

Addendum to Presentation on Personal Injury Protection (PIP) Insurance

Platinum A Rating Example

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

Allstate Fire & Casualty

Region	Description	10/20		10		10/20		1		Total:
		BI	PD	PIP	UM	MP	COMP	COLL		
Broward (1)	Central Fort Lauderdale	\$198.76	\$174.83	\$979.12	\$120.93	\$47.52	\$100.27	\$405.42	\$2,026.85	
Duval (2)	Central Jacksonville	\$149.45	\$158.35	\$450.14	\$60.82	\$27.08	\$94.55	\$334.16	\$1,274.55	
Escambia (1)	Pensacola	\$134.94	\$166.02	\$531.34	\$52.60	\$25.08	\$89.98	\$326.02	\$1,325.98	
Hillsborough (1)	Central Tampa	\$289.88	\$196.38	\$1,639.73	\$139.72	\$42.84	\$94.36	\$452.29	\$2,855.20	
Leon (1)	Tallahassee	\$134.94	\$134.24	\$280.64	\$52.60	\$19.44	\$98.12	\$326.02	\$1,046.00	
Miami-Dade (2)	Central Miami	\$240.08	\$217.34	\$2,606.78	\$118.16	\$53.17	\$140.44	\$550.87	\$3,926.84	
Orange (2)	Central Orlando	\$184.24	\$169.60	\$697.54	\$69.32	\$32.86	\$92.74	\$365.64	\$1,611.94	

Increased Limits and keep PIP

BI	UM	MP
\$464.61	\$244.28	\$135.43
\$339.86	\$122.86	\$77.18
\$303.15	\$106.25	\$71.48
\$695.15	\$282.23	\$122.09
\$303.15	\$106.25	\$55.40
\$569.15	\$238.68	\$151.53
\$427.88	\$140.03	\$93.65

After Elimination of PIP

BI	UM	MP
\$688.32	\$218.84	\$243.34
\$374.52	\$105.83	\$117.11
\$400.61	\$105.73	\$131.35
\$1,109.75	\$303.69	\$370.79
\$275.26	\$80.66	\$75.57
\$1,543.47	\$378.84	\$574.53
\$533.01	\$139.07	\$172.37

BI	UM	MP
\$954.17	\$342.19	\$331.25
\$564.93	\$167.87	\$167.21
\$568.82	\$159.38	\$177.75
\$1,515.02	\$446.20	\$450.04
\$443.47	\$134.31	\$111.53
\$1,872.54	\$499.36	\$672.89
\$776.65	\$209.78	\$233.16

Direct General

Note: Highest MP offered is \$2,000

Region	Description	10/20		10		10/20		1		Total:
		BI	PD	PIP	UM	MP	COMP	COLL		
Broward (1)	Central Fort Lauderdale	\$471.40	\$240.00	\$1,384.20	\$312.20	\$115.80	\$202.80	\$889.80	\$3,616.20	
Duval (2)	Central Jacksonville	\$270.14	\$203.29	\$556.71	\$214.86	\$48.71	\$211.29	\$724.43	\$2,229.43	
Escambia (1)	Pensacola	\$262.20	\$220.00	\$597.00	\$209.60	\$55.60	\$221.20	\$840.40	\$2,406.00	
Hillsborough (1)	Central Tampa	\$599.00	\$237.76	\$1,482.76	\$390.12	\$113.35	\$231.18	\$792.53	\$3,846.70	
Leon (1)	Tallahassee	\$213.00	\$232.00	\$414.00	\$186.00	\$35.00	\$185.00	\$762.00	\$2,027.00	
Miami-Dade (2)	Central Miami	\$388.00	\$249.00	\$1,648.75	\$346.25	\$114.25	\$445.00	\$1,010.00	\$4,201.25	
Orange (2)	Central Orlando	\$305.00	\$209.00	\$737.00	\$314.00	\$76.00	\$197.00	\$686.00	\$2,524.00	

Increased Limits and keep PIP

BI	UM	MP
\$687.60	\$487.03	\$176.02
\$385.71	\$335.18	\$74.04
\$373.80	\$326.98	\$84.51
\$879.00	\$608.59	\$172.29
\$300.00	\$290.16	\$53.20
\$562.50	\$540.15	\$173.66
\$438.00	\$489.84	\$115.52

After Elimination of PIP

BI	UM	MP
\$1,163.50	\$450.62	\$392.64
\$548.50	\$270.53	\$160.05
\$560.70	\$269.30	\$175.00
\$1,340.38	\$538.40	\$409.90
\$420.00	\$227.40	\$117.80
\$1,212.38	\$511.13	\$444.00
\$673.50	\$387.70	\$223.40

