist	145.05	203.48	
Property Damage	190.24	190.24	
<u>Liability Subtotal</u>	<u>867.03</u>	<u>1,046.06</u>	20.6%
Comprehensive Collision	101.85	101.85	
Collision	278.83	278.83	
<u>Total Major Coverages</u>	<u>1,247.71</u>	<u>1,426.74</u>	14.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	344.86	581.90	
PIP*/Optional \$10,000 Med Pay	186.88	116.66	
Uninsured Motorist	145.05	203.48	
Property Damage	190.24	190.24	
<u>Liability Subtotal</u>	<u>867.03</u>	<u>1,092.28</u>	26.0%
Comprehensive Collision	101.85	101.85	
Collision	278.83	278.83	
<u>Total Major Coverages</u>	<u>1,247.71</u>	<u>1,472.96</u>	18.1%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Jackson County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	227.06	383.13	
Personal Injury Protection*	157.40		
Uninsured Motorist	86.63	121.53	
Property Damage	180.75	180.75	
<u>Liability Subtotal</u>	<u>651.84</u>	<u>685.41</u>	5.2%
Comprehensive	172.07	172.07	
Collision	309.10	309.10	
<u>Total Major Coverages</u>	<u>1,133.01</u>	<u>1,166.58</u>	3.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	227.06	383.13	
PIP*/Optional \$5,000 Med Pay	157.40	59.33	
Uninsured Motorist	86.63	121.53	
Property Damage	180.75	180.75	
<u>Liability Subtotal</u>	<u>651.84</u>	<u>744.74</u>	14.3%
Comprehensive	172.07	172.07	
Collision	309.10	309.10	
<u>Total Major Coverages</u>	<u>1,133.01</u>	<u>1,225.91</u>	8.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	227.06	383.13	
PIP*/Optional \$10,000 Med Pay	157.40	98.26	
Uninsured Motorist	86.63	121.53	
Property Damage	180.75	180.75	
<u>Liability Subtotal</u>	<u>651.84</u>	<u>783.67</u>	20.2%
Comprehensive	172.07	172.07	
Collision	309.10	309.10	
<u>Total Major Coverages</u>	<u>1,133.01</u>	<u>1,264.84</u>	11.6%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Jefferson County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	231.63	390.84	
Personal Injury Protection*	175.39		
Uninsured Motorist	98.26	137.84	
Property Damage	189.86	189.86	
<u>Liability Subtotal</u>	<u>695.14</u>	<u>718.54</u>	3.4%
Comprehensive Collision	166.71	166.71	
Collision	318.58	318.58	
<u>Total Major Coverages</u>	<u>1,180.43</u>	<u>1,203.83</u>	2.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	231.63	390.84	
PIP*/Optional \$5,000 Med Pay	175.39	66.11	
Uninsured Motorist	98.26	137.84	
Property Damage	189.86	189.86	
<u>Liability Subtotal</u>	<u>695.14</u>	<u>784.65</u>	12.9%
Comprehensive Collision	166.71	166.71	
Collision	318.58	318.58	
<u>Total Major Coverages</u>	<u>1,180.43</u>	<u>1,269.94</u>	7.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	231.63	390.84	
PIP*/Optional \$10,000 Med Pay	175.39	109.49	
Uninsured Motorist	98.26	137.84	
Property Damage	189.86	189.86	
<u>Liability Subtotal</u>	<u>695.14</u>	<u>828.03</u>	19.1%
Comprehensive Collision	166.71	166.71	
Collision	318.58	318.58	
<u>Total Major Coverages</u>	<u>1,180.43</u>	<u>1,313.32</u>	11.3%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Lafayette County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	303.58	512.25	
Personal Injury Protection*	233.75		
Uninsured Motorist	98.47	138.14	
Property Damage	229.75	229.75	
<u>Liability Subtotal</u>	<u>865.55</u>	<u>880.14</u>	1.7%
Comprehensive	164.17	164.17	
Collision	370.44	370.44	
<u>Total Major Coverages</u>	<u>1,400.16</u>	<u>1,414.75</u>	1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	303.58	512.25	
PIP*/Optional \$5,000 Med Pay	233.75	88.10	
Uninsured Motorist	98.47	138.14	
Property Damage	229.75	229.75	
<u>Liability Subtotal</u>	<u>865.55</u>	<u>968.24</u>	11.9%
Comprehensive	164.17	164.17	
Collision	370.44	370.44	
<u>Total Major Coverages</u>	<u>1,400.16</u>	<u>1,502.85</u>	7.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	303.58	512.25	
PIP*/Optional \$10,000 Med Pay	233.75	145.92	
Uninsured Motorist	98.47	138.14	
Property Damage	229.75	229.75	
<u>Liability Subtotal</u>	<u>865.55</u>	<u>1,026.06</u>	18.5%
Comprehensive	164.17	164.17	
Collision	370.44	370.44	
<u>Total Major Coverages</u>	<u>1,400.16</u>	<u>1,560.67</u>	11.5%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Lake County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	332.52	561.08	
Personal Injury Protection*	232.53		
Uninsured Motorist	126.71	177.75	
Property Damage	210.68	210.68	
<u>Liability Subtotal</u>	<u>902.44</u>	<u>949.51</u>	5.2%
Comprehensive	116.30	116.30	
Collision	308.88	308.88	
<u>Total Major Coverages</u>	<u>1,327.62</u>	<u>1,374.69</u>	3.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	332.52	561.08	
PIP*/Optional \$5,000 Med Pay	232.53	87.64	
Uninsured Motorist	126.71	177.75	
Property Damage	210.68	210.68	
<u>Liability Subtotal</u>	<u>902.44</u>	<u>1,037.15</u>	14.9%
Comprehensive	116.30	116.30	
Collision	308.88	308.88	
<u>Total Major Coverages</u>	<u>1,327.62</u>	<u>1,462.33</u>	10.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	332.52	561.08	
PIP*/Optional \$10,000 Med Pay	232.53	145.16	
Uninsured Motorist	126.71	177.75	
Property Damage	210.68	210.68	
<u>Liability Subtotal</u>	<u>902.44</u>	<u>1,094.67</u>	21.3%
Comprehensive	116.30	116.30	
Collision	308.88	308.88	
<u>Total Major Coverages</u>	<u>1,327.62</u>	<u>1,519.85</u>	14.5%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Lee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	339.22	572.38	
Personal Injury Protection*	220.41		
Uninsured Motorist	126.51	177.47	
Property Damage	204.97	204.97	
<u>Liability Subtotal</u>	<u>891.11</u>	<u>954.82</u>	7.1%
Comprehensive	106.79	106.79	
Collision	306.62	306.62	
<u>Total Major Coverages</u>	<u>1,304.52</u>	<u>1,368.23</u>	4.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	339.22	572.38	
PIP*/Optional \$5,000 Med Pay	220.41	83.08	
Uninsured Motorist	126.51	177.47	
Property Damage	204.97	204.97	
<u>Liability Subtotal</u>	<u>891.11</u>	<u>1,037.90</u>	16.5%
Comprehensive	106.79	106.79	
Collision	306.62	306.62	
<u>Total Major Coverages</u>	<u>1,304.52</u>	<u>1,451.31</u>	11.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	339.22	572.38	
PIP*/Optional \$10,000 Med Pay	220.41	137.59	
Uninsured Motorist	126.51	177.47	
Property Damage	204.97	204.97	
<u>Liability Subtotal</u>	<u>891.11</u>	<u>1,092.41</u>	22.6%
Comprehensive	106.79	106.79	
Collision	306.62	306.62	
<u>Total Major Coverages</u>	<u>1,304.52</u>	<u>1,505.82</u>	15.4%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Leon County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	294.10	496.25	
Personal Injury Protection*	193.58		
Uninsured Motorist	103.25	144.84	
Property Damage	239.85	239.85	
<u>Liability Subtotal</u>	<u>830.78</u>	<u>880.94</u>	6.0%
Comprehensive	129.78	129.78	
Collision	365.14	365.14	
<u>Total Major Coverages</u>	<u>1,325.70</u>	<u>1,375.86</u>	3.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	294.10	496.25	
PIP*/Optional \$5,000 Med Pay	193.58	72.96	
Uninsured Motorist	103.25	144.84	
Property Damage	239.85	239.85	
<u>Liability Subtotal</u>	<u>830.78</u>	<u>953.90</u>	14.8%
Comprehensive	129.78	129.78	
Collision	365.14	365.14	
<u>Total Major Coverages</u>	<u>1,325.70</u>	<u>1,448.82</u>	9.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	294.10	496.25	
PIP*/Optional \$10,000 Med Pay	193.58	120.84	
Uninsured Motorist	103.25	144.84	
Property Damage	239.85	239.85	
<u>Liability Subtotal</u>	<u>830.78</u>	<u>1,001.78</u>	20.6%
Comprehensive	129.78	129.78	
Collision	365.14	365.14	
<u>Total Major Coverages</u>	<u>1,325.70</u>	<u>1,496.70</u>	12.9%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Levy County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	251.18	423.83	
Personal Injury Protection*	188.71		
Uninsured Motorist	108.37	152.03	
Property Damage	173.14	173.14	
<u>Liability Subtotal</u>	<u>721.40</u>	<u>749.00</u>	3.8%
Comprehensive	117.57	117.57	
Collision	273.03	273.03	
<u>Total Major Coverages</u>	<u>1,112.00</u>	<u>1,139.60</u>	2.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	251.18	423.83	
PIP*/Optional \$5,000 Med Pay	188.71	71.13	
Uninsured Motorist	108.37	152.03	
Property Damage	173.14	173.14	
<u>Liability Subtotal</u>	<u>721.40</u>	<u>820.13</u>	13.7%
Comprehensive	117.57	117.57	
Collision	273.03	273.03	
<u>Total Major Coverages</u>	<u>1,112.00</u>	<u>1,210.73</u>	8.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	251.18	423.83	
PIP*/Optional \$10,000 Med Pay	188.71	117.80	
Uninsured Motorist	108.37	152.03	
Property Damage	173.14	173.14	
<u>Liability Subtotal</u>	<u>721.40</u>	<u>866.80</u>	20.2%
Comprehensive	117.57	117.57	
Collision	273.03	273.03	
<u>Total Major Coverages</u>	<u>1,112.00</u>	<u>1,257.40</u>	13.1%

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



The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Liberty County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	226.27	381.80	
Personal Injury Protection*	187.83		
Uninsured Motorist	69.62	97.67	
Property Damage	179.46	179.46	
<u>Liability Subtotal</u>	<u>663.18</u>	<u>658.93</u>	-0.6%
Comprehensive Collision	181.62	181.62	
328.63	328.63	328.63	
<u>Total Major Coverages</u>	<u>1,173.43</u>	<u>1,169.18</u>	-0.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	226.27	381.80	
PIP*/Optional \$5,000 Med Pay	187.83	70.80	
Uninsured Motorist	69.62	97.67	
Property Damage	179.46	179.46	
<u>Liability Subtotal</u>	<u>663.18</u>	<u>729.73</u>	10.0%
Comprehensive Collision	181.62	181.62	
328.63	328.63	328.63	
<u>Total Major Coverages</u>	<u>1,173.43</u>	<u>1,239.98</u>	5.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	226.27	381.80	
PIP*/Optional \$10,000 Med Pay	187.83	117.26	
Uninsured Motorist	69.62	97.67	
Property Damage	179.46	179.46	
<u>Liability Subtotal</u>	<u>663.18</u>	<u>776.19</u>	17.0%
Comprehensive Collision	181.62	181.62	
328.63	328.63	328.63	
<u>Total Major Coverages</u>	<u>1,173.43</u>	<u>1,286.44</u>	9.6%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Madison County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	225.94	381.24	
Personal Injury Protection*	178.99		
Uninsured Motorist	79.44	111.44	
Property Damage	162.69	162.69	
<u>Liability Subtotal</u>	<u>647.06</u>	<u>655.37</u>	1.3%
Comprehensive	184.97	184.97	
Collision	304.68	304.68	
<u>Total Major Coverages</u>	<u>1,136.71</u>	<u>1,145.02</u>	0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	225.94	381.24	
PIP*/Optional \$5,000 Med Pay	178.99	67.46	
Uninsured Motorist	79.44	111.44	
Property Damage	162.69	162.69	
<u>Liability Subtotal</u>	<u>647.06</u>	<u>722.83</u>	11.7%
Comprehensive	184.97	184.97	
Collision	304.68	304.68	
<u>Total Major Coverages</u>	<u>1,136.71</u>	<u>1,212.48</u>	6.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	225.94	381.24	
PIP*/Optional \$10,000 Med Pay	178.99	111.74	
Uninsured Motorist	79.44	111.44	
Property Damage	162.69	162.69	
<u>Liability Subtotal</u>	<u>647.06</u>	<u>767.11</u>	18.6%
Comprehensive	184.97	184.97	
Collision	304.68	304.68	
<u>Total Major Coverages</u>	<u>1,136.71</u>	<u>1,256.76</u>	10.6%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Manatee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	366.09	617.72	
Personal Injury Protection*	232.77		
Uninsured Motorist	130.61	183.22	
Property Damage	223.77	223.77	
<u>Liability Subtotal</u>	<u>953.24</u>	<u>1,024.71</u>	7.5%
Comprehensive Collision	109.58	109.58	
Collision	312.32	312.32	
<u>Total Major Coverages</u>	<u>1,375.14</u>	<u>1,446.61</u>	5.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	366.09	617.72	
PIP*/Optional \$5,000 Med Pay	232.77	87.73	
Uninsured Motorist	130.61	183.22	
Property Damage	223.77	223.77	
<u>Liability Subtotal</u>	<u>953.24</u>	<u>1,112.44</u>	16.7%
Comprehensive Collision	109.58	109.58	
Collision	312.32	312.32	
<u>Total Major Coverages</u>	<u>1,375.14</u>	<u>1,534.34</u>	11.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	366.09	617.72	
PIP*/Optional \$10,000 Med Pay	232.77	145.31	
Uninsured Motorist	130.61	183.22	
Property Damage	223.77	223.77	
<u>Liability Subtotal</u>	<u>953.24</u>	<u>1,170.02</u>	22.7%
Comprehensive Collision	109.58	109.58	
Collision	312.32	312.32	
<u>Total Major Coverages</u>	<u>1,375.14</u>	<u>1,591.92</u>	15.8%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Marion County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	308.19	520.02	
Personal Injury Protection*	219.76		
Uninsured Motorist	128.26	179.93	
Property Damage	196.33	196.33	
<u>Liability Subtotal</u>	<u>852.54</u>	<u>896.28</u>	5.1%
Comprehensive	102.86	102.86	
Collision	287.52	287.52	
<u>Total Major Coverages</u>	<u>1,242.92</u>	<u>1,286.66</u>	3.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	308.19	520.02	
PIP*/Optional \$5,000 Med Pay	219.76	82.83	
Uninsured Motorist	128.26	179.93	
Property Damage	196.33	196.33	
<u>Liability Subtotal</u>	<u>852.54</u>	<u>979.11</u>	14.8%
Comprehensive	102.86	102.86	
Collision	287.52	287.52	
<u>Total Major Coverages</u>	<u>1,242.92</u>	<u>1,369.49</u>	10.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	308.19	520.02	
PIP*/Optional \$10,000 Med Pay	219.76	137.19	
Uninsured Motorist	128.26	179.93	
Property Damage	196.33	196.33	
<u>Liability Subtotal</u>	<u>852.54</u>	<u>1,033.47</u>	21.2%
Comprehensive	102.86	102.86	
Collision	287.52	287.52	
<u>Total Major Coverages</u>	<u>1,242.92</u>	<u>1,423.85</u>	14.6%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Martin County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	402.42	679.02	
Personal Injury Protection*	192.53		
Uninsured Motorist	168.31	236.11	
Property Damage	195.96	195.96	
<u>Liability Subtotal</u>	<u>959.22</u>	<u>1,111.09</u>	15.8%
Comprehensive	97.08	97.08	
Collision	286.78	286.78	
<u>Total Major Coverages</u>	<u>1,343.08</u>	<u>1,494.95</u>	11.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	402.42	679.02	
PIP*/Optional \$5,000 Med Pay	192.53	72.57	
Uninsured Motorist	168.31	236.11	
Property Damage	195.96	195.96	
<u>Liability Subtotal</u>	<u>959.22</u>	<u>1,183.66</u>	23.4%
Comprehensive	97.08	97.08	
Collision	286.78	286.78	
<u>Total Major Coverages</u>	<u>1,343.08</u>	<u>1,567.52</u>	16.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	402.42	679.02	
PIP*/Optional \$10,000 Med Pay	192.53	120.19	
Uninsured Motorist	168.31	236.11	
Property Damage	195.96	195.96	
<u>Liability Subtotal</u>	<u>959.22</u>	<u>1,231.28</u>	28.4%
Comprehensive	97.08	97.08	
Collision	286.78	286.78	
<u>Total Major Coverages</u>	<u>1,343.08</u>	<u>1,615.14</u>	20.3%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Miami-Dade County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	355.42	599.72	
Personal Injury Protection*	427.45		
Uninsured Motorist	142.80	200.32	
Property Damage	288.28	288.28	
<u>Liability Subtotal</u>	<u>1,213.95</u>	<u>1,088.32</u>	-10.3%
Comprehensive	199.27	199.27	
Collision	497.43	497.43	
<u>Total Major Coverages</u>	<u>1,910.65</u>	<u>1,785.02</u>	-6.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	355.42	599.72	
PIP*/Optional \$5,000 Med Pay	427.45	161.11	
Uninsured Motorist	142.80	200.32	
Property Damage	288.28	288.28	
<u>Liability Subtotal</u>	<u>1,213.95</u>	<u>1,249.43</u>	2.9%
Comprehensive	199.27	199.27	
Collision	497.43	497.43	
<u>Total Major Coverages</u>	<u>1,910.65</u>	<u>1,946.13</u>	1.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	355.42	599.72	
PIP*/Optional \$10,000 Med Pay	427.45	266.84	
Uninsured Motorist	142.80	200.32	
Property Damage	288.28	288.28	
<u>Liability Subtotal</u>	<u>1,213.95</u>	<u>1,355.16</u>	11.6%
Comprehensive	199.27	199.27	
Collision	497.43	497.43	
<u>Total Major Coverages</u>	<u>1,910.65</u>	<u>2,051.86</u>	7.4%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
 Monroe County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	341.29	575.88	
Personal Injury Protection*	222.96		
Uninsured Motorist	123.41	173.12	
Property Damage	226.43	226.43	
<u>Liability Subtotal</u>	<u>914.09</u>	<u>975.43</u>	6.7%
Comprehensive	201.26	201.26	
Collision	371.12	371.12	
<u>Total Major Coverages</u>	<u>1,486.47</u>	<u>1,547.81</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	341.29	575.88	
PIP*/Optional \$5,000 Med Pay	222.96	84.04	
Uninsured Motorist	123.41	173.12	
Property Damage	226.43	226.43	
<u>Liability Subtotal</u>	<u>914.09</u>	<u>1,059.47</u>	15.9%
Comprehensive	201.26	201.26	
Collision	371.12	371.12	
<u>Total Major Coverages</u>	<u>1,486.47</u>	<u>1,631.85</u>	9.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	341.29	575.88	
PIP*/Optional \$10,000 Med Pay	222.96	139.19	
Uninsured Motorist	123.41	173.12	
Property Damage	226.43	226.43	
<u>Liability Subtotal</u>	<u>914.09</u>	<u>1,114.62</u>	21.9%
Comprehensive	201.26	201.26	
Collision	371.12	371.12	
<u>Total Major Coverages</u>	<u>1,486.47</u>	<u>1,687.00</u>	13.5%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Nassau County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	281.35	474.74	
Personal Injury Protection*	160.67		
Uninsured Motorist	111.65	156.63	
Property Damage	180.64	180.64	
<u>Liability Subtotal</u>	<u>734.31</u>	<u>812.01</u>	10.6%
Comprehensive	135.34	135.34	
Collision	293.28	293.28	
<u>Total Major Coverages</u>	<u>1,162.93</u>	<u>1,240.63</u>	6.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	281.35	474.74	
PIP*/Optional \$5,000 Med Pay	160.67	60.56	
Uninsured Motorist	111.65	156.63	
Property Damage	180.64	180.64	
<u>Liability Subtotal</u>	<u>734.31</u>	<u>872.57</u>	18.8%
Comprehensive	135.34	135.34	
Collision	293.28	293.28	
<u>Total Major Coverages</u>	<u>1,162.93</u>	<u>1,301.19</u>	11.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	281.35	474.74	
PIP*/Optional \$10,000 Med Pay	160.67	100.30	
Uninsured Motorist	111.65	156.63	
Property Damage	180.64	180.64	
<u>Liability Subtotal</u>	<u>734.31</u>	<u>912.31</u>	24.2%
Comprehensive	135.34	135.34	
Collision	293.28	293.28	
<u>Total Major Coverages</u>	<u>1,162.93</u>	<u>1,340.93</u>	15.3%