BI	UM	MP
\$1,379.70	\$625.45	\$452.86
\$664.07	\$390.85	\$185.38
\$672.30	\$386.68	\$203.91
\$1,620.38	\$756.87	\$468.84
\$507.00	\$331.56	\$136.00
\$1,386.88	\$705.03	\$503.41
\$806.50	\$563.54	\$262.92

GEICO General

Region	Description	10/20		10		10/20		1		Total:
		BI	PD	PIP	UM	MP	COMP	COLL		
Broward (1)	Central Fort Lauderdale	\$175.78	\$125.35	\$408.65	\$96.25	\$23.98	\$160.00	\$350.83	\$1,340.84	
Duval (2)	Central Jacksonville	\$125.77	\$109.60	\$215.93	\$55.67	\$15.83	\$144.47	\$302.77	\$970.04	
Escambia (1)	Pensacola	\$110.50	\$109.80	\$174.80	\$44.00	\$15.50	\$164.60	\$296.80	\$916.00	
Hillsborough (1)	Central Tampa	\$180.13	\$119.33	\$383.57	\$83.33	\$21.67	\$125.73	\$293.20	\$1,206.96	
Leon (1)	Tallahassee	\$91.45	\$89.65	\$145.65	\$42.50	\$10.60	\$200.05	\$282.25	\$862.15	
Miami-Dade (2)	Central Miami	\$161.70	\$143.29	\$564.03	\$82.00	\$26.20	\$249.75	\$413.13	\$1,640.10	
Orange (2)	Central Orlando	\$127.87	\$107.60	\$287.30	\$66.33	\$18.43	\$131.53	\$274.03	\$1,013.09	

Increased Limits and keep PIP

BI	UM	MP
\$266.97	\$168.44	\$103.11
\$186.95	\$97.42	\$68.07
\$162.52	\$77.00	\$66.65
\$273.93	\$145.83	\$93.18
\$132.04	\$74.38	\$45.58
\$244.44	\$143.50	\$112.66
\$190.31	\$116.08	\$79.25

After Elimination of PIP

BI	UM	MP
\$380.11	\$137.12	\$105.71
\$233.74	\$77.26	\$59.02
\$197.90	\$61.48	\$50.46
\$371.92	\$121.69	\$98.38
\$164.28	\$57.07	\$39.73
\$443.72	\$138.40	\$139.01
\$271.52	\$95.06	\$75.89

BI	UM	MP
\$471.30	\$209.31	\$184.84
\$294.92	\$119.01	\$111.26
\$249.92	\$94.48	\$101.61
\$465.72	\$184.19	\$169.89
\$204.87	\$88.95	\$74.71
\$526.46	\$199.90	\$225.47
\$333.96	\$144.81	\$136.71

Addendum to Presentation on Personal Injury Protection (PIP) Insurance

Platinum A Rating Example

Progressive American

Region	Description	10/20		10		10/20		1		Total:
		BI	PD	PIP	UM	MP	COMP	COLL		
Broward (1)	Central Fort Lauderdale	\$433.00	\$354.00	\$869.00	\$301.00	\$132.00	\$168.00	\$764.00	\$3,021.00	
Duval (2)	Central Jacksonville	\$311.00	\$299.00	\$467.00	\$224.00	\$73.00	\$119.00	\$654.00	\$2,147.00	
Escambia (1)	Pensacola	\$227.00	\$285.00	\$382.00	\$165.00	\$60.00	\$133.00	\$642.00	\$1,894.00	
Hillsborough (1)	Central Tampa	\$514.00	\$348.00	\$1,141.00	\$348.00	\$160.00	\$130.00	\$767.00	\$3,408.00	
Leon (1)	Tallahassee	\$204.00	\$283.00	\$282.00	\$169.00	\$45.00	\$94.00	\$628.00	\$1,705.00	
Miami-Dade (2)	Central Miami	\$423.00	\$356.00	\$1,354.00	\$322.00	\$183.00	\$328.00	\$906.00	\$3,872.00	
Orange (2)	Central Orlando	\$345.00	\$298.00	\$689.00	\$226.00	\$103.00	\$102.00	\$626.00	\$2,389.00	

Increased Limits and keep PIP

BI	UM	MP
\$615.60	\$469.56	\$232.32
\$439.92	\$349.44	\$128.48
\$318.96	\$257.40	\$105.60
\$732.24	\$542.88	\$281.60
\$285.84	\$263.64	\$79.20
\$601.20	\$502.32	\$322.08
\$488.88	\$352.56	\$181.28

After Elimination of PIP

BI	UM	MP
\$867.50	\$387.90	\$305.80
\$544.50	\$270.70	\$166.40
\$418.00	\$203.20	\$136.40
\$1,084.50	\$462.10	\$388.20
\$345.00	\$197.20	\$101.40
\$1,100.00	\$457.40	\$453.80
\$689.50	\$294.90	\$240.80

BI	UM	MP
\$1,050.10	\$556.46	\$406.12
\$673.42	\$396.14	\$221.88
\$509.96	\$295.60	\$182.00
\$1,302.74	\$656.98	\$509.80
\$426.84	\$291.84	\$135.60
\$1,278.20	\$637.72	\$592.88
\$833.38	\$421.46	\$319.08

State Farm

Region	Description	10/20		10		10/20		1,000		Total:
		BI	PD	PIP	UM	MP	COMP	COLL		
Broward (1)	Central Fort Lauderdale	\$303.45	\$136.33	\$565.34	\$96.31	\$29.76	\$139.75	\$330.32	\$1,601.26	
Duval (2)	Central Jacksonville	\$244.19	\$109.71	\$275.82	\$64.60	\$19.22	\$133.24	\$309.78	\$1,156.56	
Escambia (1)	Pensacola	\$196.77	\$88.41	\$239.04	\$68.18	\$18.16	\$141.30	\$277.68	\$1,029.54	
Hillsborough (1)	Central Tampa	\$368.93	\$165.75	\$840.46	\$85.34	\$31.24	\$123.10	\$307.68	\$1,922.50	
Leon (1)	Tallahassee	\$182.08	\$81.80	\$164.00	\$53.72	\$11.68	\$119.60	\$281.34	\$894.22	
Miami-Dade (2)	Central Miami	\$311.98	\$140.17	\$1,195.28	\$87.56	\$28.48	\$222.82	\$415.07	\$2,401.36	
Orange (2)	Central Orlando	\$256.09	\$115.06	\$476.57	\$60.95	\$25.10	\$131.91	\$281.22	\$1,346.90	

Increased Limits and keep PIP

BI	UM	MP
\$386.70	\$141.63	\$58.81
\$309.19	\$95.00	\$36.38
\$247.17	\$100.26	\$34.13
\$472.35	\$125.50	\$61.96
\$227.95	\$79.00	\$20.34
\$397.86	\$128.76	\$56.09
\$324.76	\$89.63	\$48.89

After Elimination of PIP

BI	UM	MP
\$586.12	\$152.84	\$142.83
\$382.10	\$92.18	\$74.38
\$316.29	\$92.08	\$65.97
\$789.16	\$169.39	\$199.33
\$264.08	\$70.12	\$44.48
\$909.62	\$207.09	\$267.54
\$494.38	\$108.61	\$120.41

BI	UM	MP
\$669.37	\$198.17	\$171.88
\$447.10	\$122.58	\$91.55
\$366.69	\$124.17	\$81.94
\$892.58	\$209.55	\$230.05
\$309.95	\$95.40	\$53.14
\$995.50	\$248.29	\$295.14
\$563.05	\$137.29	\$144.21

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Platinum A Rating Example

Allstate Fire & Casualty

Impacts on Minimum Required Limits

Description	/10			10/20/10			/10			25/50/10			/10			25/50/10/5		
	PIP/PD	BI/PD	Change	PIP/PD	BI/PD/MP	Change	PIP/PD	BI/PD/MP	Change									
Central Fort Lauderdale	\$1,153.95	\$863.15	-25.2%	\$1,153.95	\$1,129.00	-2.2%	\$1,153.95	\$1,460.25	26.5%	\$1,153.95	\$1,129.00	-2.2%	\$1,153.95	\$1,460.25	26.5%	\$1,153.95	\$1,460.25	26.5%
Central Jacksonville	\$608.49	\$532.87	-12.4%	\$608.49	\$723.28	18.9%	\$608.49	\$890.49	46.3%	\$608.49	\$723.28	18.9%	\$608.49	\$890.49	46.3%	\$608.49	\$890.49	46.3%
Pensacola	\$697.36	\$566.63	-18.7%	\$697.36	\$734.84	5.4%	\$697.36	\$912.59	30.9%	\$697.36	\$734.84	5.4%	\$697.36	\$912.59	30.9%	\$697.36	\$912.59	30.9%
Central Tampa	\$1,836.11	\$1,306.13	-28.9%	\$1,836.11	\$1,711.40	-6.8%	\$1,836.11	\$2,161.43	17.7%	\$1,836.11	\$1,711.40	-6.8%	\$1,836.11	\$2,161.43	17.7%	\$1,836.11	\$2,161.43	17.7%
Tallahassee	\$414.88	\$409.50	-1.3%	\$414.88	\$577.71	39.2%	\$414.88	\$689.24	66.1%	\$414.88	\$577.71	39.2%	\$414.88	\$689.24	66.1%	\$414.88	\$689.24	66.1%
Central Miami	\$2,824.12	\$1,760.81	-37.7%	\$2,824.12	\$2,089.88	-26.0%	\$2,824.12	\$2,762.77	-2.2%	\$2,824.12	\$2,089.88	-26.0%	\$2,824.12	\$2,762.77	-2.2%	\$2,824.12	\$2,762.77	-2.2%
Central Orlando	\$867.14	\$702.61	-19.0%	\$867.14	\$946.25	9.1%	\$867.14	\$1,179.41	36.0%	\$867.14	\$946.25	9.1%	\$867.14	\$1,179.41	36.0%	\$867.14	\$1,179.41	36.0%