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



The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Okaloosa County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	239.17	403.56	
Personal Injury Protection*	154.88		
Uninsured Motorist	91.27	128.04	
Property Damage	211.11	211.11	
<u>Liability Subtotal</u>	<u>696.43</u>	<u>742.71</u>	6.6%
Comprehensive	145.06	145.06	
Collision	315.76	315.76	
<u>Total Major Coverages</u>	<u>1,157.25</u>	<u>1,203.53</u>	4.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	239.17	403.56	
PIP*/Optional \$5,000 Med Pay	154.88	58.38	
Uninsured Motorist	91.27	128.04	
Property Damage	211.11	211.11	
<u>Liability Subtotal</u>	<u>696.43</u>	<u>801.09</u>	15.0%
Comprehensive	145.06	145.06	
Collision	315.76	315.76	
<u>Total Major Coverages</u>	<u>1,157.25</u>	<u>1,261.91</u>	9.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	239.17	403.56	
PIP*/Optional \$10,000 Med Pay	154.88	96.69	
Uninsured Motorist	91.27	128.04	
Property Damage	211.11	211.11	
<u>Liability Subtotal</u>	<u>696.43</u>	<u>839.40</u>	20.5%
Comprehensive	145.06	145.06	
Collision	315.76	315.76	
<u>Total Major Coverages</u>	<u>1,157.25</u>	<u>1,300.22</u>	12.4%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Okeechobee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	316.48	534.01	
Personal Injury Protection*	231.64		
Uninsured Motorist	116.94	164.05	
Property Damage	207.05	207.05	
<u>Liability Subtotal</u>	<u>872.11</u>	<u>905.11</u>	3.8%
Comprehensive Collision	131.03	131.03	
Collision	314.20	314.20	
<u>Total Major Coverages</u>	<u>1,317.34</u>	<u>1,350.34</u>	2.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	316.48	534.01	
PIP*/Optional \$5,000 Med Pay	231.64	87.31	
Uninsured Motorist	116.94	164.05	
Property Damage	207.05	207.05	
<u>Liability Subtotal</u>	<u>872.11</u>	<u>992.42</u>	13.8%
Comprehensive Collision	131.03	131.03	
Collision	314.20	314.20	
<u>Total Major Coverages</u>	<u>1,317.34</u>	<u>1,437.65</u>	9.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	316.48	534.01	
PIP*/Optional \$10,000 Med Pay	231.64	144.60	
Uninsured Motorist	116.94	164.05	
Property Damage	207.05	207.05	
<u>Liability Subtotal</u>	<u>872.11</u>	<u>1,049.71</u>	20.4%
Comprehensive Collision	131.03	131.03	
Collision	314.20	314.20	
<u>Total Major Coverages</u>	<u>1,317.34</u>	<u>1,494.94</u>	13.5%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Orange County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	379.35	640.10	
Personal Injury Protection*	340.73		
Uninsured Motorist	139.62	195.86	
Property Damage	255.23	255.23	
<u>Liability Subtotal</u>	<u>1,114.93</u>	<u>1,091.19</u>	-2.1%
Comprehensive Collision	124.70	124.70	
Collision	365.84	365.84	
<u>Total Major Coverages</u>	<u>1,605.47</u>	<u>1,581.73</u>	-1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	379.35	640.10	
PIP*/Optional \$5,000 Med Pay	340.73	128.43	
Uninsured Motorist	139.62	195.86	
Property Damage	255.23	255.23	
<u>Liability Subtotal</u>	<u>1,114.93</u>	<u>1,219.62</u>	9.4%
Comprehensive Collision	124.70	124.70	
Collision	365.84	365.84	
<u>Total Major Coverages</u>	<u>1,605.47</u>	<u>1,710.16</u>	6.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	379.35	640.10	
PIP*/Optional \$10,000 Med Pay	340.73	212.71	
Uninsured Motorist	139.62	195.86	
Property Damage	255.23	255.23	
<u>Liability Subtotal</u>	<u>1,114.93</u>	<u>1,303.90</u>	16.9%
Comprehensive Collision	124.70	124.70	
Collision	365.84	365.84	
<u>Total Major Coverages</u>	<u>1,605.47</u>	<u>1,794.44</u>	11.8%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Osceola County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	369.12	622.83	
Personal Injury Protection*	367.56		
Uninsured Motorist	154.22	216.34	
Property Damage	241.77	241.77	
<u>Liability Subtotal</u>	<u>1,132.67</u>	<u>1,080.94</u>	-4.6%
Comprehensive	120.96	120.96	
Collision	352.29	352.29	
<u>Total Major Coverages</u>	<u>1,605.92</u>	<u>1,554.19</u>	-3.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	369.12	622.83	
PIP*/Optional \$5,000 Med Pay	367.56	138.54	
Uninsured Motorist	154.22	216.34	
Property Damage	241.77	241.77	
<u>Liability Subtotal</u>	<u>1,132.67</u>	<u>1,219.48</u>	7.7%
Comprehensive	120.96	120.96	
Collision	352.29	352.29	
<u>Total Major Coverages</u>	<u>1,605.92</u>	<u>1,692.73</u>	5.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	369.12	622.83	
PIP*/Optional \$10,000 Med Pay	367.56	229.45	
Uninsured Motorist	154.22	216.34	
Property Damage	241.77	241.77	
<u>Liability Subtotal</u>	<u>1,132.67</u>	<u>1,310.39</u>	15.7%
Comprehensive	120.96	120.96	
Collision	352.29	352.29	
<u>Total Major Coverages</u>	<u>1,605.92</u>	<u>1,783.64</u>	11.1%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Palm Beach County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	520.94	879.01	
Personal Injury Protection*	345.40		
Uninsured Motorist	201.11	282.12	
Property Damage	255.29	255.29	
<u>Liability Subtotal</u>	<u>1,322.74</u>	<u>1,416.42</u>	7.1%
Comprehensive Collision	130.81	130.81	
Collision	407.13	407.13	
<u>Total Major Coverages</u>	<u>1,860.68</u>	<u>1,954.36</u>	5.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	520.94	879.01	
PIP*/Optional \$5,000 Med Pay	345.40	130.19	
Uninsured Motorist	201.11	282.12	
Property Damage	255.29	255.29	
<u>Liability Subtotal</u>	<u>1,322.74</u>	<u>1,546.61</u>	16.9%
Comprehensive Collision	130.81	130.81	
Collision	407.13	407.13	
<u>Total Major Coverages</u>	<u>1,860.68</u>	<u>2,084.55</u>	12.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	520.94	879.01	
PIP*/Optional \$10,000 Med Pay	345.40	215.62	
Uninsured Motorist	201.11	282.12	
Property Damage	255.29	255.29	
<u>Liability Subtotal</u>	<u>1,322.74</u>	<u>1,632.04</u>	23.4%
Comprehensive Collision	130.81	130.81	
Collision	407.13	407.13	
<u>Total Major Coverages</u>	<u>1,860.68</u>	<u>2,169.98</u>	16.6%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Pasco County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	440.28	742.91	
Personal Injury Protection*	302.01		
Uninsured Motorist	153.64	215.53	
Property Damage	246.11	246.11	
<u>Liability Subtotal</u>	<u>1,142.04</u>	<u>1,204.55</u>	5.5%
Comprehensive	146.60	146.60	
Collision	332.36	332.36	
<u>Total Major Coverages</u>	<u>1,621.00</u>	<u>1,683.51</u>	3.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	440.28	742.91	
PIP*/Optional \$5,000 Med Pay	302.01	113.83	
Uninsured Motorist	153.64	215.53	
Property Damage	246.11	246.11	
<u>Liability Subtotal</u>	<u>1,142.04</u>	<u>1,318.38</u>	15.4%
Comprehensive	146.60	146.60	
Collision	332.36	332.36	
<u>Total Major Coverages</u>	<u>1,621.00</u>	<u>1,797.34</u>	10.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	440.28	742.91	
PIP*/Optional \$10,000 Med Pay	302.01	188.53	
Uninsured Motorist	153.64	215.53	
Property Damage	246.11	246.11	
<u>Liability Subtotal</u>	<u>1,142.04</u>	<u>1,393.08</u>	22.0%
Comprehensive	146.60	146.60	
Collision	332.36	332.36	
<u>Total Major Coverages</u>	<u>1,621.00</u>	<u>1,872.04</u>	15.5%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Pinellas County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	451.41	761.69	
Personal Injury Protection*	278.17		
Uninsured Motorist	173.19	242.96	
Property Damage	243.58	243.58	
<u>Liability Subtotal</u>	<u>1,146.35</u>	<u>1,248.23</u>	8.9%
Comprehensive Collision	122.25	122.25	
Collision	309.17	309.17	
<u>Total Major Coverages</u>	<u>1,577.77</u>	<u>1,679.65</u>	6.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	451.41	761.69	
PIP*/Optional \$5,000 Med Pay	278.17	104.85	
Uninsured Motorist	173.19	242.96	
Property Damage	243.58	243.58	
<u>Liability Subtotal</u>	<u>1,146.35</u>	<u>1,353.08</u>	18.0%
Comprehensive Collision	122.25	122.25	
Collision	309.17	309.17	
<u>Total Major Coverages</u>	<u>1,577.77</u>	<u>1,784.50</u>	13.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	451.41	761.69	
PIP*/Optional \$10,000 Med Pay	278.17	173.65	
Uninsured Motorist	173.19	242.96	
Property Damage	243.58	243.58	
<u>Liability Subtotal</u>	<u>1,146.35</u>	<u>1,421.88</u>	24.0%
Comprehensive Collision	122.25	122.25	
Collision	309.17	309.17	
<u>Total Major Coverages</u>	<u>1,577.77</u>	<u>1,853.30</u>	17.5%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Polk County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	347.59	586.51	
Personal Injury Protection*	282.60		
Uninsured Motorist	131.05	183.84	
Property Damage	233.86	233.86	
<u>Liability Subtotal</u>	<u>995.10</u>	<u>1,004.21</u>	0.9%
Comprehensive	119.78	119.78	
Collision	346.69	346.69	
<u>Total Major Coverages</u>	<u>1,461.57</u>	<u>1,470.68</u>	0.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	347.59	586.51	
PIP*/Optional \$5,000 Med Pay	282.60	106.52	
Uninsured Motorist	131.05	183.84	
Property Damage	233.86	233.86	
<u>Liability Subtotal</u>	<u>995.10</u>	<u>1,110.73</u>	11.6%
Comprehensive	119.78	119.78	
Collision	346.69	346.69	
<u>Total Major Coverages</u>	<u>1,461.57</u>	<u>1,577.20</u>	7.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	347.59	586.51	
PIP*/Optional \$10,000 Med Pay	282.60	176.42	
Uninsured Motorist	131.05	183.84	
Property Damage	233.86	233.86	
<u>Liability Subtotal</u>	<u>995.10</u>	<u>1,180.63</u>	18.6%
Comprehensive	119.78	119.78	
Collision	346.69	346.69	
<u>Total Major Coverages</u>	<u>1,461.57</u>	<u>1,647.10</u>	12.7%