Impacts on Full Coverage

Description	10/20/10/1			10/20/10/1			10/20/10/1			25/50/10/5			25/50/10/5			25/50/10/5		
	Full Cov (Incl PIP)	Full Cov (No PIP)	Change	Full Cov (Incl PIP)	Full Cov (No PIP)	Change	Full Cov (Incl PIP)	Full Cov (No PIP)	Change	Full Cov (Incl PIP)	Full Cov (No PIP)	Change	Full Cov (Incl PIP)	Full Cov (No PIP)	Change	Full Cov (Incl PIP)	Full Cov (No PIP)	Change
Central Fort Lauderdale	\$2,026.85	\$1,831.03	-9.7%	\$2,026.85	\$2,308.14	13.9%	\$2,026.85	\$2,308.14	13.9%	\$2,026.85	\$2,308.14	13.9%	\$2,026.85	\$2,308.14	13.9%	\$2,026.85	\$2,308.14	13.9%
Central Jacksonville	\$1,274.55	\$1,184.52	-7.1%	\$1,274.55	\$1,487.07	16.7%	\$1,274.55	\$1,487.07	16.7%	\$1,274.55	\$1,487.07	16.7%	\$1,274.55	\$1,487.07	16.7%	\$1,274.55	\$1,487.07	16.7%
Pensacola	\$1,325.98	\$1,219.71	-8.0%	\$1,325.98	\$1,487.97	12.2%	\$1,325.98	\$1,487.97	12.2%	\$1,325.98	\$1,487.97	12.2%	\$1,325.98	\$1,487.97	12.2%	\$1,325.98	\$1,487.97	12.2%
Central Tampa	\$2,855.20	\$2,527.25	-11.5%	\$2,855.20	\$3,154.28	10.5%	\$2,855.20	\$3,154.28	10.5%	\$2,855.20	\$3,154.28	10.5%	\$2,855.20	\$3,154.28	10.5%	\$2,855.20	\$3,154.28	10.5%
Tallahassee	\$1,046.00	\$989.87	-5.4%	\$1,046.00	\$1,247.69	19.3%	\$1,046.00	\$1,247.69	19.3%	\$1,046.00	\$1,247.69	19.3%	\$1,046.00	\$1,247.69	19.3%	\$1,046.00	\$1,247.69	19.3%
Central Miami	\$3,926.84	\$3,405.48	-13.3%	\$3,926.84	\$3,953.43	0.7%	\$3,926.84	\$3,953.43	0.7%	\$3,926.84	\$3,953.43	0.7%	\$3,926.84	\$3,953.43	0.7%	\$3,926.84	\$3,953.43	0.7%
Central Orlando	\$1,611.94	\$1,472.43	-8.7%	\$1,611.94	\$1,847.57	14.6%	\$1,611.94	\$1,847.57	14.6%	\$1,611.94	\$1,847.57	14.6%	\$1,611.94	\$1,847.57	14.6%	\$1,611.94	\$1,847.57	14.6%