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



The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Putnam County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	297.58	502.12	
Personal Injury Protection*	201.93		
Uninsured Motorist	108.75	152.56	
Property Damage	190.89	190.89	
<u>Liability Subtotal</u>	<u>799.15</u>	<u>845.57</u>	5.8%
Comprehensive Collision	129.14	129.14	
Collision	298.55	298.55	
<u>Total Major Coverages</u>	<u>1,226.84</u>	<u>1,273.26</u>	3.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	297.58	502.12	
PIP*/Optional \$5,000 Med Pay	201.93	76.11	
Uninsured Motorist	108.75	152.56	
Property Damage	190.89	190.89	
<u>Liability Subtotal</u>	<u>799.15</u>	<u>921.68</u>	15.3%
Comprehensive Collision	129.14	129.14	
Collision	298.55	298.55	
<u>Total Major Coverages</u>	<u>1,226.84</u>	<u>1,349.37</u>	10.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	297.58	502.12	
PIP*/Optional \$10,000 Med Pay	201.93	126.06	
Uninsured Motorist	108.75	152.56	
Property Damage	190.89	190.89	
<u>Liability Subtotal</u>	<u>799.15</u>	<u>971.63</u>	21.6%
Comprehensive Collision	129.14	129.14	
Collision	298.55	298.55	
<u>Total Major Coverages</u>	<u>1,226.84</u>	<u>1,399.32</u>	14.1%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
 Santa Rosa County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	260.23	439.10	
Personal Injury Protection*	173.40		
Uninsured Motorist	101.35	142.18	
Property Damage	210.76	210.76	
<u>Liability Subtotal</u>	<u>745.74</u>	<u>792.04</u>	6.2%
Comprehensive Collision	148.17	148.17	
Collision	313.54	313.54	
<u>Total Major Coverages</u>	<u>1,207.45</u>	<u>1,253.75</u>	3.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	260.23	439.10	
PIP*/Optional \$5,000 Med Pay	173.40	65.36	
Uninsured Motorist	101.35	142.18	
Property Damage	210.76	210.76	
<u>Liability Subtotal</u>	<u>745.74</u>	<u>857.40</u>	15.0%
Comprehensive Collision	148.17	148.17	
Collision	313.54	313.54	
<u>Total Major Coverages</u>	<u>1,207.45</u>	<u>1,319.11</u>	9.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	260.23	439.10	
PIP*/Optional \$10,000 Med Pay	173.40	108.25	
Uninsured Motorist	101.35	142.18	
Property Damage	210.76	210.76	
<u>Liability Subtotal</u>	<u>745.74</u>	<u>900.29</u>	20.7%
Comprehensive Collision	148.17	148.17	
Collision	313.54	313.54	
<u>Total Major Coverages</u>	<u>1,207.45</u>	<u>1,362.00</u>	12.8%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Sarasota County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	340.34	574.27	
Personal Injury Protection*	185.18		
Uninsured Motorist	117.96	165.48	
Property Damage	204.21	204.21	
<u>Liability Subtotal</u>	<u>847.69</u>	<u>943.96</u>	11.4%
Comprehensive	94.49	94.49	
Collision	287.18	287.18	
<u>Total Major Coverages</u>	<u>1,229.36</u>	<u>1,325.63</u>	7.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	340.34	574.27	
PIP*/Optional \$5,000 Med Pay	185.18	69.80	
Uninsured Motorist	117.96	165.48	
Property Damage	204.21	204.21	
<u>Liability Subtotal</u>	<u>847.69</u>	<u>1,013.76</u>	19.6%
Comprehensive	94.49	94.49	
Collision	287.18	287.18	
<u>Total Major Coverages</u>	<u>1,229.36</u>	<u>1,395.43</u>	13.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	340.34	574.27	
PIP*/Optional \$10,000 Med Pay	185.18	115.60	
Uninsured Motorist	117.96	165.48	
Property Damage	204.21	204.21	
<u>Liability Subtotal</u>	<u>847.69</u>	<u>1,059.56</u>	25.0%
Comprehensive	94.49	94.49	
Collision	287.18	287.18	
<u>Total Major Coverages</u>	<u>1,229.36</u>	<u>1,441.23</u>	17.2%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Seminole County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	361.05	609.22	
Personal Injury Protection*	254.40		
Uninsured Motorist	131.75	184.82	
Property Damage	234.44	234.44	
<u>Liability Subtotal</u>	<u>981.64</u>	<u>1,028.48</u>	4.8%
Comprehensive Collision	109.13	109.13	
Collision	322.17	322.17	
<u>Total Major Coverages</u>	<u>1,412.94</u>	<u>1,459.78</u>	3.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	361.05	609.22	
PIP*/Optional \$5,000 Med Pay	254.40	95.89	
Uninsured Motorist	131.75	184.82	
Property Damage	234.44	234.44	
<u>Liability Subtotal</u>	<u>981.64</u>	<u>1,124.37</u>	14.5%
Comprehensive Collision	109.13	109.13	
Collision	322.17	322.17	
<u>Total Major Coverages</u>	<u>1,412.94</u>	<u>1,555.67</u>	10.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	361.05	609.22	
PIP*/Optional \$10,000 Med Pay	254.40	158.81	
Uninsured Motorist	131.75	184.82	
Property Damage	234.44	234.44	
<u>Liability Subtotal</u>	<u>981.64</u>	<u>1,187.29</u>	20.9%
Comprehensive Collision	109.13	109.13	
Collision	322.17	322.17	
<u>Total Major Coverages</u>	<u>1,412.94</u>	<u>1,618.59</u>	14.6%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
St. Johns County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	322.77	544.63	
Personal Injury Protection*	157.84		
Uninsured Motorist	129.27	181.34	
Property Damage	202.54	202.54	
<u>Liability Subtotal</u>	<u>812.42</u>	<u>928.51</u>	14.3%
Comprehensive Collision	112.31	112.31	
Collision	304.92	304.92	
<u>Total Major Coverages</u>	<u>1,229.65</u>	<u>1,345.74</u>	9.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	322.77	544.63	
PIP*/Optional \$5,000 Med Pay	157.84	59.49	
Uninsured Motorist	129.27	181.34	
Property Damage	202.54	202.54	
<u>Liability Subtotal</u>	<u>812.42</u>	<u>988.00</u>	21.6%
Comprehensive Collision	112.31	112.31	
Collision	304.92	304.92	
<u>Total Major Coverages</u>	<u>1,229.65</u>	<u>1,405.23</u>	14.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	322.77	544.63	
PIP*/Optional \$10,000 Med Pay	157.84	98.53	
Uninsured Motorist	129.27	181.34	
Property Damage	202.54	202.54	
<u>Liability Subtotal</u>	<u>812.42</u>	<u>1,027.04</u>	26.4%
Comprehensive Collision	112.31	112.31	
Collision	304.92	304.92	
<u>Total Major Coverages</u>	<u>1,229.65</u>	<u>1,444.27</u>	17.5%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
St. Lucie County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	383.80	647.60	
Personal Injury Protection*	300.19		
Uninsured Motorist	165.99	232.86	
Property Damage	212.10	212.10	
<u>Liability Subtotal</u>	<u>1,062.08</u>	<u>1,092.56</u>	2.9%
Comprehensive Collision	106.95	106.95	
297.90	297.90	297.90	
<u>Total Major Coverages</u>	<u>1,466.93</u>	<u>1,497.41</u>	2.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	383.80	647.60	
PIP*/Optional \$5,000 Med Pay	300.19	113.15	
Uninsured Motorist	165.99	232.86	
Property Damage	212.10	212.10	
<u>Liability Subtotal</u>	<u>1,062.08</u>	<u>1,205.71</u>	13.5%
Comprehensive Collision	106.95	106.95	
297.90	297.90	297.90	
<u>Total Major Coverages</u>	<u>1,466.93</u>	<u>1,610.56</u>	9.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	383.80	647.60	
PIP*/Optional \$10,000 Med Pay	300.19	187.40	
Uninsured Motorist	165.99	232.86	
Property Damage	212.10	212.10	
<u>Liability Subtotal</u>	<u>1,062.08</u>	<u>1,279.96</u>	20.5%
Comprehensive Collision	106.95	106.95	
297.90	297.90	297.90	
<u>Total Major Coverages</u>	<u>1,466.93</u>	<u>1,684.81</u>	14.9%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
 Sumter County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	333.43	562.61	
Personal Injury Protection*	151.88		
Uninsured Motorist	111.31	156.15	
Property Damage	165.30	165.30	
<u>Liability Subtotal</u>	<u>761.92</u>	<u>884.06</u>	16.0%
Comprehensive	91.90	91.90	
Collision	240.38	240.38	
<u>Total Major Coverages</u>	<u>1,094.20</u>	<u>1,216.34</u>	11.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	333.43	562.61	
PIP*/Optional \$5,000 Med Pay	151.88	57.25	
Uninsured Motorist	111.31	156.15	
Property Damage	165.30	165.30	
<u>Liability Subtotal</u>	<u>761.92</u>	<u>941.31</u>	23.5%
Comprehensive	91.90	91.90	
Collision	240.38	240.38	
<u>Total Major Coverages</u>	<u>1,094.20</u>	<u>1,273.59</u>	16.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	333.43	562.61	
PIP*/Optional \$10,000 Med Pay	151.88	94.81	
Uninsured Motorist	111.31	156.15	
Property Damage	165.30	165.30	
<u>Liability Subtotal</u>	<u>761.92</u>	<u>978.87</u>	28.5%
Comprehensive	91.90	91.90	
Collision	240.38	240.38	
<u>Total Major Coverages</u>	<u>1,094.20</u>	<u>1,311.15</u>	19.8%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Suwannee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	276.02	465.74	
Personal Injury Protection*	214.49		
Uninsured Motorist	100.63	141.17	
Property Damage	204.30	204.30	
<u>Liability Subtotal</u>	<u>795.44</u>	<u>811.21</u>	2.0%
Comprehensive	155.12	155.12	
Collision	333.34	333.34	
<u>Total Major Coverages</u>	<u>1,283.90</u>	<u>1,299.67</u>	1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	276.02	465.74	
PIP*/Optional \$5,000 Med Pay	214.49	80.84	
Uninsured Motorist	100.63	141.17	
Property Damage	204.30	204.30	
<u>Liability Subtotal</u>	<u>795.44</u>	<u>892.05</u>	12.1%
Comprehensive	155.12	155.12	
Collision	333.34	333.34	
<u>Total Major Coverages</u>	<u>1,283.90</u>	<u>1,380.51</u>	7.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	276.02	465.74	
PIP*/Optional \$10,000 Med Pay	214.49	133.90	
Uninsured Motorist	100.63	141.17	
Property Damage	204.30	204.30	
<u>Liability Subtotal</u>	<u>795.44</u>	<u>945.11</u>	18.8%
Comprehensive	155.12	155.12	
Collision	333.34	333.34	
<u>Total Major Coverages</u>	<u>1,283.90</u>	<u>1,433.57</u>	11.7%

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



The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Taylor County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	228.14	384.95	
Personal Injury Protection*	159.74		
Uninsured Motorist	106.50	149.40	
Property Damage	163.45	163.45	
<u>Liability Subtotal</u>	<u>657.83</u>	<u>697.80</u>	6.1%
Comprehensive Collision	158.60	158.60	
Collision	300.79	300.79	
<u>Total Major Coverages</u>	<u>1,117.22</u>	<u>1,157.19</u>	3.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	228.14	384.95	
PIP*/Optional \$5,000 Med Pay	159.74	60.21	
Uninsured Motorist	106.50	149.40	
Property Damage	163.45	163.45	
<u>Liability Subtotal</u>	<u>657.83</u>	<u>758.01</u>	15.2%
Comprehensive Collision	158.60	158.60	
Collision	300.79	300.79	
<u>Total Major Coverages</u>	<u>1,117.22</u>	<u>1,217.40</u>	9.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	228.14	384.95	
PIP*/Optional \$10,000 Med Pay	159.74	99.72	
Uninsured Motorist	106.50	149.40	
Property Damage	163.45	163.45	
<u>Liability Subtotal</u>	<u>657.83</u>	<u>797.52</u>	21.2%
Comprehensive Collision	158.60	158.60	
Collision	300.79	300.79	
<u>Total Major Coverages</u>	<u>1,117.22</u>	<u>1,256.91</u>	12.5%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
 Union County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	251.79	424.86	
Personal Injury Protection*	210.35		
Uninsured Motorist	85.59	120.07	
Property Damage	192.38	192.38	
<u>Liability Subtotal</u>	<u>740.11</u>	<u>737.31</u>	-0.4%
Comprehensive	152.96	152.96	
Collision	314.83	314.83	
<u>Total Major Coverages</u>	<u>1,207.90</u>	<u>1,205.10</u>	-0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	251.79	424.86	
PIP*/Optional \$5,000 Med Pay	210.35	79.28	
Uninsured Motorist	85.59	120.07	
Property Damage	192.38	192.38	
<u>Liability Subtotal</u>	<u>740.11</u>	<u>816.59</u>	10.3%
Comprehensive	152.96	152.96	
Collision	314.83	314.83	
<u>Total Major Coverages</u>	<u>1,207.90</u>	<u>1,284.38</u>	6.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	251.79	424.86	
PIP*/Optional \$10,000 Med Pay	210.35	131.31	
Uninsured Motorist	85.59	120.07	
Property Damage	192.38	192.38	
<u>Liability Subtotal</u>	<u>740.11</u>	<u>868.62</u>	17.4%
Comprehensive	152.96	152.96	
Collision	314.83	314.83	
<u>Total Major Coverages</u>	<u>1,207.90</u>	<u>1,336.41</u>	10.6%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Volusia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	330.62	557.87	
Personal Injury Protection*	229.28		
Uninsured Motorist	123.26	172.91	
Property Damage	207.60	207.60	
<u>Liability Subtotal</u>	<u>890.76</u>	<u>938.38</u>	5.3%
Comprehensive Collision	116.82	116.82	
293.83	293.83	293.83	
<u>Total Major Coverages</u>	<u>1,301.41</u>	<u>1,349.03</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	330.62	557.87	
PIP*/Optional \$5,000 Med Pay	229.28	86.42	
Uninsured Motorist	123.26	172.91	
Property Damage	207.60	207.60	
<u>Liability Subtotal</u>	<u>890.76</u>	<u>1,024.80</u>	15.0%
Comprehensive Collision	116.82	116.82	
293.83	293.83	293.83	
<u>Total Major Coverages</u>	<u>1,301.41</u>	<u>1,435.45</u>	10.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	330.62	557.87	
PIP*/Optional \$10,000 Med Pay	229.28	143.13	
Uninsured Motorist	123.26	172.91	
Property Damage	207.60	207.60	
<u>Liability Subtotal</u>	<u>890.76</u>	<u>1,081.51</u>	21.4%
Comprehensive Collision	116.82	116.82	
293.83	293.83	293.83	
<u>Total Major Coverages</u>	<u>1,301.41</u>	<u>1,492.16</u>	14.7%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Wakulla County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	231.51	390.64	
Personal Injury Protection*	178.05		
Uninsured Motorist	86.50	121.35	
Property Damage	176.04	176.04	
<u>Liability Subtotal</u>	<u>672.10</u>	<u>688.03</u>	2.4%
Comprehensive Collision	157.39	157.39	
Collision	305.84	305.84	
<u>Total Major Coverages</u>	<u>1,135.33</u>	<u>1,151.26</u>	1.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	231.51	390.64	
PIP*/Optional \$5,000 Med Pay	178.05	67.11	
Uninsured Motorist	86.50	121.35	
Property Damage	176.04	176.04	
<u>Liability Subtotal</u>	<u>672.10</u>	<u>755.14</u>	12.4%
Comprehensive Collision	157.39	157.39	
Collision	305.84	305.84	
<u>Total Major Coverages</u>	<u>1,135.33</u>	<u>1,218.37</u>	7.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	231.51	390.64	
PIP*/Optional \$10,000 Med Pay	178.05	111.15	
Uninsured Motorist	86.50	121.35	
Property Damage	176.04	176.04	
<u>Liability Subtotal</u>	<u>672.10</u>	<u>799.18</u>	18.9%
Comprehensive Collision	157.39	157.39	
Collision	305.84	305.84	
<u>Total Major Coverages</u>	<u>1,135.33</u>	<u>1,262.41</u>	11.2%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Walton County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	234.29	395.33	
Personal Injury Protection*	152.27		
Uninsured Motorist	106.17	148.94	
Property Damage	187.70	187.70	
<u>Liability Subtotal</u>	<u>680.43</u>	<u>731.97</u>	7.6%
Comprehensive	140.15	140.15	
Collision	306.99	306.99	
<u>Total Major Coverages</u>	<u>1,127.57</u>	<u>1,179.11</u>	4.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	234.29	395.33	
PIP*/Optional \$5,000 Med Pay	152.27	57.39	
Uninsured Motorist	106.17	148.94	
Property Damage	187.70	187.70	
<u>Liability Subtotal</u>	<u>680.43</u>	<u>789.36</u>	16.0%
Comprehensive	140.15	140.15	
Collision	306.99	306.99	
<u>Total Major Coverages</u>	<u>1,127.57</u>	<u>1,236.50</u>	9.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	234.29	395.33	
PIP*/Optional \$10,000 Med Pay	152.27	95.06	
Uninsured Motorist	106.17	148.94	
Property Damage	187.70	187.70	
<u>Liability Subtotal</u>	<u>680.43</u>	<u>827.03</u>	21.5%
Comprehensive	140.15	140.15	
Collision	306.99	306.99	
<u>Total Major Coverages</u>	<u>1,127.57</u>	<u>1,274.17</u>	13.0%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits  
Washington County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury	203.58	343.51	
Personal Injury Protection*	171.35		
Uninsured Motorist	85.49	119.93	
Property Damage	176.10	176.10	
<u>Liability Subtotal</u>	<u>636.52</u>	<u>639.54</u>	0.5%
Comprehensive	165.46	165.46	
Collision	299.75	299.75	
<u>Total Major Coverages</u>	<u>1,101.73</u>	<u>1,104.75</u>	0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	203.58	343.51	
PIP*/Optional \$5,000 Med Pay	171.35	64.58	
Uninsured Motorist	85.49	119.93	
Property Damage	176.10	176.10	
<u>Liability Subtotal</u>	<u>636.52</u>	<u>704.12</u>	10.6%
Comprehensive	165.46	165.46	
Collision	299.75	299.75	
<u>Total Major Coverages</u>	<u>1,101.73</u>	<u>1,169.33</u>	6.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury	203.58	343.51	
PIP*/Optional \$10,000 Med Pay	171.35	106.97	
Uninsured Motorist	85.49	119.93	
Property Damage	176.10	176.10	
<u>Liability Subtotal</u>	<u>636.52</u>	<u>746.51</u>	17.3%
Comprehensive	165.46	165.46	
Collision	299.75	299.75	
<u>Total Major Coverages</u>	<u>1,101.73</u>	<u>1,211.72</u>	10.0%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Statewide Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		553.41	
Personal Injury Protection*	270.78		
Uninsured Motorist			
Property Damage	314.28	314.28	
<u>Liability Subtotal</u>	<u>585.06</u>	<u>867.69</u>	48.3%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>585.06</u>	<u>867.69</u>	48.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		553.41	
PIP*/Optional \$5,000 Med Pay	270.78	102.06	
Uninsured Motorist			
Property Damage	314.28	314.28	
<u>Liability Subtotal</u>	<u>585.06</u>	<u>969.75</u>	65.8%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>585.06</u>	<u>969.75</u>	65.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		553.41	
PIP*/Optional \$10,000 Med Pay	270.78	169.04	
Uninsured Motorist			
Property Damage	314.28	314.28	
<u>Liability Subtotal</u>	<u>585.06</u>	<u>1,036.73</u>	77.2%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>585.06</u>	<u>1,036.73</u>	77.2%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Alachua County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		439.32	
Personal Injury Protection*	191.34		
Uninsured Motorist			
Property Damage	295.5	295.50	
<u>Liability Subtotal</u>	<u>486.84</u>	<u>734.82</u>	50.9%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>486.84</u>	<u>734.82</u>	50.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		439.32	
PIP*/Optional \$5,000 Med Pay	191.34	72.12	
Uninsured Motorist			
Property Damage	295.50	295.50	
<u>Liability Subtotal</u>	<u>486.84</u>	<u>806.94</u>	65.8%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>486.84</u>	<u>806.94</u>	65.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		439.32	
PIP*/Optional \$10,000 Med Pay	191.34	119.45	
Uninsured Motorist			
Property Damage	295.50	295.50	
<u>Liability Subtotal</u>	<u>486.84</u>	<u>854.27</u>	75.5%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>486.84</u>	<u>854.27</u>	75.5%