Direct General

Impacts on Minimum Required Limits

Description	/10			10/20/10			/10			25/50/10			/10			25/50/10/2		
	PIP/PD	BI/PD	Change	PIP/PD	BI/PD/MP	Change	PIP/PD	BI/PD/MP	Change									
Central Fort Lauderdale	\$1,624.20	\$1,403.50	-13.6%	\$1,624.20	\$1,619.70	-0.3%	\$1,624.20	\$2,072.56	27.6%	\$1,624.20	\$1,619.70	-0.3%	\$1,624.20	\$2,072.56	27.6%	\$1,624.20	\$2,072.56	27.6%
Central Jacksonville	\$760.00	\$751.79	-1.1%	\$760.00	\$867.36	14.1%	\$760.00	\$1,052.74	38.5%	\$760.00	\$867.36	14.1%	\$760.00	\$1,052.74	38.5%	\$760.00	\$1,052.74	38.5%
Pensacola	\$817.00	\$780.70	-4.4%	\$817.00	\$892.30	9.2%	\$817.00	\$1,096.21	34.2%	\$817.00	\$892.30	9.2%	\$817.00	\$1,096.21	34.2%	\$817.00	\$1,096.21	34.2%
Central Tampa	\$1,720.52	\$1,578.14	-8.3%	\$1,720.52	\$1,858.14	8.0%	\$1,720.52	\$2,326.98	35.2%	\$1,720.52	\$1,858.14	8.0%	\$1,720.52	\$2,326.98	35.2%	\$1,720.52	\$2,326.98	35.2%
Tallahassee	\$646.00	\$652.00	0.9%	\$646.00	\$739.00	14.4%	\$646.00	\$875.00	35.4%	\$646.00	\$739.00	14.4%	\$646.00	\$875.00	35.4%	\$646.00	\$875.00	35.4%
Central Miami	\$1,897.75	\$1,461.38	-23.0%	\$1,897.75	\$1,635.88	-13.8%	\$1,897.75	\$2,139.29	12.7%	\$1,897.75	\$1,635.88	-13.8%	\$1,897.75	\$2,139.29	12.7%	\$1,897.75	\$2,139.29	12.7%
Central Orlando	\$946.00	\$882.50	-6.7%	\$946.00	\$1,015.50	7.3%	\$946.00	\$1,278.42	35.1%	\$946.00	\$1,015.50	7.3%	\$946.00	\$1,278.42	35.1%	\$946.00	\$1,278.42	35.1%

Impacts on Full Coverage

Description	10/20/10/1			10/20/10/1			10/20/10/1			25/50/10/2			25/50/10/5			25/50/10/2		
	Full Cov (Incl PIP)	Full Cov (No PIP)	Change	Full Cov (Incl PIP)	Full Cov (No PIP)	Change	Full Cov (Incl PIP)	Full Cov (No PIP)	Change	Full Cov (Incl PIP)	Full Cov (No PIP)	Change	Full Cov (Incl PIP)	Full Cov (No PIP)	Change	Full Cov (Incl PIP)	Full Cov (No PIP)	Change
Central Fort Lauderdale	\$3,616.20	\$3,339.36	-7.7%	\$3,616.20	\$3,790.61	4.8%	\$3,616.20	\$3,790.61	4.8%	\$3,616.20	\$3,790.61	4.8%	\$3,616.20	\$3,790.61	4.8%	\$3,616.20	\$3,790.61	4.8%
Central Jacksonville	\$2,229.43	\$2,118.09	-5.0%	\$2,229.43	\$2,379.31	6.7%	\$2,229.43	\$2,379.31	6.7%	\$2,229.43	\$2,379.31	6.7%	\$2,229.43	\$2,379.31	6.7%	\$2,229.43	\$2,379.31	6.7%
Pensacola	\$2,406.00	\$2,286.60	-5.0%	\$2,406.00	\$2,544.49	5.8%	\$2,406.00	\$2,544.49	5.8%	\$2,406.00	\$2,544.49	5.8%	\$2,406.00	\$2,544.49	5.8%	\$2,406.00	\$2,544.49	5.8%
Central Tampa	\$3,846.70	\$3,550.15	-7.7%	\$3,846.70	\$4,107.56	6.8%	\$3,846.70	\$4,107.56	6.8%	\$3,846.70	\$4,107.56	6.8%	\$3,846.70	\$4,107.56	6.8%	\$3,846.70	\$4,107.56	6.8%
Tallahassee	\$2,027.00	\$1,944.20	-4.1%	\$2,027.00	\$2,153.56	6.2%	\$2,027.00	\$2,153.56	6.2%	\$2,027.00	\$2,153.56	6.2%	\$2,027.00	\$2,153.56	6.2%	\$2,027.00	\$2,153.56	6.2%
Central Miami	\$4,201.25	\$3,871.50	-7.8%	\$4,201.25	\$4,299.31	2.3%	\$4,201.25	\$4,299.31	2.3%	\$4,201.25	\$4,299.31	2.3%	\$4,201.25	\$4,299.31	2.3%	\$4,201.25	\$4,299.31	2.3%
Central Orlando	\$2,524.00	\$2,376.60	-5.8%	\$2,524.00	\$2,724.96	8.0%	\$2,524.00	\$2,724.96	8.0%	\$2,524.00	\$2,724.96	8.0%	\$2,524.00	\$2,724.96	8.0%	\$2,524.00	\$2,724.96	8.0%