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



The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Baker County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		426.03	
Personal Injury Protection*	167.47		
Uninsured Motorist			
Property Damage	268.24	268.24	
<u>Liability Subtotal</u>	<u>435.71</u>	<u>694.27</u>	59.3%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>435.71</u>	<u>694.27</u>	59.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		426.03	
PIP*/Optional \$5,000 Med Pay	167.47	63.12	
Uninsured Motorist			
Property Damage	268.24	268.24	
<u>Liability Subtotal</u>	<u>435.71</u>	<u>757.39</u>	73.8%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>435.71</u>	<u>757.39</u>	73.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		426.03	
PIP*/Optional \$10,000 Med Pay	167.47	104.55	
Uninsured Motorist			
Property Damage	268.24	268.24	
<u>Liability Subtotal</u>	<u>435.71</u>	<u>798.82</u>	83.3%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>435.71</u>	<u>798.82</u>	83.3%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Bay County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		386.60	
Personal Injury Protection*	189.94		
Uninsured Motorist			
Property Damage	312.19	312.19	
<u>Liability Subtotal</u>	<u>502.13</u>	<u>698.79</u>	39.2%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>502.13</u>	<u>698.79</u>	39.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		386.60	
PIP*/Optional \$5,000 Med Pay	189.94	71.59	
Uninsured Motorist			
Property Damage	312.19	312.19	
<u>Liability Subtotal</u>	<u>502.13</u>	<u>770.38</u>	53.4%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>502.13</u>	<u>770.38</u>	53.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		386.60	
PIP*/Optional \$10,000 Med Pay	189.94	118.57	
Uninsured Motorist			
Property Damage	312.19	312.19	
<u>Liability Subtotal</u>	<u>502.13</u>	<u>817.36</u>	62.8%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>502.13</u>	<u>817.36</u>	62.8%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Bradford County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		457.28	
Personal Injury Protection*	188.05		
Uninsured Motorist			
Property Damage	310.52	310.52	
<u>Liability Subtotal</u>	<u>498.57</u>	<u>767.80</u>	54.0%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>498.57</u>	<u>767.80</u>	54.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		457.28	
PIP*/Optional \$5,000 Med Pay	188.05	70.88	
Uninsured Motorist			
Property Damage	310.52	310.52	
<u>Liability Subtotal</u>	<u>498.57</u>	<u>838.68</u>	68.2%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>498.57</u>	<u>838.68</u>	68.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		457.28	
PIP*/Optional \$10,000 Med Pay	188.05	117.39	
Uninsured Motorist			
Property Damage	310.52	310.52	
<u>Liability Subtotal</u>	<u>498.57</u>	<u>885.19</u>	77.5%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>498.57</u>	<u>885.19</u>	77.5%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Brevard County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		492.17	
Personal Injury Protection*	198.16		
Uninsured Motorist			
Property Damage	289.05	289.05	
<u>Liability Subtotal</u>	<u>487.21</u>	<u>781.22</u>	60.3%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>487.21</u>	<u>781.22</u>	60.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		492.17	
PIP*/Optional \$5,000 Med Pay	198.16	74.69	
Uninsured Motorist			
Property Damage	289.05	289.05	
<u>Liability Subtotal</u>	<u>487.21</u>	<u>855.91</u>	75.7%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>487.21</u>	<u>855.91</u>	75.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		492.17	
PIP*/Optional \$10,000 Med Pay	198.16	123.70	
Uninsured Motorist			
Property Damage	289.05	289.05	
<u>Liability Subtotal</u>	<u>487.21</u>	<u>904.92</u>	85.7%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>487.21</u>	<u>904.92</u>	85.7%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Broward County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		632.16	
Personal Injury Protection*	365.68		
Uninsured Motorist			
Property Damage	320.28	320.28	
<u>Liability Subtotal</u>	<u>685.96</u>	<u>952.44</u>	38.8%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>685.96</u>	<u>952.44</u>	38.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		632.16	
PIP*/Optional \$5,000 Med Pay	365.68	137.83	
Uninsured Motorist			
Property Damage	320.28	320.28	
<u>Liability Subtotal</u>	<u>685.96</u>	<u>1,090.27</u>	58.9%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>685.96</u>	<u>1,090.27</u>	58.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		632.16	
PIP*/Optional \$10,000 Med Pay	365.68	228.28	
Uninsured Motorist			
Property Damage	320.28	320.28	
<u>Liability Subtotal</u>	<u>685.96</u>	<u>1,180.72</u>	72.1%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>685.96</u>	<u>1,180.72</u>	72.1%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Calhoun County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		354.81	
Personal Injury Protection*	154.23		
Uninsured Motorist			
Property Damage	239.58	239.58	
<u>Liability Subtotal</u>	<u>393.81</u>	<u>594.39</u>	50.9%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>393.81</u>	<u>594.39</u>	50.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		354.81	
PIP*/Optional \$5,000 Med Pay	154.23	58.13	
Uninsured Motorist			
Property Damage	239.58	239.58	
<u>Liability Subtotal</u>	<u>393.81</u>	<u>652.52</u>	65.7%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>393.81</u>	<u>652.52</u>	65.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		354.81	
PIP*/Optional \$10,000 Med Pay	154.23	96.28	
Uninsured Motorist			
Property Damage	239.58	239.58	
<u>Liability Subtotal</u>	<u>393.81</u>	<u>690.67</u>	75.4%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>393.81</u>	<u>690.67</u>	75.4%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Charlotte County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		464.64	
Personal Injury Protection*	188.05		
Uninsured Motorist			
Property Damage	285.77	285.77	
<u>Liability Subtotal</u>	<u>473.82</u>	<u>750.41</u>	58.4%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>473.82</u>	<u>750.41</u>	58.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		464.64	
PIP*/Optional \$5,000 Med Pay	188.05	70.88	
Uninsured Motorist			
Property Damage	285.77	285.77	
<u>Liability Subtotal</u>	<u>473.82</u>	<u>821.29</u>	73.3%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>473.82</u>	<u>821.29</u>	73.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		464.64	
PIP*/Optional \$10,000 Med Pay	188.05	117.39	
Uninsured Motorist			
Property Damage	285.77	285.77	
<u>Liability Subtotal</u>	<u>473.82</u>	<u>867.80</u>	83.1%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>473.82</u>	<u>867.80</u>	83.1%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Citrus County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		461.74	
Personal Injury Protection*	190.12		
Uninsured Motorist			
Property Damage	269.18	269.18	
<u>Liability Subtotal</u>	<u>459.30</u>	<u>730.92</u>	59.1%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>459.30</u>	<u>730.92</u>	59.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		461.74	
PIP*/Optional \$5,000 Med Pay	190.12	71.66	
Uninsured Motorist			
Property Damage	269.18	269.18	
<u>Liability Subtotal</u>	<u>459.30</u>	<u>802.58</u>	74.7%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>459.30</u>	<u>802.58</u>	74.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		461.74	
PIP*/Optional \$10,000 Med Pay	190.12	118.69	
Uninsured Motorist			
Property Damage	269.18	269.18	
<u>Liability Subtotal</u>	<u>459.30</u>	<u>849.61</u>	85.0%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>459.30</u>	<u>849.61</u>	85.0%

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



The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Clay County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		450.85	
Personal Injury Protection*	177.53		
Uninsured Motorist			
Property Damage	281.29	281.29	
<u>Liability Subtotal</u>	<u>458.82</u>	<u>732.14</u>	59.6%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>458.82</u>	<u>732.14</u>	59.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		450.85	
PIP*/Optional \$5,000 Med Pay	177.53	66.91	
Uninsured Motorist			
Property Damage	281.29	281.29	
<u>Liability Subtotal</u>	<u>458.82</u>	<u>799.05</u>	74.2%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>458.82</u>	<u>799.05</u>	74.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		450.85	
PIP*/Optional \$10,000 Med Pay	177.53	110.83	
Uninsured Motorist			
Property Damage	281.29	281.29	
<u>Liability Subtotal</u>	<u>458.82</u>	<u>842.97</u>	83.7%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>458.82</u>	<u>842.97</u>	83.7%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Collier County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		451.83	
Personal Injury Protection*	186.36		
Uninsured Motorist			
Property Damage	285.85	285.85	
<u>Liability Subtotal</u>	<u>472.21</u>	<u>737.68</u>	56.2%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>472.21</u>	<u>737.68</u>	56.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		451.83	
PIP*/Optional \$5,000 Med Pay	186.36	70.24	
Uninsured Motorist			
Property Damage	285.85	285.85	
<u>Liability Subtotal</u>	<u>472.21</u>	<u>807.92</u>	71.1%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>472.21</u>	<u>807.92</u>	71.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		451.83	
PIP*/Optional \$10,000 Med Pay	186.36	116.34	
Uninsured Motorist			
Property Damage	285.85	285.85	
<u>Liability Subtotal</u>	<u>472.21</u>	<u>854.02</u>	80.9%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>472.21</u>	<u>854.02</u>	80.9%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Columbia County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		413.71	
Personal Injury Protection*	186.18		
Uninsured Motorist			
Property Damage	263.29	263.29	
<u>Liability Subtotal</u>	<u>449.47</u>	<u>677.00</u>	50.6%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>449.47</u>	<u>677.00</u>	50.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		413.71	
PIP*/Optional \$5,000 Med Pay	186.18	70.17	
Uninsured Motorist			
Property Damage	263.29	263.29	
<u>Liability Subtotal</u>	<u>449.47</u>	<u>747.17</u>	66.2%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>449.47</u>	<u>747.17</u>	66.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		413.71	
PIP*/Optional \$10,000 Med Pay	186.18	116.23	
Uninsured Motorist			
Property Damage	263.29	263.29	
<u>Liability Subtotal</u>	<u>449.47</u>	<u>793.23</u>	76.5%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>449.47</u>	<u>793.23</u>	76.5%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

DeSoto County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		539.15	
Personal Injury Protection*	258.08		
Uninsured Motorist			
Property Damage	285.09	285.09	
<u>Liability Subtotal</u>	<u>543.17</u>	<u>824.24</u>	51.7%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>543.17</u>	<u>824.24</u>	51.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		539.15	
PIP*/Optional \$5,000 Med Pay	258.08	97.27	
Uninsured Motorist			
Property Damage	285.09	285.09	
<u>Liability Subtotal</u>	<u>543.17</u>	<u>921.51</u>	69.7%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>543.17</u>	<u>921.51</u>	69.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		539.15	
PIP*/Optional \$10,000 Med Pay	258.08	161.11	
Uninsured Motorist			
Property Damage	285.09	285.09	
<u>Liability Subtotal</u>	<u>543.17</u>	<u>985.35</u>	81.4%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>543.17</u>	<u>985.35</u>	81.4%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Dixie County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		353.35	
Personal Injury Protection*	168.21		
Uninsured Motorist			
Property Damage	231.25	231.25	
<u>Liability Subtotal</u>	<u>399.46</u>	<u>584.60</u>	46.3%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>399.46</u>	<u>584.60</u>	46.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		353.35	
PIP*/Optional \$5,000 Med Pay	168.21	63.40	
Uninsured Motorist			
Property Damage	231.25	231.25	
<u>Liability Subtotal</u>	<u>399.46</u>	<u>648.00</u>	62.2%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>399.46</u>	<u>648.00</u>	62.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		353.35	
PIP*/Optional \$10,000 Med Pay	168.21	105.01	
Uninsured Motorist			
Property Damage	231.25	231.25	
<u>Liability Subtotal</u>	<u>399.46</u>	<u>689.61</u>	72.6%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>399.46</u>	<u>689.61</u>	72.6%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Duval County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		527.46	
Personal Injury Protection*	277.73		
Uninsured Motorist			
Property Damage	338.17	338.17	
<u>Liability Subtotal</u>	<u>615.90</u>	<u>865.63</u>	40.5%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>615.90</u>	<u>865.63</u>	40.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		527.46	
PIP*/Optional \$5,000 Med Pay	277.73	104.68	
Uninsured Motorist			
Property Damage	338.17	338.17	
<u>Liability Subtotal</u>	<u>615.90</u>	<u>970.31</u>	57.5%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>615.90</u>	<u>970.31</u>	57.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		527.46	
PIP*/Optional \$10,000 Med Pay	277.73	173.38	
Uninsured Motorist			
Property Damage	338.17	338.17	
<u>Liability Subtotal</u>	<u>615.90</u>	<u>1,039.01</u>	68.7%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>615.90</u>	<u>1,039.01</u>	68.7%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Escambia County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		439.87	
Personal Injury Protection*	196.82		
Uninsured Motorist			
Property Damage	342.83	342.83	
<u>Liability Subtotal</u>	<u>539.65</u>	<u>782.70</u>	45.0%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>539.65</u>	<u>782.70</u>	45.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		439.87	
PIP*/Optional \$5,000 Med Pay	196.82	74.18	
Uninsured Motorist			
Property Damage	342.83	342.83	
<u>Liability Subtotal</u>	<u>539.65</u>	<u>856.88</u>	58.8%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>539.65</u>	<u>856.88</u>	58.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		439.87	
PIP*/Optional \$10,000 Med Pay	196.82	122.87	
Uninsured Motorist			
Property Damage	342.83	342.83	
<u>Liability Subtotal</u>	<u>539.65</u>	<u>905.57</u>	67.8%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>539.65</u>	<u>905.57</u>	67.8%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Flagler County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		465.15	
Personal Injury Protection*	154.38		
Uninsured Motorist			
Property Damage	245.86	245.86	
<u>Liability Subtotal</u>	<u>400.24</u>	<u>711.01</u>	77.6%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>400.24</u>	<u>711.01</u>	77.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		465.15	
PIP*/Optional \$5,000 Med Pay	154.38	58.19	
Uninsured Motorist			
Property Damage	245.86	245.86	
<u>Liability Subtotal</u>	<u>400.24</u>	<u>769.20</u>	92.2%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>400.24</u>	<u>769.20</u>	92.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		465.15	
PIP*/Optional \$10,000 Med Pay	154.38	96.37	
Uninsured Motorist			
Property Damage	245.86	245.86	
<u>Liability Subtotal</u>	<u>400.24</u>	<u>807.38</u>	101.7%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>400.24</u>	<u>807.38</u>	101.7%