GEICO General

Impacts on Minimum Required Limits

Description	/10			10/20/10			/10			25/50/10			/10			25/50/10/5		
	PIP/PD	BI/PD	Change	PIP/PD	BI/PD/MP	Change	PIP/PD	BI/PD/MP	Change									
Central Fort Lauderdale	\$534.00	\$505.46	-5.3%	\$534.00	\$596.65	11.7%	\$534.00	\$781.49	46.3%	\$534.00	\$596.65	11.7%	\$534.00	\$781.49	46.3%	\$534.00	\$781.49	46.3%
Central Jacksonville	\$325.53	\$343.34	5.5%	\$325.53	\$404.52	24.3%	\$325.53	\$515.77	58.4%	\$325.53	\$404.52	24.3%	\$325.53	\$515.77	58.4%	\$325.53	\$515.77	58.4%
Pensacola	\$284.60	\$307.70	8.1%	\$284.60	\$359.72	26.4%	\$284.60	\$461.33	62.1%	\$284.60	\$359.72	26.4%	\$284.60	\$461.33	62.1%	\$284.60	\$461.33	62.1%
Central Tampa	\$502.90	\$491.25	-2.3%	\$502.90	\$585.05	16.3%	\$502.90	\$754.94	50.1%	\$502.90	\$491.25	-2.3%	\$502.90	\$754.94	50.1%	\$502.90	\$754.94	50.1%
Tallahassee	\$235.30	\$253.93	7.9%	\$235.30	\$294.52	25.2%	\$235.30	\$369.23	56.9%	\$235.30	\$253.93	7.9%	\$235.30	\$369.23	56.9%	\$235.30	\$369.23	56.9%
Central Miami	\$707.32	\$587.01	-17.0%	\$707.32	\$669.75	-5.3%	\$707.32	\$895.21	26.6%	\$707.32	\$587.01	-17.0%	\$707.32	\$895.21	26.6%	\$707.32	\$895.21	26.6%
Central Orlando	\$394.90	\$379.12	-4.0%	\$394.90	\$441.56	11.8%	\$394.90	\$578.27	46.4%	\$394.90	\$379.12	-4.0%	\$394.90	\$578.27	46.4%	\$394.90	\$578.27	46.4%

Impacts on Full Coverage

Description	10/20/10/1			10/20/10/1			10/20/10/1			25/50/10/5			25/50/10/5			25/50/10/5		
	Full Cov (Incl PIP)	Full Cov (No PIP)	Change	Full Cov (Incl PIP)	Full Cov (No PIP)	Change	Full Cov (Incl PIP)	Full Cov (No PIP)	Change	Full Cov (Incl PIP)	Full Cov (No PIP)	Change	Full Cov (Incl PIP)	Full Cov (No PIP)	Change	Full Cov (Incl PIP)	Full Cov (No PIP)	Change
Central Fort Lauderdale	\$1,340.84	\$1,259.11	-6.1%	\$1,340.84	\$1,501.62	12.0%	\$1,340.84	\$1,501.62	12.0%	\$1,340.84	\$1,501.62	12.0%	\$1,340.84	\$1,501.62	12.0%	\$1,340.84	\$1,501.62	12.0%
Central Jacksonville	\$970.04	\$926.85	-4.5%	\$970.04	\$1,082.02	11.5%	\$970.04	\$1,082.02	11.5%	\$970.04	\$926.85	-4.5%	\$970.04	\$1,082.02	11.5%	\$970.04	\$1,082.02	11.5%
Pensacola	\$916.00	\$881.04	-3.8%	\$916.00	\$1,017.21	11.0%	\$916.00	\$1,017.21	11.0%	\$916.00	\$881.04	-3.8%	\$916.00	\$1,017.21	11.0%	\$916.00	\$1,017.21	11.0%
Central Tampa	\$1,206.96	\$1,130.25	-6.4%	\$1,206.96	\$1,358.06	12.5%	\$1,206.96	\$1,358.06	12.5%	\$1,206.96	\$1,130.25	-6.4%	\$1,206.96	\$1,358.06	12.5%	\$1,206.96	\$1,358.06	12.5%
Tallahassee	\$862.15	\$833.02	-3.4%	\$862.15	\$940.47	9.1%	\$862.15	\$940.47	9.1%	\$862.15	\$833.02	-3.4%	\$862.15	\$940.47	9.1%	\$862.15	\$940.47	9.1%
Central Miami	\$1,640.10	\$1,527.29	-6.9%	\$1,640.10	\$1,757.99	7.2%	\$1,640.10	\$1,757.99	7.2%	\$1,640.10	\$1,527.29	-6.9%	\$1,640.10	\$1,757.99	7.2%	\$1,640.10	\$1,757.99	7.2%
Central Orlando	\$1,013.09	\$955.63	-5.7%	\$1,013.09	\$1,128.64	11.4%	\$1,013.09	\$1,128.64	11.4%	\$1,013.09	\$955.63	-5.7%	\$1,013.09	\$1,128.64	11.4%	\$1,013.09	\$1,128.64	11.4%