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



The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Franklin County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		361.28	
Personal Injury Protection*	168.79		
Uninsured Motorist			
Property Damage	242.11	242.11	
<u>Liability Subtotal</u>	<u>410.90</u>	<u>603.39</u>	46.8%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>410.90</u>	<u>603.39</u>	46.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		361.28	
PIP*/Optional \$5,000 Med Pay	168.79	63.62	
Uninsured Motorist			
Property Damage	242.11	242.11	
<u>Liability Subtotal</u>	<u>410.90</u>	<u>667.01</u>	62.3%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>410.90</u>	<u>667.01</u>	62.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		361.28	
PIP*/Optional \$10,000 Med Pay	168.79	105.37	
Uninsured Motorist			
Property Damage	242.11	242.11	
<u>Liability Subtotal</u>	<u>410.90</u>	<u>708.76</u>	72.5%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>410.90</u>	<u>708.76</u>	72.5%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Gadsden County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		401.01	
Personal Injury Protection*	217.08		
Uninsured Motorist			
Property Damage	246.28	246.28	
<u>Liability Subtotal</u>	<u>463.36</u>	<u>647.29</u>	39.7%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>463.36</u>	<u>647.29</u>	39.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		401.01	
PIP*/Optional \$5,000 Med Pay	217.08	81.82	
Uninsured Motorist			
Property Damage	246.28	246.28	
<u>Liability Subtotal</u>	<u>463.36</u>	<u>729.11</u>	57.4%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>463.36</u>	<u>729.11</u>	57.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		401.01	
PIP*/Optional \$10,000 Med Pay	217.08	135.52	
Uninsured Motorist			
Property Damage	246.28	246.28	
<u>Liability Subtotal</u>	<u>463.36</u>	<u>782.81</u>	68.9%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>463.36</u>	<u>782.81</u>	68.9%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Gilchrist County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		394.99	
Personal Injury Protection*	172.75		
Uninsured Motorist			
Property Damage	280.1	280.10	
<u>Liability Subtotal</u>	<u>452.85</u>	<u>675.09</u>	49.1%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>452.85</u>	<u>675.09</u>	49.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		394.99	
PIP*/Optional \$5,000 Med Pay	172.75	65.11	
Uninsured Motorist			
Property Damage	280.10	280.10	
<u>Liability Subtotal</u>	<u>452.85</u>	<u>740.20</u>	63.5%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>452.85</u>	<u>740.20</u>	63.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		394.99	
PIP*/Optional \$10,000 Med Pay	172.75	107.84	
Uninsured Motorist			
Property Damage	280.10	280.10	
<u>Liability Subtotal</u>	<u>452.85</u>	<u>782.93</u>	72.9%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>452.85</u>	<u>782.93</u>	72.9%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Glades County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		727.70	
Personal Injury Protection*	309.69		
Uninsured Motorist			
Property Damage	321.32	321.32	
<u>Liability Subtotal</u>	<u>631.01</u>	<u>1,049.02</u>	66.2%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>631.01</u>	<u>1,049.02</u>	66.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		727.70	
PIP*/Optional \$5,000 Med Pay	309.69	116.73	
Uninsured Motorist			
Property Damage	321.32	321.32	
<u>Liability Subtotal</u>	<u>631.01</u>	<u>1,165.75</u>	84.7%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>631.01</u>	<u>1,165.75</u>	84.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		727.70	
PIP*/Optional \$10,000 Med Pay	309.69	193.33	
Uninsured Motorist			
Property Damage	321.32	321.32	
<u>Liability Subtotal</u>	<u>631.01</u>	<u>1,242.35</u>	96.9%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>631.01</u>	<u>1,242.35</u>	96.9%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Gulf County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		378.76	
Personal Injury Protection*	142.71		
Uninsured Motorist			
Property Damage	233.57	233.57	
<u>Liability Subtotal</u>	<u>376.28</u>	<u>612.33</u>	62.7%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>376.28</u>	<u>612.33</u>	62.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		378.76	
PIP*/Optional \$5,000 Med Pay	142.71	53.79	
Uninsured Motorist			
Property Damage	233.57	233.57	
<u>Liability Subtotal</u>	<u>376.28</u>	<u>666.12</u>	77.0%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>376.28</u>	<u>666.12</u>	77.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		378.76	
PIP*/Optional \$10,000 Med Pay	142.71	89.09	
Uninsured Motorist			
Property Damage	233.57	233.57	
<u>Liability Subtotal</u>	<u>376.28</u>	<u>701.42</u>	86.4%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>376.28</u>	<u>701.42</u>	86.4%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Hamilton County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		414.55	
Personal Injury Protection*	165.54		
Uninsured Motorist			
Property Damage	224.8	224.80	
<u>Liability Subtotal</u>	<u>390.34</u>	<u>639.35</u>	63.8%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>390.34</u>	<u>639.35</u>	63.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		414.55	
PIP*/Optional \$5,000 Med Pay	165.54	62.39	
Uninsured Motorist			
Property Damage	224.80	224.80	
<u>Liability Subtotal</u>	<u>390.34</u>	<u>701.74</u>	79.8%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>390.34</u>	<u>701.74</u>	79.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		414.55	
PIP*/Optional \$10,000 Med Pay	165.54	103.34	
Uninsured Motorist			
Property Damage	224.80	224.80	
<u>Liability Subtotal</u>	<u>390.34</u>	<u>742.69</u>	90.3%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>390.34</u>	<u>742.69</u>	90.3%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Hardee County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		425.95	
Personal Injury Protection*	187.57		
Uninsured Motorist			
Property Damage	253.6	253.60	
<u>Liability Subtotal</u>	<u>441.17</u>	<u>679.55</u>	54.0%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>441.17</u>	<u>679.55</u>	54.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		425.95	
PIP*/Optional \$5,000 Med Pay	187.57	70.70	
Uninsured Motorist			
Property Damage	253.60	253.60	
<u>Liability Subtotal</u>	<u>441.17</u>	<u>750.25</u>	70.1%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>441.17</u>	<u>750.25</u>	70.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		425.95	
PIP*/Optional \$10,000 Med Pay	187.57	117.09	
Uninsured Motorist			
Property Damage	253.60	253.60	
<u>Liability Subtotal</u>	<u>441.17</u>	<u>796.64</u>	80.6%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>441.17</u>	<u>796.64</u>	80.6%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Hendry County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		566.80	
Personal Injury Protection*	329.67		
Uninsured Motorist			
Property Damage	277.53	277.53	
<u>Liability Subtotal</u>	<u>607.20</u>	<u>844.33</u>	39.1%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>607.20</u>	<u>844.33</u>	39.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		566.80	
PIP*/Optional \$5,000 Med Pay	329.67	124.26	
Uninsured Motorist			
Property Damage	277.53	277.53	
<u>Liability Subtotal</u>	<u>607.20</u>	<u>968.59</u>	59.5%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>607.20</u>	<u>968.59</u>	59.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		566.80	
PIP*/Optional \$10,000 Med Pay	329.67	205.80	
Uninsured Motorist			
Property Damage	277.53	277.53	
<u>Liability Subtotal</u>	<u>607.20</u>	<u>1,050.13</u>	72.9%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>607.20</u>	<u>1,050.13</u>	72.9%

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



The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Hernando County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		609.09	
Personal Injury Protection*	289.15		
Uninsured Motorist			
Property Damage	302.13	302.13	
<u>Liability Subtotal</u>	<u>591.28</u>	<u>911.22</u>	54.1%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>591.28</u>	<u>911.22</u>	54.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		609.09	
PIP*/Optional \$5,000 Med Pay	289.15	108.98	
Uninsured Motorist			
Property Damage	302.13	302.13	
<u>Liability Subtotal</u>	<u>591.28</u>	<u>1,020.20</u>	72.5%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>591.28</u>	<u>1,020.20</u>	72.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		609.09	
PIP*/Optional \$10,000 Med Pay	289.15	180.51	
Uninsured Motorist			
Property Damage	302.13	302.13	
<u>Liability Subtotal</u>	<u>591.28</u>	<u>1,091.73</u>	84.6%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>591.28</u>	<u>1,091.73</u>	84.6%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Highlands County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		492.06	
Personal Injury Protection*	247.3		
Uninsured Motorist			
Property Damage	290.92	290.92	
<u>Liability Subtotal</u>	<u>538.22</u>	<u>782.98</u>	45.5%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>538.22</u>	<u>782.98</u>	45.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		492.06	
PIP*/Optional \$5,000 Med Pay	247.30	93.21	
Uninsured Motorist			
Property Damage	290.92	290.92	
<u>Liability Subtotal</u>	<u>538.22</u>	<u>876.19</u>	62.8%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>538.22</u>	<u>876.19</u>	62.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		492.06	
PIP*/Optional \$10,000 Med Pay	247.30	154.38	
Uninsured Motorist			
Property Damage	290.92	290.92	
<u>Liability Subtotal</u>	<u>538.22</u>	<u>937.36</u>	74.2%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>538.22</u>	<u>937.36</u>	74.2%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Hillsborough County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		697.22	
Personal Injury Protection*	359.12		
Uninsured Motorist			
Property Damage	356.25	356.25	
<u>Liability Subtotal</u>	<u>715.37</u>	<u>1,053.47</u>	47.3%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>715.37</u>	<u>1,053.47</u>	47.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		697.22	
PIP*/Optional \$5,000 Med Pay	359.12	135.36	
Uninsured Motorist			
Property Damage	356.25	356.25	
<u>Liability Subtotal</u>	<u>715.37</u>	<u>1,188.83</u>	66.2%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>715.37</u>	<u>1,188.83</u>	66.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		697.22	
PIP*/Optional \$10,000 Med Pay	359.12	224.19	
Uninsured Motorist			
Property Damage	356.25	356.25	
<u>Liability Subtotal</u>	<u>715.37</u>	<u>1,277.66</u>	78.6%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>715.37</u>	<u>1,277.66</u>	78.6%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Holmes County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		376.86	
Personal Injury Protection*	149.79		
Uninsured Motorist			
Property Damage	257.36	257.36	
<u>Liability Subtotal</u>	<u>407.15</u>	<u>634.22</u>	55.8%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>407.15</u>	<u>634.22</u>	55.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		376.86	
PIP*/Optional \$5,000 Med Pay	149.79	56.46	
Uninsured Motorist			
Property Damage	257.36	257.36	
<u>Liability Subtotal</u>	<u>407.15</u>	<u>690.68</u>	69.6%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>407.15</u>	<u>690.68</u>	69.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		376.86	
PIP*/Optional \$10,000 Med Pay	149.79	93.51	
Uninsured Motorist			
Property Damage	257.36	257.36	
<u>Liability Subtotal</u>	<u>407.15</u>	<u>727.73</u>	78.7%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>407.15</u>	<u>727.73</u>	78.7%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Indian River County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		504.34	
Personal Injury Protection*	188.77		
Uninsured Motorist			
Property Damage	279.48	279.48	
<u>Liability Subtotal</u>	<u>468.25</u>	<u>783.82</u>	67.4%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>468.25</u>	<u>783.82</u>	67.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		504.34	
PIP*/Optional \$5,000 Med Pay	188.77	71.15	
Uninsured Motorist			
Property Damage	279.48	279.48	
<u>Liability Subtotal</u>	<u>468.25</u>	<u>854.97</u>	82.6%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>468.25</u>	<u>854.97</u>	82.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		504.34	
PIP*/Optional \$10,000 Med Pay	188.77	117.84	
Uninsured Motorist			
Property Damage	279.48	279.48	
<u>Liability Subtotal</u>	<u>468.25</u>	<u>901.66</u>	92.6%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>468.25</u>	<u>901.66</u>	92.6%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Jackson County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		354.76	
Personal Injury Protection*	147.38		
Uninsured Motorist			
Property Damage	274.72	274.72	
<u>Liability Subtotal</u>	<u>422.10</u>	<u>629.48</u>	49.1%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>422.10</u>	<u>629.48</u>	49.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		354.76	
PIP*/Optional \$5,000 Med Pay	147.38	55.55	
Uninsured Motorist			
Property Damage	274.72	274.72	
<u>Liability Subtotal</u>	<u>422.10</u>	<u>685.03</u>	62.3%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>422.10</u>	<u>685.03</u>	62.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		354.76	
PIP*/Optional \$10,000 Med Pay	147.38	92.00	
Uninsured Motorist			
Property Damage	274.72	274.72	
<u>Liability Subtotal</u>	<u>422.10</u>	<u>721.48</u>	70.9%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>422.10</u>	<u>721.48</u>	70.9%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Jefferson County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		383.93	
Personal Injury Protection*	178.73		
Uninsured Motorist			
Property Damage	289.52	289.52	
<u>Liability Subtotal</u>	<u>468.25</u>	<u>673.45</u>	43.8%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>468.25</u>	<u>673.45</u>	43.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		383.93	
PIP*/Optional \$5,000 Med Pay	178.73	67.37	
Uninsured Motorist			
Property Damage	289.52	289.52	
<u>Liability Subtotal</u>	<u>468.25</u>	<u>740.82</u>	58.2%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>468.25</u>	<u>740.82</u>	58.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		383.93	
PIP*/Optional \$10,000 Med Pay	178.73	111.57	
Uninsured Motorist			
Property Damage	289.52	289.52	
<u>Liability Subtotal</u>	<u>468.25</u>	<u>785.02</u>	67.6%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>468.25</u>	<u>785.02</u>	67.6%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Lafayette County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		492.08	
Personal Injury Protection*	227.67		
Uninsured Motorist			
Property Damage	299.38	299.38	
<u>Liability Subtotal</u>	<u>527.05</u>	<u>791.46</u>	50.2%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>527.05</u>	<u>791.46</u>	50.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		492.08	
PIP*/Optional \$5,000 Med Pay	227.67	85.81	
Uninsured Motorist			
Property Damage	299.38	299.38	
<u>Liability Subtotal</u>	<u>527.05</u>	<u>877.27</u>	66.4%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>527.05</u>	<u>877.27</u>	66.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		492.08	
PIP*/Optional \$10,000 Med Pay	227.67	142.13	
Uninsured Motorist			
Property Damage	299.38	299.38	
<u>Liability Subtotal</u>	<u>527.05</u>	<u>933.59</u>	77.1%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>527.05</u>	<u>933.59</u>	77.1%

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



The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Lake County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		514.75	
Personal Injury Protection*	253.1		
Uninsured Motorist			
Property Damage	302.67	302.67	
<u>Liability Subtotal</u>	<u>555.77</u>	<u>817.42</u>	47.1%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>555.77</u>	<u>817.42</u>	47.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		514.75	
PIP*/Optional \$5,000 Med Pay	253.10	95.40	
Uninsured Motorist			
Property Damage	302.67	302.67	
<u>Liability Subtotal</u>	<u>555.77</u>	<u>912.82</u>	64.2%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>555.77</u>	<u>912.82</u>	64.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		514.75	
PIP*/Optional \$10,000 Med Pay	253.10	158.00	
Uninsured Motorist			
Property Damage	302.67	302.67	
<u>Liability Subtotal</u>	<u>555.77</u>	<u>975.42</u>	75.5%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>555.77</u>	<u>975.42</u>	75.5%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Lee County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		501.04	
Personal Injury Protection*	207.34		
Uninsured Motorist			
Property Damage	294.01	294.01	
<u>Liability Subtotal</u>	<u>501.35</u>	<u>795.05</u>	58.6%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>501.35</u>	<u>795.05</u>	58.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		501.04	
PIP*/Optional \$5,000 Med Pay	207.34	78.15	
Uninsured Motorist			
Property Damage	294.01	294.01	
<u>Liability Subtotal</u>	<u>501.35</u>	<u>873.20</u>	74.2%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>501.35</u>	<u>873.20</u>	74.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		501.04	
PIP*/Optional \$10,000 Med Pay	207.34	129.43	
Uninsured Motorist			
Property Damage	294.01	294.01	
<u>Liability Subtotal</u>	<u>501.35</u>	<u>924.48</u>	84.4%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>501.35</u>	<u>924.48</u>	84.4%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Leon County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		442.81	
Personal Injury Protection*	200.85		
Uninsured Motorist			
Property Damage	355.96	355.96	
<u>Liability Subtotal</u>	<u>556.81</u>	<u>798.77</u>	43.5%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>556.81</u>	<u>798.77</u>	43.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		442.81	
PIP*/Optional \$5,000 Med Pay	200.85	75.70	
Uninsured Motorist			
Property Damage	355.96	355.96	
<u>Liability Subtotal</u>	<u>556.81</u>	<u>874.47</u>	57.0%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>556.81</u>	<u>874.47</u>	57.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		442.81	
PIP*/Optional \$10,000 Med Pay	200.85	125.38	
Uninsured Motorist			
Property Damage	355.96	355.96	
<u>Liability Subtotal</u>	<u>556.81</u>	<u>924.15</u>	66.0%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>556.81</u>	<u>924.15</u>	66.0%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Levy County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		404.92	
Personal Injury Protection*	174.85		
Uninsured Motorist			
Property Damage	251.96	251.96	
<u>Liability Subtotal</u>	<u>426.81</u>	<u>656.88</u>	53.9%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>426.81</u>	<u>656.88</u>	53.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		404.92	
PIP*/Optional \$5,000 Med Pay	174.85	65.90	
Uninsured Motorist			
Property Damage	251.96	251.96	
<u>Liability Subtotal</u>	<u>426.81</u>	<u>722.78</u>	69.3%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>426.81</u>	<u>722.78</u>	69.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		404.92	
PIP*/Optional \$10,000 Med Pay	174.85	109.15	
Uninsured Motorist			
Property Damage	251.96	251.96	
<u>Liability Subtotal</u>	<u>426.81</u>	<u>766.03</u>	79.5%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>426.81</u>	<u>766.03</u>	79.5%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Liberty County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		376.57	
Personal Injury Protection*	174.81		
Uninsured Motorist			
Property Damage	235.79	235.79	
<u>Liability Subtotal</u>	<u>410.60</u>	<u>612.36</u>	49.1%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>410.60</u>	<u>612.36</u>	49.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		376.57	
PIP*/Optional \$5,000 Med Pay	174.81	65.89	
Uninsured Motorist			
Property Damage	235.79	235.79	
<u>Liability Subtotal</u>	<u>410.60</u>	<u>678.25</u>	65.2%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>410.60</u>	<u>678.25</u>	65.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		376.57	
PIP*/Optional \$10,000 Med Pay	174.81	109.13	
Uninsured Motorist			
Property Damage	235.79	235.79	
<u>Liability Subtotal</u>	<u>410.60</u>	<u>721.49</u>	75.7%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>410.60</u>	<u>721.49</u>	75.7%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Madison County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		410.03	
Personal Injury Protection*	162.56		
Uninsured Motorist			
Property Damage	233.8	233.80	
<u>Liability Subtotal</u>	<u>396.36</u>	<u>643.83</u>	62.4%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>396.36</u>	<u>643.83</u>	62.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		410.03	
PIP*/Optional \$5,000 Med Pay	162.56	61.27	
Uninsured Motorist			
Property Damage	233.80	233.80	
<u>Liability Subtotal</u>	<u>396.36</u>	<u>705.10</u>	77.9%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>396.36</u>	<u>705.10</u>	77.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		410.03	
PIP*/Optional \$10,000 Med Pay	162.56	101.48	
Uninsured Motorist			
Property Damage	233.80	233.80	
<u>Liability Subtotal</u>	<u>396.36</u>	<u>745.31</u>	88.0%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>396.36</u>	<u>745.31</u>	88.0%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Manatee County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		557.38	
Personal Injury Protection*	212.67		
Uninsured Motorist			
Property Damage	316.23	316.23	
<u>Liability Subtotal</u>	<u>528.90</u>	<u>873.61</u>	65.2%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>528.90</u>	<u>873.61</u>	65.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		557.38	
PIP*/Optional \$5,000 Med Pay	212.67	80.16	
Uninsured Motorist			
Property Damage	316.23	316.23	
<u>Liability Subtotal</u>	<u>528.90</u>	<u>953.77</u>	80.3%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>528.90</u>	<u>953.77</u>	80.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		557.38	
PIP*/Optional \$10,000 Med Pay	212.67	132.76	
Uninsured Motorist			
Property Damage	316.23	316.23	
<u>Liability Subtotal</u>	<u>528.90</u>	<u>1,006.37</u>	90.3%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>528.90</u>	<u>1,006.37</u>	90.3%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Marion County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		492.69	
Personal Injury Protection*	231.93		
Uninsured Motorist			
Property Damage	282.48	282.48	
<u>Liability Subtotal</u>	<u>514.41</u>	<u>775.17</u>	50.7%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>514.41</u>	<u>775.17</u>	50.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		492.69	
PIP*/Optional \$5,000 Med Pay	231.93	87.42	
Uninsured Motorist			
Property Damage	282.48	282.48	
<u>Liability Subtotal</u>	<u>514.41</u>	<u>862.59</u>	67.7%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>514.41</u>	<u>862.59</u>	67.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		492.69	
PIP*/Optional \$10,000 Med Pay	231.93	144.79	
Uninsured Motorist			
Property Damage	282.48	282.48	
<u>Liability Subtotal</u>	<u>514.41</u>	<u>919.96</u>	78.8%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>514.41</u>	<u>919.96</u>	78.8%

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



The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Martin County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		581.33	
Personal Injury Protection*	191.14		
Uninsured Motorist			
Property Damage	276.14	276.14	
<u>Liability Subtotal</u>	<u>467.28</u>	<u>857.47</u>	83.5%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>467.28</u>	<u>857.47</u>	83.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		581.33	
PIP*/Optional \$5,000 Med Pay	191.14	72.04	
Uninsured Motorist			
Property Damage	276.14	276.14	
<u>Liability Subtotal</u>	<u>467.28</u>	<u>929.51</u>	98.9%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>467.28</u>	<u>929.51</u>	98.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		581.33	
PIP*/Optional \$10,000 Med Pay	191.14	119.32	
Uninsured Motorist			
Property Damage	276.14	276.14	
<u>Liability Subtotal</u>	<u>467.28</u>	<u>976.79</u>	109.0%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>467.28</u>	<u>976.79</u>	109.0%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Miami-Dade County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		510.80	
Personal Injury Protection*	358.45		
Uninsured Motorist			
Property Damage	318.53	318.53	
<u>Liability Subtotal</u>	<u>676.98</u>	<u>829.33</u>	22.5%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>676.98</u>	<u>829.33</u>	22.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		510.80	
PIP*/Optional \$5,000 Med Pay	358.45	135.10	
Uninsured Motorist			
Property Damage	318.53	318.53	
<u>Liability Subtotal</u>	<u>676.98</u>	<u>964.43</u>	42.5%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>676.98</u>	<u>964.43</u>	42.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		510.80	
PIP*/Optional \$10,000 Med Pay	358.45	223.77	
Uninsured Motorist			
Property Damage	318.53	318.53	
<u>Liability Subtotal</u>	<u>676.98</u>	<u>1,053.10</u>	55.6%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>676.98</u>	<u>1,053.10</u>	55.6%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Monroe County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		543.33	
Personal Injury Protection*	241.86		
Uninsured Motorist			
Property Damage	291.08	291.08	
<u>Liability Subtotal</u>	<u>532.94</u>	<u>834.41</u>	56.6%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>532.94</u>	<u>834.41</u>	56.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		543.33	
PIP*/Optional \$5,000 Med Pay	241.86	91.16	
Uninsured Motorist			
Property Damage	291.08	291.08	
<u>Liability Subtotal</u>	<u>532.94</u>	<u>925.57</u>	73.7%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>532.94</u>	<u>925.57</u>	73.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		543.33	
PIP*/Optional \$10,000 Med Pay	241.86	150.98	
Uninsured Motorist			
Property Damage	291.08	291.08	
<u>Liability Subtotal</u>	<u>532.94</u>	<u>985.39</u>	84.9%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>532.94</u>	<u>985.39</u>	84.9%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Nassau County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		429.71	
Personal Injury Protection*	144.73		
Uninsured Motorist			
Property Damage	272.15	272.15	
<u>Liability Subtotal</u>	<u>416.88</u>	<u>701.86</u>	68.4%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>416.88</u>	<u>701.86</u>	68.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		429.71	
PIP*/Optional \$5,000 Med Pay	144.73	54.55	
Uninsured Motorist			
Property Damage	272.15	272.15	
<u>Liability Subtotal</u>	<u>416.88</u>	<u>756.41</u>	81.4%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>416.88</u>	<u>756.41</u>	81.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		429.71	
PIP*/Optional \$10,000 Med Pay	144.73	90.35	
Uninsured Motorist			
Property Damage	272.15	272.15	
<u>Liability Subtotal</u>	<u>416.88</u>	<u>792.21</u>	90.0%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>416.88</u>	<u>792.21</u>	90.0%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Okaloosa County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		372.91	
Personal Injury Protection*	150.15		
Uninsured Motorist			
Property Damage	302.58	302.58	
<u>Liability Subtotal</u>	<u>452.73</u>	<u>675.49</u>	49.2%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>452.73</u>	<u>675.49</u>	49.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		372.91	
PIP*/Optional \$5,000 Med Pay	150.15	56.59	
Uninsured Motorist			
Property Damage	302.58	302.58	
<u>Liability Subtotal</u>	<u>452.73</u>	<u>732.08</u>	61.7%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>452.73</u>	<u>732.08</u>	61.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		372.91	
PIP*/Optional \$10,000 Med Pay	150.15	93.73	
Uninsured Motorist			
Property Damage	302.58	302.58	
<u>Liability Subtotal</u>	<u>452.73</u>	<u>769.22</u>	69.9%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>452.73</u>	<u>769.22</u>	69.9%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Okeechobee County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		485.00	
Personal Injury Protection*	220.42		
Uninsured Motorist			
Property Damage	289.02	289.02	
<u>Liability Subtotal</u>	<u>509.44</u>	<u>774.02</u>	51.9%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>509.44</u>	<u>774.02</u>	51.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		485.00	
PIP*/Optional \$5,000 Med Pay	220.42	83.08	
Uninsured Motorist			
Property Damage	289.02	289.02	
<u>Liability Subtotal</u>	<u>509.44</u>	<u>857.10</u>	68.2%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>509.44</u>	<u>857.10</u>	68.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		485.00	
PIP*/Optional \$10,000 Med Pay	220.42	137.60	
Uninsured Motorist			
Property Damage	289.02	289.02	
<u>Liability Subtotal</u>	<u>509.44</u>	<u>911.62</u>	78.9%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>509.44</u>	<u>911.62</u>	78.9%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Orange County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		582.49	
Personal Injury Protection*	324.46		
Uninsured Motorist			
Property Damage	335.38	335.38	
<u>Liability Subtotal</u>	<u>659.84</u>	<u>917.87</u>	39.1%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>659.84</u>	<u>917.87</u>	39.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		582.49	
PIP*/Optional \$5,000 Med Pay	324.46	122.29	
Uninsured Motorist			
Property Damage	335.38	335.38	
<u>Liability Subtotal</u>	<u>659.84</u>	<u>1,040.16</u>	57.6%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>659.84</u>	<u>1,040.16</u>	57.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		582.49	
PIP*/Optional \$10,000 Med Pay	324.46	202.55	
Uninsured Motorist			
Property Damage	335.38	335.38	
<u>Liability Subtotal</u>	<u>659.84</u>	<u>1,120.42</u>	69.8%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>659.84</u>	<u>1,120.42</u>	69.8%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Osceola County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		604.55	
Personal Injury Protection*	340.11		
Uninsured Motorist			
Property Damage	302.83	302.83	
<u>Liability Subtotal</u>	<u>642.94</u>	<u>907.38</u>	41.1%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>642.94</u>	<u>907.38</u>	41.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		604.55	
PIP*/Optional \$5,000 Med Pay	340.11	128.19	
Uninsured Motorist			
Property Damage	302.83	302.83	
<u>Liability Subtotal</u>	<u>642.94</u>	<u>1,035.57</u>	61.1%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>642.94</u>	<u>1,035.57</u>	61.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		604.55	
PIP*/Optional \$10,000 Med Pay	340.11	212.32	
Uninsured Motorist			
Property Damage	302.83	302.83	
<u>Liability Subtotal</u>	<u>642.94</u>	<u>1,119.70</u>	74.2%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>642.94</u>	<u>1,119.70</u>	74.2%

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



The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Palm Beach County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		704.88	
Personal Injury Protection*	318.22		
Uninsured Motorist			
Property Damage	318.99	318.99	
<u>Liability Subtotal</u>	<u>637.21</u>	<u>1,023.87</u>	60.7%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>637.21</u>	<u>1,023.87</u>	60.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		704.88	
PIP*/Optional \$5,000 Med Pay	318.22	119.94	
Uninsured Motorist			
Property Damage	318.99	318.99	
<u>Liability Subtotal</u>	<u>637.21</u>	<u>1,143.81</u>	79.5%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>637.21</u>	<u>1,143.81</u>	79.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		704.88	
PIP*/Optional \$10,000 Med Pay	318.22	198.65	
Uninsured Motorist			
Property Damage	318.99	318.99	
<u>Liability Subtotal</u>	<u>637.21</u>	<u>1,222.52</u>	91.9%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>637.21</u>	<u>1,222.52</u>	91.9%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Pasco County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		647.11	
Personal Injury Protection*	295.46		
Uninsured Motorist			
Property Damage	324.18	324.18	
<u>Liability Subtotal</u>	<u>619.64</u>	<u>971.29</u>	56.8%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>619.64</u>	<u>971.29</u>	56.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		647.11	
PIP*/Optional \$5,000 Med Pay	295.46	111.36	
Uninsured Motorist			
Property Damage	324.18	324.18	
<u>Liability Subtotal</u>	<u>619.64</u>	<u>1,082.65</u>	74.7%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>619.64</u>	<u>1,082.65</u>	74.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		647.11	
PIP*/Optional \$10,000 Med Pay	295.46	184.44	
Uninsured Motorist			
Property Damage	324.18	324.18	
<u>Liability Subtotal</u>	<u>619.64</u>	<u>1,155.73</u>	86.5%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>619.64</u>	<u>1,155.73</u>	86.5%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Pinellas County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		650.37	
Personal Injury Protection*	272.39		
Uninsured Motorist			
Property Damage	316.46	316.46	
<u>Liability Subtotal</u>	<u>588.85</u>	<u>966.83</u>	64.2%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>588.85</u>	<u>966.83</u>	64.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		650.37	
PIP*/Optional \$5,000 Med Pay	272.39	102.67	
Uninsured Motorist			
Property Damage	316.46	316.46	
<u>Liability Subtotal</u>	<u>588.85</u>	<u>1,069.50</u>	81.6%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>588.85</u>	<u>1,069.50</u>	81.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		650.37	
PIP*/Optional \$10,000 Med Pay	272.39	170.04	
Uninsured Motorist			
Property Damage	316.46	316.46	
<u>Liability Subtotal</u>	<u>588.85</u>	<u>1,136.87</u>	93.1%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>588.85</u>	<u>1,136.87</u>	93.1%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Polk County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		565.46	
Personal Injury Protection*	283.28		
Uninsured Motorist			
Property Damage	313.55	313.55	
<u>Liability Subtotal</u>	<u>596.83</u>	<u>879.01</u>	47.3%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>596.83</u>	<u>879.01</u>	47.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		565.46	
PIP*/Optional \$5,000 Med Pay	283.28	106.77	
Uninsured Motorist			
Property Damage	313.55	313.55	
<u>Liability Subtotal</u>	<u>596.83</u>	<u>985.78</u>	65.2%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>596.83</u>	<u>985.78</u>	65.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		565.46	
PIP*/Optional \$10,000 Med Pay	283.28	176.84	
Uninsured Motorist			
Property Damage	313.55	313.55	
<u>Liability Subtotal</u>	<u>596.83</u>	<u>1,055.85</u>	76.9%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>596.83</u>	<u>1,055.85</u>	76.9%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Putnam County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		488.76	
Personal Injury Protection*	196.8		
Uninsured Motorist			
Property Damage	280.52	280.52	
<u>Liability Subtotal</u>	<u>477.32</u>	<u>769.28</u>	61.2%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>477.32</u>	<u>769.28</u>	61.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		488.76	
PIP*/Optional \$5,000 Med Pay	196.80	74.18	
Uninsured Motorist			
Property Damage	280.52	280.52	
<u>Liability Subtotal</u>	<u>477.32</u>	<u>843.46</u>	76.7%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>477.32</u>	<u>843.46</u>	76.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		488.76	
PIP*/Optional \$10,000 Med Pay	196.80	122.86	
Uninsured Motorist			
Property Damage	280.52	280.52	
<u>Liability Subtotal</u>	<u>477.32</u>	<u>892.14</u>	86.9%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>477.32</u>	<u>892.14</u>	86.9%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Santa Rosa County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		389.73	
Personal Injury Protection*	171.26		
Uninsured Motorist			
Property Damage	299.7	299.70	
<u>Liability Subtotal</u>	<u>470.96</u>	<u>689.43</u>	46.4%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>470.96</u>	<u>689.43</u>	46.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		389.73	
PIP*/Optional \$5,000 Med Pay	171.26	64.55	
Uninsured Motorist			
Property Damage	299.70	299.70	
<u>Liability Subtotal</u>	<u>470.96</u>	<u>753.98</u>	60.1%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>470.96</u>	<u>753.98</u>	60.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		389.73	
PIP*/Optional \$10,000 Med Pay	171.26	106.91	
Uninsured Motorist			
Property Damage	299.70	299.70	
<u>Liability Subtotal</u>	<u>470.96</u>	<u>796.34</u>	69.1%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>470.96</u>	<u>796.34</u>	69.1%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Sarasota County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		487.75	
Personal Injury Protection*	173.4		
Uninsured Motorist			
Property Damage	309.55	309.55	
<u>Liability Subtotal</u>	<u>482.95</u>	<u>797.30</u>	65.1%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>482.95</u>	<u>797.30</u>	65.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		487.75	
PIP*/Optional \$5,000 Med Pay	173.40	65.36	
Uninsured Motorist			
Property Damage	309.55	309.55	
<u>Liability Subtotal</u>	<u>482.95</u>	<u>862.66</u>	78.6%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>482.95</u>	<u>862.66</u>	78.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		487.75	
PIP*/Optional \$10,000 Med Pay	173.40	108.25	
Uninsured Motorist			
Property Damage	309.55	309.55	
<u>Liability Subtotal</u>	<u>482.95</u>	<u>905.55</u>	87.5%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>482.95</u>	<u>905.55</u>	87.5%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Seminole County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		530.86	
Personal Injury Protection*	251.18		
Uninsured Motorist			
Property Damage	326.57	326.57	
<u>Liability Subtotal</u>	<u>577.75</u>	<u>857.43</u>	48.4%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>577.75</u>	<u>857.43</u>	48.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		530.86	
PIP*/Optional \$5,000 Med Pay	251.18	94.67	
Uninsured Motorist			
Property Damage	326.57	326.57	
<u>Liability Subtotal</u>	<u>577.75</u>	<u>952.10</u>	64.8%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>577.75</u>	<u>952.10</u>	64.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		530.86	
PIP*/Optional \$10,000 Med Pay	251.18	156.80	
Uninsured Motorist			
Property Damage	326.57	326.57	
<u>Liability Subtotal</u>	<u>577.75</u>	<u>1,014.23</u>	75.5%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>577.75</u>	<u>1,014.23</u>	75.5%