Addendum to Presentation on Personal Injury Protection (PIP) Insurance

Platinum A Rating Example

Progressive American

Impacts on Minimum Required Limits

Description	/10 10/20/10		
	PIP/PD	BI/PD	Change
Central Fort Lauderdale	\$1,223.00	\$1,221.50	-0.1%
Central Jacksonville	\$766.00	\$843.50	10.1%
Pensacola	\$667.00	\$703.00	5.4%
Central Tampa	\$1,489.00	\$1,432.50	-3.8%
Tallahassee	\$565.00	\$628.00	11.2%
Central Miami	\$1,710.00	\$1,456.00	-14.9%
Central Orlando	\$987.00	\$987.50	0.1%

/10 25/50/10		
PIP/PD	BI/PD	Change
\$1,223.00	\$1,404.10	14.8%
\$766.00	\$972.42	26.9%
\$667.00	\$794.96	19.2%
\$1,489.00	\$1,650.74	10.9%
\$565.00	\$709.84	25.6%
\$1,710.00	\$1,634.20	-4.4%
\$987.00	\$1,131.38	14.6%

/10 25/50/10/5		
PIP/PD	BI/PD/MP	Change
\$1,223.00	\$1,810.22	48.0%
\$766.00	\$1,194.30	55.9%
\$667.00	\$976.96	46.5%
\$1,489.00	\$2,160.54	45.1%
\$565.00	\$845.44	49.6%
\$1,710.00	\$2,227.08	30.2%
\$987.00	\$1,450.46	47.0%

Impacts on Full Coverage

10/20/10/1 10/20/10/1		
Full Cov (Incl PIP)	Full Cov (No PIP)	Change
\$3,021.00	\$2,847.20	-5.8%
\$2,147.00	\$2,053.60	-4.4%
\$1,894.00	\$1,817.60	-4.0%
\$3,408.00	\$3,179.80	-6.7%
\$1,705.00	\$1,648.60	-3.3%
\$3,872.00	\$3,601.20	-7.0%
\$2,389.00	\$2,251.20	-5.8%

10/20/10/1 25/50/10/5		
Full Cov (Incl PIP)	Full Cov (No PIP)	Change
\$3,021.00	\$3,298.68	9.2%
\$2,147.00	\$2,363.44	10.1%
\$1,894.00	\$2,047.56	8.1%
\$3,408.00	\$3,714.52	9.0%
\$1,705.00	\$1,859.28	9.0%
\$3,872.00	\$4,098.80	5.9%
\$2,389.00	\$2,599.92	8.8%

25/50/10/5 25/50/10/5		
Full Cov (Incl PIP)	Full Cov (No PIP)	Change
\$3,472.48	\$3,298.68	-5.0%
\$2,456.84	\$2,363.44	-3.8%
\$2,123.96	\$2,047.56	-3.6%
\$3,942.72	\$3,714.52	-5.8%
\$1,915.68	\$1,859.28	-2.9%
\$4,369.60	\$4,098.80	-6.2%
\$2,737.72	\$2,599.92	-5.0%

State Farm

Impacts on Minimum Required Limits

Description	/10 10/20/10		
	PIP/PD	BI/PD	Change
Central Fort Lauderdale	\$701.67	\$722.45	3.0%
Central Jacksonville	\$385.53	\$491.81	27.6%
Pensacola	\$327.45	\$404.70	23.6%
Central Tampa	\$1,006.21	\$954.91	-5.1%
Tallahassee	\$245.80	\$345.88	40.7%
Central Miami	\$1,335.45	\$1,049.79	-21.4%
Central Orlando	\$591.63	\$609.44	3.0%