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



The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

St. Johns County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		449.82	
Personal Injury Protection*	163.17		
Uninsured Motorist			
Property Damage	302.06	302.06	
<u>Liability Subtotal</u>	<u>465.23</u>	<u>751.88</u>	61.6%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>465.23</u>	<u>751.88</u>	61.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		449.82	
PIP*/Optional \$5,000 Med Pay	163.17	61.50	
Uninsured Motorist			
Property Damage	302.06	302.06	
<u>Liability Subtotal</u>	<u>465.23</u>	<u>813.38</u>	74.8%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>465.23</u>	<u>813.38</u>	74.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		449.82	
PIP*/Optional \$10,000 Med Pay	163.17	101.86	
Uninsured Motorist			
Property Damage	302.06	302.06	
<u>Liability Subtotal</u>	<u>465.23</u>	<u>853.74</u>	83.5%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>465.23</u>	<u>853.74</u>	83.5%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

St. Lucie County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		594.90	
Personal Injury Protection*	305.23		
Uninsured Motorist			
Property Damage	282.8	282.80	
<u>Liability Subtotal</u>	<u>588.03</u>	<u>877.70</u>	49.3%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>588.03</u>	<u>877.70</u>	49.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		594.90	
PIP*/Optional \$5,000 Med Pay	305.23	115.05	
Uninsured Motorist			
Property Damage	282.80	282.80	
<u>Liability Subtotal</u>	<u>588.03</u>	<u>992.75</u>	68.8%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>588.03</u>	<u>992.75</u>	68.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		594.90	
PIP*/Optional \$10,000 Med Pay	305.23	190.54	
Uninsured Motorist			
Property Damage	282.80	282.80	
<u>Liability Subtotal</u>	<u>588.03</u>	<u>1,068.24</u>	81.7%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>588.03</u>	<u>1,068.24</u>	81.7%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Sumter County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		575.38	
Personal Injury Protection*	190.56		
Uninsured Motorist			
Property Damage	307	307.00	
<u>Liability Subtotal</u>	<u>497.56</u>	<u>882.38</u>	77.3%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>497.56</u>	<u>882.38</u>	77.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		575.38	
PIP*/Optional \$5,000 Med Pay	190.56	71.82	
Uninsured Motorist			
Property Damage	307.00	307.00	
<u>Liability Subtotal</u>	<u>497.56</u>	<u>954.20</u>	91.8%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>497.56</u>	<u>954.20</u>	91.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		575.38	
PIP*/Optional \$10,000 Med Pay	190.56	118.96	
Uninsured Motorist			
Property Damage	307.00	307.00	
<u>Liability Subtotal</u>	<u>497.56</u>	<u>1,001.34</u>	101.3%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>497.56</u>	<u>1,001.34</u>	101.3%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Suwannee County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		490.78	
Personal Injury Protection*	220.12		
Uninsured Motorist			
Property Damage	302.43	302.43	
<u>Liability Subtotal</u>	<u>522.55</u>	<u>793.21</u>	51.8%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>522.55</u>	<u>793.21</u>	51.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		490.78	
PIP*/Optional \$5,000 Med Pay	220.12	82.97	
Uninsured Motorist			
Property Damage	302.43	302.43	
<u>Liability Subtotal</u>	<u>522.55</u>	<u>876.18</u>	67.7%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>522.55</u>	<u>876.18</u>	67.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		490.78	
PIP*/Optional \$10,000 Med Pay	220.12	137.41	
Uninsured Motorist			
Property Damage	302.43	302.43	
<u>Liability Subtotal</u>	<u>522.55</u>	<u>930.62</u>	78.1%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>522.55</u>	<u>930.62</u>	78.1%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Taylor County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		393.94	
Personal Injury Protection*	154.42		
Uninsured Motorist			
Property Damage	234.97	234.97	
<u>Liability Subtotal</u>	<u>389.39</u>	<u>628.91</u>	61.5%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>389.39</u>	<u>628.91</u>	61.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		393.94	
PIP*/Optional \$5,000 Med Pay	154.42	58.20	
Uninsured Motorist			
Property Damage	234.97	234.97	
<u>Liability Subtotal</u>	<u>389.39</u>	<u>687.11</u>	76.5%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>389.39</u>	<u>687.11</u>	76.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		393.94	
PIP*/Optional \$10,000 Med Pay	154.42	96.40	
Uninsured Motorist			
Property Damage	234.97	234.97	
<u>Liability Subtotal</u>	<u>389.39</u>	<u>725.31</u>	86.3%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>389.39</u>	<u>725.31</u>	86.3%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Union County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		438.84	
Personal Injury Protection*	196.61		
Uninsured Motorist			
Property Damage	265.09	265.09	
<u>Liability Subtotal</u>	<u>461.70</u>	<u>703.93</u>	52.5%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>461.70</u>	<u>703.93</u>	52.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		438.84	
PIP*/Optional \$5,000 Med Pay	196.61	74.11	
Uninsured Motorist			
Property Damage	265.09	265.09	
<u>Liability Subtotal</u>	<u>461.70</u>	<u>778.04</u>	68.5%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>461.70</u>	<u>778.04</u>	68.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		438.84	
PIP*/Optional \$10,000 Med Pay	196.61	122.74	
Uninsured Motorist			
Property Damage	265.09	265.09	
<u>Liability Subtotal</u>	<u>461.70</u>	<u>826.67</u>	79.0%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>461.70</u>	<u>826.67</u>	79.0%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Volusia County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		513.03	
Personal Injury Protection*	234.04		
Uninsured Motorist			
Property Damage	301.54	301.54	
<u>Liability Subtotal</u>	<u>535.58</u>	<u>814.57</u>	52.1%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>535.58</u>	<u>814.57</u>	52.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		513.03	
PIP*/Optional \$5,000 Med Pay	234.04	88.21	
Uninsured Motorist			
Property Damage	301.54	301.54	
<u>Liability Subtotal</u>	<u>535.58</u>	<u>902.78</u>	68.6%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>535.58</u>	<u>902.78</u>	68.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		513.03	
PIP*/Optional \$10,000 Med Pay	234.04	146.10	
Uninsured Motorist			
Property Damage	301.54	301.54	
<u>Liability Subtotal</u>	<u>535.58</u>	<u>960.67</u>	79.4%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>535.58</u>	<u>960.67</u>	79.4%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Wakulla County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		361.01	
Personal Injury Protection*	178.33		
Uninsured Motorist			
Property Damage	245.89	245.89	
<u>Liability Subtotal</u>	<u>424.22</u>	<u>606.90</u>	43.1%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>424.22</u>	<u>606.90</u>	43.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		361.01	
PIP*/Optional \$5,000 Med Pay	178.33	67.22	
Uninsured Motorist			
Property Damage	245.89	245.89	
<u>Liability Subtotal</u>	<u>424.22</u>	<u>674.12</u>	58.9%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>424.22</u>	<u>674.12</u>	58.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		361.01	
PIP*/Optional \$10,000 Med Pay	178.33	111.32	
Uninsured Motorist			
Property Damage	245.89	245.89	
<u>Liability Subtotal</u>	<u>424.22</u>	<u>718.22</u>	69.3%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>424.22</u>	<u>718.22</u>	69.3%

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



The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Walton County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		356.32	
Personal Injury Protection*	162.71		
Uninsured Motorist			
Property Damage	250.08	250.08	
<u>Liability Subtotal</u>	<u>412.79</u>	<u>606.40</u>	46.9%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>412.79</u>	<u>606.40</u>	46.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		356.32	
PIP*/Optional \$5,000 Med Pay	162.71	61.33	
Uninsured Motorist			
Property Damage	250.08	250.08	
<u>Liability Subtotal</u>	<u>412.79</u>	<u>667.73</u>	61.8%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>412.79</u>	<u>667.73</u>	61.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		356.32	
PIP*/Optional \$10,000 Med Pay	162.71	101.57	
Uninsured Motorist			
Property Damage	250.08	250.08	
<u>Liability Subtotal</u>	<u>412.79</u>	<u>707.97</u>	71.5%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>412.79</u>	<u>707.97</u>	71.5%

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

The Impact of Repealing Personal Injury Protection Coverage in Florida

25/50 Financial Responsibility Limits

Washington County Average Premium Change for Policies with Minimum Coverage

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percent Change
Bodily Injury		349.86	
Personal Injury Protection*	153.01		
Uninsured Motorist			
Property Damage	255.4	255.40	
<u>Liability Subtotal</u>	<u>408.41</u>	<u>605.26</u>	48.2%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>408.41</u>	<u>605.26</u>	48.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		349.86	
PIP*/Optional \$5,000 Med Pay	153.01	57.67	
Uninsured Motorist			
Property Damage	255.40	255.40	
<u>Liability Subtotal</u>	<u>408.41</u>	<u>662.93</u>	62.3%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>408.41</u>	<u>662.93</u>	62.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$10,000 Med	
		Revised Average Rate	Percent Change
Bodily Injury		349.86	
PIP*/Optional \$10,000 Med Pay	153.01	95.52	
Uninsured Motorist			
Property Damage	255.40	255.40	
<u>Liability Subtotal</u>	<u>408.41</u>	<u>700.78</u>	71.6%
Comprehensive Collision			
<u>Total Major Coverages</u>	<u>408.41</u>	<u>700.78</u>	71.6%

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

**Florida Office of Insurance Regulation**  
**By County Premium Impacts, No-Fault Repeal, 10/20 Financial Responsibility Limit**  
**Senior Risk Example**

County	Current Premium			Proposed Premium			Percent Change	
	Physical		All	Physical		All	Liability	Coverages
	Liability	Damage	Coverages	Liability	Damage	Coverages		
Alachua County	913	456	1,369	968	456	1,424	6.0%	4.0%
Baker County	906	518	1,424	961	518	1,479	6.1%	3.9%
Bay County	893	502	1,395	919	502	1,421	2.9%	1.9%
Bradford County	918	522	1,440	963	522	1,485	5.0%	3.2%
Brevard County	1,063	449	1,512	1,163	449	1,612	9.4%	6.6%
Broward County	1,503	662	2,165	1,490	662	2,152	-0.9%	-0.6%
Calhoun County	760	597	1,357	759	597	1,356	-0.2%	-0.1%
Charlotte County	985	428	1,413	1,077	428	1,505	9.4%	6.5%
Citrus County	1,026	450	1,476	1,118	450	1,568	9.0%	6.2%
Clay County	1,077	482	1,559	1,159	482	1,641	7.6%	5.3%
Collier County	1,032	492	1,524	1,117	492	1,609	8.3%	5.6%
Columbia County	851	519	1,370	872	519	1,391	2.5%	1.5%
DeSoto County	948	505	1,453	960	505	1,465	1.2%	0.8%
Dixie County	873	520	1,393	879	520	1,399	0.7%	0.5%
Duval County	1,140	554	1,694	1,156	554	1,710	1.4%	1.0%
Escambia County	991	549	1,540	1,022	549	1,571	3.1%	2.0%
Flagler County	1,015	450	1,465	1,132	450	1,582	11.5%	8.0%
Franklin County	760	546	1,306	774	546	1,320	1.9%	1.1%
Gadsden County	810	546	1,356	779	546	1,325	-3.9%	-2.3%
Gilchrist County	876	481	1,357	903	481	1,384	3.1%	2.0%
Glades County	1,074	464	1,538	1,136	464	1,600	5.8%	4.1%
Gulf County	802	542	1,344	846	542	1,388	5.5%	3.3%
Hamilton County	778	569	1,347	775	569	1,344	-0.4%	-0.2%
Hardee County	968	503	1,471	1,002	503	1,505	3.5%	2.3%
Hendry County	1,076	555	1,631	1,058	555	1,613	-1.7%	-1.1%
Hernando County	1,327	505	1,832	1,391	505	1,896	4.8%	3.5%
Highlands County	977	492	1,469	999	492	1,491	2.2%	1.5%
Hillsborough County	1,573	630	2,203	1,589	630	2,219	1.0%	0.7%
Holmes County	751	544	1,295	768	544	1,312	2.2%	1.3%
Indian River County	1,029	433	1,462	1,152	433	1,585	11.9%	8.4%
Jackson County	785	551	1,336	824	551	1,375	4.9%	2.9%
Jefferson County	795	530	1,325	820	530	1,350	3.1%	1.9%
Lafayette County	852	499	1,351	866	499	1,365	1.6%	1.0%
Lake County	1,007	453	1,460	1,057	453	1,510	4.9%	3.4%
Lee County	1,093	487	1,580	1,168	487	1,655	6.9%	4.7%
Leon County	885	508	1,393	936	508	1,444	5.8%	3.7%
Levy County	889	458	1,347	922	458	1,380	3.7%	2.4%
Liberty County	775	570	1,345	770	570	1,340	-0.6%	-0.3%
Madison County	789	570	1,359	799	570	1,369	1.2%	0.7%
Manatee County	1,118	474	1,592	1,198	474	1,672	7.2%	5.1%
Marion County	1,003	439	1,442	1,052	439	1,491	4.9%	3.4%
Martin County	1,128	432	1,560	1,299	432	1,731	15.1%	10.9%
Miami-Dade County	1,579	868	2,447	1,422	868	2,290	-9.9%	-6.4%
Monroe County	1,025	617	1,642	1,092	617	1,709	6.5%	4.1%

**Florida Office of Insurance Regulation**  
**By County Premium Impacts, No-Fault Repeal, 10/20 Financial Responsibility Limit**  
**Senior Risk Example**

County	Current Premium			Proposed Premium			Percent Change	
	Physical		All	Physical		All	Liability	Coverages
	Liability	Damage	Coverages	Liability	Damage	Coverages		
Nassau County	920	512	1,432	1,013	512	1,525	10.1%	6.5%
Okaloosa County	829	520	1,349	881	520	1,401	6.3%	3.9%
Okeechobee County	1,056	512	1,568	1,094	512	1,606	3.6%	2.4%
Orange County	1,230	516	1,746	1,204	516	1,720	-2.1%	-1.5%
Osceola County	1,219	485	1,704	1,166	485	1,651	-4.3%	-3.1%
Palm Beach County	1,697	659	2,356	1,812	659	2,471	6.8%	4.9%
Pasco County	1,425	569	1,994	1,499	569	2,068	5.2%	3.7%
Pinellas County	1,483	533	2,016	1,609	533	2,142	8.5%	6.2%
Polk County	1,119	500	1,619	1,129	500	1,629	0.9%	0.6%
Putnam County	927	473	1,400	978	473	1,451	5.6%	3.7%
Santa Rosa County	905	533	1,438	959	533	1,492	6.0%	3.8%
Sarasota County	984	425	1,409	1,091	425	1,516	10.9%	7.6%
Seminole County	1,125	470	1,595	1,176	470	1,646	4.5%	3.2%
St. Johns County	931	458	1,389	1,059	458	1,517	13.7%	9.2%
St. Lucie County	1,228	446	1,674	1,261	446	1,707	2.7%	2.0%
Sumter County	1,010	422	1,432	1,165	422	1,587	15.3%	10.8%
Suwannee County	846	494	1,340	862	494	1,356	1.9%	1.2%
Taylor County	812	536	1,348	859	536	1,395	5.8%	3.5%
Union County	904	544	1,448	901	544	1,445	-0.4%	-0.2%
Volusia County	1,040	458	1,498	1,093	458	1,551	5.1%	3.5%
Wakulla County	839	552	1,391	858	552	1,410	2.3%	1.4%
Walton County	818	515	1,333	878	515	1,393	7.3%	4.5%
Washington County	790	549	1,339	794	549	1,343	0.5%	0.3%

**Florida Office of Insurance Regulation**  
**By County Premium Impacts, No-Fault Repeal, 10/20 Financial Responsibility Limit**  
**Single Female Risk Example**

County	Current Premium			Proposed Premium			Percent Change	
	Liability	Physical Damage	All Coverages	Liability	Physical Damage	All Coverages	Liability	All Coverages
Alachua County	1,842	920	2,762	1,954	920	2,874	6.1%	4.0%
Baker County	1,938	1,111	3,049	2,055	1,111	3,166	6.0%	3.8%
Bay County	1,810	1,017	2,827	1,862	1,017	2,879	2.9%	1.9%
Bradford County	1,876	1,066	2,942	1,969	1,066	3,035	5.0%	3.2%
Brevard County	2,156	910	3,066	2,358	910	3,268	9.4%	6.6%
Broward County	3,002	1,325	4,327	2,977	1,325	4,302	-0.8%	-0.6%
Calhoun County	1,624	1,278	2,902	1,621	1,278	2,899	-0.2%	-0.1%
Charlotte County	2,010	876	2,886	2,197	876	3,073	9.3%	6.5%
Citrus County	2,077	913	2,990	2,264	913	3,177	9.0%	6.3%
Clay County	2,230	998	3,228	2,398	998	3,396	7.5%	5.2%
Collier County	2,055	980	3,035	2,225	980	3,205	8.2%	5.6%
Columbia County	1,812	1,104	2,916	1,857	1,104	2,961	2.5%	1.5%
DeSoto County	1,959	1,042	3,001	1,982	1,042	3,024	1.2%	0.8%
Dixie County	1,819	1,084	2,903	1,832	1,084	2,916	0.7%	0.5%
Duval County	2,356	1,146	3,502	2,390	1,146	3,536	1.4%	1.0%
Escambia County	2,039	1,130	3,169	2,104	1,130	3,234	3.2%	2.0%
Flagler County	2,075	918	2,993	2,315	918	3,233	11.5%	8.0%
Franklin County	1,592	1,142	2,734	1,621	1,142	2,763	1.8%	1.1%
Gadsden County	1,707	1,151	2,858	1,640	1,151	2,791	-3.9%	-2.4%
Gilchrist County	1,828	1,003	2,831	1,883	1,003	2,886	3.0%	2.0%
Glades County	2,237	965	3,202	2,367	965	3,332	5.8%	4.1%
Gulf County	1,636	1,105	2,741	1,726	1,105	2,831	5.5%	3.3%
Hamilton County	1,634	1,194	2,828	1,626	1,194	2,820	-0.5%	-0.3%
Hardee County	2,029	1,055	3,084	2,100	1,055	3,155	3.5%	2.3%
Hendry County	2,222	1,148	3,370	2,185	1,148	3,333	-1.7%	-1.1%
Hernando County	2,605	992	3,597	2,730	992	3,722	4.8%	3.5%
Highlands County	1,975	995	2,970	2,020	995	3,015	2.3%	1.5%
Hillsborough County	3,182	1,273	4,455	3,216	1,273	4,489	1.1%	0.8%
Holmes County	1,597	1,157	2,754	1,632	1,157	2,789	2.2%	1.3%
Indian River County	2,056	864	2,920	2,302	864	3,166	12.0%	8.4%
Jackson County	1,664	1,168	2,832	1,745	1,168	2,913	4.9%	2.9%
Jefferson County	1,670	1,114	2,784	1,724	1,114	2,838	3.2%	1.9%
Lafayette County	1,793	1,050	2,843	1,821	1,050	2,871	1.6%	1.0%
Lake County	2,053	924	2,977	2,155	924	3,079	5.0%	3.4%
Lee County	2,217	988	3,205	2,369	988	3,357	6.9%	4.7%
Leon County	1,804	1,036	2,840	1,909	1,036	2,945	5.8%	3.7%
Levy County	1,886	971	2,857	1,955	971	2,926	3.7%	2.4%
Liberty County	1,636	1,205	2,841	1,625	1,205	2,830	-0.7%	-0.4%
Madison County	1,641	1,184	2,825	1,661	1,184	2,845	1.2%	0.7%
Manatee County	2,252	956	3,208	2,414	956	3,370	7.2%	5.0%
Marion County	2,082	910	2,992	2,184	910	3,094	4.9%	3.4%
Martin County	2,292	878	3,170	2,639	878	3,517	15.2%	11.0%
Miami-Dade County	3,200	1,759	4,959	2,883	1,759	4,642	-9.9%	-6.4%
Monroe County	2,053	1,235	3,288	2,186	1,235	3,421	6.5%	4.0%
Nassau County	1,925	1,071	2,996	2,119	1,071	3,190	10.1%	6.5%

**Florida Office of Insurance Regulation**  
**By County Premium Impacts, No-Fault Repeal, 10/20 Financial Responsibility Limit**  
**Single Female Risk Example**

County	Current Premium			Proposed Premium			Percent Change	
	Liability	Physical Damage	All Coverages	Liability	Physical Damage	All Coverages	Liability	All Coverages
Okaloosa County	1,726	1,083	2,809	1,834	1,083	2,917	6.3%	3.9%
Okeechobee County	2,071	1,003	3,074	2,145	1,003	3,148	3.6%	2.4%
Orange County	2,499	1,049	3,548	2,448	1,049	3,497	-2.0%	-1.4%
Osceola County	2,504	995	3,499	2,395	995	3,390	-4.4%	-3.1%
Palm Beach County	3,256	1,266	4,522	3,476	1,266	4,742	6.8%	4.9%
Pasco County	2,841	1,134	3,975	2,990	1,134	4,124	5.2%	3.7%
Pinellas County	2,911	1,046	3,957	3,158	1,046	4,204	8.5%	6.2%
Polk County	2,279	1,020	3,299	2,299	1,020	3,319	0.9%	0.6%
Putnam County	1,990	1,014	3,004	2,100	1,014	3,114	5.5%	3.7%
Santa Rosa County	1,892	1,116	3,008	2,004	1,116	3,120	5.9%	3.7%
Sarasota County	2,034	878	2,912	2,255	878	3,133	10.9%	7.6%
Seminole County	2,279	954	3,233	2,382	954	3,336	4.5%	3.2%
St. Johns County	1,919	944	2,863	2,181	944	3,125	13.7%	9.2%
St. Lucie County	2,460	894	3,354	2,528	894	3,422	2.8%	2.0%
Sumter County	2,112	882	2,994	2,437	882	3,319	15.4%	10.8%
Suwannee County	1,778	1,038	2,816	1,811	1,038	2,849	1.9%	1.2%
Taylor County	1,707	1,126	2,833	1,804	1,126	2,930	5.7%	3.4%
Union County	1,821	1,098	2,919	1,815	1,098	2,913	-0.3%	-0.2%
Volusia County	2,130	938	3,068	2,239	938	3,177	5.1%	3.5%
Wakulla County	1,745	1,148	2,893	1,785	1,148	2,933	2.3%	1.4%
Walton County	1,772	1,114	2,886	1,901	1,114	3,015	7.3%	4.5%
Washington County	1,692	1,176	2,868	1,700	1,176	2,876	0.5%	0.3%

**Florida Office of Insurance Regulation**  
**By County Premium Impacts, No-Fault Repeal, 10/20 Financial Responsibility Limit**  
**Family Risk Example**

County	Current Premium			Proposed Premium			Percent Change	
	Liability	Physical Damage	All Coverages	Liability	Physical Damage	All Coverages	Liability	All Coverages
Alachua County	4,804	2,399	7,203	5,096	2,399	7,495	6.1%	4.0%
Baker County	4,704	2,695	7,399	4,988	2,695	7,683	6.0%	3.8%
Bay County	4,967	2,790	7,757	5,111	2,790	7,901	2.9%	1.9%
Bradford County	4,953	2,815	7,768	5,198	2,815	8,013	5.0%	3.2%
Brevard County	5,520	2,330	7,850	6,038	2,330	8,368	9.4%	6.6%
Broward County	7,909	3,487	11,396	7,843	3,487	11,330	-0.8%	-0.6%
Calhoun County	4,032	3,171	7,203	4,025	3,171	7,196	-0.2%	-0.1%
Charlotte County	5,232	2,276	7,508	5,718	2,276	7,994	9.3%	6.5%
Citrus County	5,369	2,357	7,726	5,852	2,357	8,209	9.0%	6.3%
Clay County	5,724	2,560	8,284	6,157	2,560	8,717	7.6%	5.2%
Collier County	5,498	2,621	8,119	5,951	2,621	8,572	8.2%	5.6%
Columbia County	4,500	2,744	7,244	4,613	2,744	7,357	2.5%	1.6%
DeSoto County	4,987	2,654	7,641	5,048	2,654	7,702	1.2%	0.8%
Dixie County	4,778	2,847	7,625	4,812	2,847	7,659	0.7%	0.5%
Duval County	6,118	2,975	9,093	6,206	2,975	9,181	1.4%	1.0%
Escambia County	5,472	3,034	8,506	5,646	3,034	8,680	3.2%	2.0%
Flagler County	5,336	2,363	7,699	5,951	2,363	8,314	11.5%	8.0%
Franklin County	4,105	2,946	7,051	4,181	2,946	7,127	1.8%	1.1%
Gadsden County	4,306	2,906	7,212	4,137	2,906	7,043	-3.9%	-2.3%
Gilchrist County	4,631	2,543	7,174	4,773	2,543	7,316	3.1%	2.0%
Glades County	5,554	2,396	7,950	5,876	2,396	8,272	5.8%	4.0%
Gulf County	4,458	3,012	7,470	4,703	3,012	7,715	5.5%	3.3%
Hamilton County	4,131	3,020	7,151	4,113	3,020	7,133	-0.4%	-0.3%
Hardee County	4,929	2,561	7,490	5,103	2,561	7,664	3.5%	2.3%
Hendry County	5,565	2,874	8,439	5,472	2,874	8,346	-1.7%	-1.1%
Hernando County	6,890	2,625	9,515	7,219	2,625	9,844	4.8%	3.5%
Highlands County	5,181	2,609	7,790	5,299	2,609	7,908	2.3%	1.5%
Hillsborough County	8,094	3,240	11,334	8,180	3,240	11,420	1.1%	0.8%
Holmes County	4,008	2,905	6,913	4,095	2,905	7,000	2.2%	1.3%
Indian River County	5,283	2,221	7,504	5,917	2,221	8,138	12.0%	8.4%
Jackson County	4,203	2,950	7,153	4,409	2,950	7,359	4.9%	2.9%
Jefferson County	4,265	2,848	7,113	4,403	2,848	7,251	3.2%	1.9%
Lafayette County	4,537	2,656	7,193	4,610	2,656	7,266	1.6%	1.0%
Lake County	5,282	2,375	7,657	5,545	2,375	7,920	5.0%	3.4%
Lee County	5,808	2,589	8,397	6,207	2,589	8,796	6.9%	4.8%
Leon County	4,869	2,795	7,664	5,153	2,795	7,948	5.8%	3.7%
Levy County	4,631	2,388	7,019	4,800	2,388	7,188	3.6%	2.4%
Liberty County	4,226	3,111	7,337	4,201	3,111	7,312	-0.6%	-0.3%
Madison County	4,273	3,084	7,357	4,326	3,084	7,410	1.2%	0.7%
Manatee County	5,881	2,498	8,379	6,305	2,498	8,803	7.2%	5.1%
Marion County	5,196	2,270	7,466	5,450	2,270	7,720	4.9%	3.4%
Martin County	5,720	2,190	7,910	6,587	2,190	8,777	15.2%	11.0%
Miami-Dade County	8,301	4,566	12,867	7,478	4,566	12,044	-9.9%	-6.4%
Monroe County	5,712	3,436	9,148	6,080	3,436	9,516	6.4%	4.0%
Nassau County	4,909	2,732	7,641	5,404	2,732	8,136	10.1%	6.5%
Okaloosa County	4,588	2,878	7,466	4,878	2,878	7,756	6.3%	3.9%

**Florida Office of Insurance Regulation**  
**By County Premium Impacts, No-Fault Repeal, 10/20 Financial Responsibility Limit**  
**Family Risk Example**

County	Current Premium			Proposed Premium			Percent Change	
	Liability	Physical Damage	All Coverages	Liability	Physical Damage	All Coverages	Liability	All Coverages
Okeechobee County	5,615	2,719	8,334	5,816	2,719	8,535	3.6%	2.4%
Orange County	6,419	2,695	9,114	6,288	2,695	8,983	-2.0%	-1.4%
Osceola County	6,126	2,435	8,561	5,860	2,435	8,295	-4.3%	-3.1%
Palm Beach County	8,859	3,445	12,304	9,459	3,445	12,904	6.8%	4.9%
Pasco County	7,265	2,901	10,166	7,644	2,901	10,545	5.2%	3.7%
Pinellas County	7,553	2,716	10,269	8,195	2,716	10,911	8.5%	6.2%
Polk County	5,859	2,621	8,480	5,910	2,621	8,531	0.9%	0.6%
Putnam County	4,799	2,447	7,246	5,064	2,447	7,511	5.5%	3.7%
Santa Rosa County	4,933	2,910	7,843	5,225	2,910	8,135	5.9%	3.7%
Sarasota County	5,180	2,237	7,417	5,744	2,237	7,981	10.9%	7.6%
Seminole County	5,971	2,501	8,472	6,242	2,501	8,743	4.5%	3.2%
St. Johns County	4,935	2,427	7,362	5,610	2,427	8,037	13.7%	9.2%
St. Lucie County	6,201	2,254	8,455	6,371	2,254	8,625	2.7%	2.0%
Sumter County	5,251	2,194	7,445	6,058	2,194	8,252	15.4%	10.8%
Suwannee County	4,442	2,594	7,036	4,525	2,594	7,119	1.9%	1.2%
Taylor County	4,341	2,864	7,205	4,590	2,864	7,454	5.7%	3.5%
Union County	4,927	2,969	7,896	4,909	2,969	7,878	-0.4%	-0.2%
Volusia County	5,413	2,384	7,797	5,690	2,384	8,074	5.1%	3.6%
Wakulla County	4,569	3,006	7,575	4,672	3,006	7,678	2.3%	1.4%
Walton County	4,424	2,782	7,206	4,745	2,782	7,527	7.3%	4.5%
Washington County	4,214	2,930	7,144	4,233	2,930	7,163	0.4%	0.3%



**Florida Office of Insurance Regulation**  
**By County Premium Impacts, No-Fault Repeat, 10/20 Financial Responsibility Limit**  
**Rate Examples**

	<b>Senior Married Couple</b>	<b>Single Female</b>	<b>Family with Young Drivers</b>
<b>Age/Sex/Marital Status</b>	Married Male Age 70, Married Female Age 65	Single Female Age 25	Married Male Age 50, Married Female Age 50, Single Male Age 20, Single Female Age 18
<b>Policy Term</b>	One Year	One Year	One Year
<b>Policy Tenure</b>	Has continuously renewed policy with company for prior five years	New Business	New Business
<b>Prior Insurance</b>	Proof Available for Preceding Five Years	Proof Available for Preceding Year	Proof Available for Preceding 3 Years
<b>Coverages, Limits (in 000's) and Deductible Purchased</b>	Bodily Injury - Limit of \$50/\$100 Property Damage - Limit of \$100 Personal Injury Protection - Limit of \$10, No Ded. Medical Payments - Limit of \$5 Uninsured Motorists - Limit of \$50/\$100 (Non-Stacked) Comprehensive - Deductible of \$250 Collision - Deductible of \$500	Bodily Injury - Limit of \$25/\$50 Property Damage - Limit of \$50 Personal Injury Protection - Limit of \$10, No Ded. Medical Payments - Limit of \$5 Uninsured Motorists - Limit of \$25/\$50 (Non-Stacked) Comprehensive - Deductible of \$250 Collision - Deductible of \$500	Bodily Injury - Limit of \$25/\$50 Property Damage - Limit of \$50 Personal Injury Protection - Limit of \$10, No Ded. Medical Payments - Limit of \$5 Uninsured Motorists - Limit of \$25/\$50 (Non-Stacked) Comprehensive - Deductible of \$250 Collision - Deductible of \$500
<b>Limits Purchased History</b>	Unchanged for prior 3 years	Unchanged for prior 3 years	Unchanged for prior 3 years
<b>Number of Cars</b>	One	One	Two, Camry driven equally by each of the males, Corolla driven equally by each of the females
<b>Experience of Operators</b>	No violations or accident involvement in past 3 years	One minor violation and one not-at-fault accident in prior 3 years, licensed at age 16	No violations or accident involvement in past 3 years
<b>Use and Mileage</b>	Pleasure use, 6,000 miles per year	Camry driven to work 12 road miles each way, 12,000 miles per year	Camry driven to work 12 road miles each way, 12,000 miles per year, Corolla pleasure use, 8,000 miles per year
<b>Insurance Credit Score</b>	80th Percentile	50th Percentile	80th Percentile
<b>Make and Model of Car</b>	Toyota Camry LE	Toyota Camry LE	Toyota Camry LE, Toyota Corolla LE
<b>Age of Car</b>	Five model years old (2007 as of October 1, 2011, etc.)	Latest model year (2012 as of October 1, 2011, etc.)	Camry - Latest model year (2012 as of October 1, 2011, etc.) and Corolla - Five model years old
<b>Safety Devices</b>	Drivers Side Airbag	Drivers Side Airbag	Drivers Side Airbag
<b>Additional Discounts</b>	Paid In Full, Homeowner	None	None