/10 25/50/10		
PIP/PD	BI/PD	Change
\$701.67	\$805.70	14.8%
\$385.53	\$556.81	44.4%
\$327.45	\$455.10	39.0%
\$1,006.21	\$1,058.33	5.2%
\$245.80	\$391.75	59.4%
\$1,335.45	\$1,135.67	-15.0%
\$591.63	\$678.11	14.6%

/10 25/50/10/5		
PIP/PD	BI/PD/MP	Change
\$701.67	\$977.58	39.3%
\$385.53	\$648.36	68.2%
\$327.45	\$537.04	64.0%
\$1,006.21	\$1,288.38	28.0%
\$245.80	\$444.89	81.0%
\$1,335.45	\$1,430.81	7.1%
\$591.63	\$822.31	39.0%

Impacts on Full Coverage

10/20/10/1 10/20/10/1		
Full Cov (Incl PIP)	Full Cov (No PIP)	Change
\$1,601.26	\$1,488.19	-7.1%
\$1,156.56	\$1,101.40	-4.8%
\$1,029.54	\$981.73	-4.6%
\$1,922.50	\$1,754.41	-8.7%
\$894.22	\$861.42	-3.7%
\$2,401.36	\$2,162.30	-10.0%
\$1,346.90	\$1,251.59	-7.1%

10/20/10/1 25/50/10/5		
Full Cov (Incl PIP)	Full Cov (No PIP)	Change
\$1,601.26	\$1,645.81	2.8%
\$1,156.56	\$1,213.96	5.0%
\$1,029.54	\$1,080.18	4.9%
\$1,922.50	\$1,928.71	0.3%
\$894.22	\$941.23	5.3%
\$2,401.36	\$2,316.99	-3.5%
\$1,346.90	\$1,372.73	1.9%

25/50/10/5 25/50/10/5		
Full Cov (Incl PIP)	Full Cov (No PIP)	Change
\$1,758.88	\$1,645.81	-6.4%
\$1,269.12	\$1,213.96	-4.3%
\$1,127.99	\$1,080.18	-4.2%
\$2,096.80	\$1,928.71	-8.0%
\$974.03	\$941.23	-3.4%
\$2,556.05	\$2,316.99	-9.4%
\$1,468.05	\$1,372.73	-6.5%

Addendum to Presentation on Personal Injury Protection (PIP) Insurance

Gold E Rating Example

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

Allstate Fire & Casualty

Region	Description	25/50		50		25/50		5		Total:
		BI	PD	PIP	UM	MP	COMP	COLL		
Broward (1)	Central Fort Lauderdale	\$620.93	\$311.83	\$1,372.55	\$301.71	\$153.48	\$128.61	\$787.43	\$3,676.54	
Duval (2)	Central Jacksonville	\$451.86	\$281.31	\$631.03	\$149.22	\$87.41	\$121.10	\$643.87	\$2,365.80	
Escambia (1)	Pensacola	\$402.06	\$295.52	\$744.84	\$128.36	\$80.92	\$115.12	\$627.36	\$2,394.18	
Hillsborough (1)	Central Tampa	\$933.46	\$351.69	\$2,298.63	\$349.37	\$138.34	\$120.82	\$881.89	\$5,074.20	
Leon (1)	Tallahassee	\$402.06	\$236.70	\$393.42	\$128.36	\$62.76	\$125.80	\$627.36	\$1,976.46	
Miami-Dade (2)	Central Miami	\$762.66	\$390.48	\$3,654.25	\$294.70	\$171.66	\$181.35	\$1,080.49	\$6,535.59	
Orange (2)	Central Orlando	\$571.19	\$302.12	\$977.85	\$170.77	\$106.09	\$118.69	\$707.30	\$2,954.01	

Decreased Limits and keep PIP

Region	Description	10		Total:
		PD	MP	
Broward (1)	Central Fort Lauderdale	\$309.83		\$309.83
Duval (2)	Central Jacksonville	\$279.31		\$279.31
Escambia (1)	Pensacola	\$293.52		\$293.52
Hillsborough (1)	Central Tampa	\$349.69		\$349.69
Leon (1)	Tallahassee	\$234.70		\$234.70
Miami-Dade (2)	Central Miami	\$388.48		\$388.48
Orange (2)	Central Orlando	\$300.12		\$300.12

After Elimination of PIP

Region	Description	25/50		50		Total:
		BI	UM	MP	MP	
Broward (1)	Central Fort Lauderdale	\$1,307.21	\$438.97			\$427.99
Duval (2)	Central Jacksonville	\$767.38	\$212.32			\$213.62
Escambia (1)	Pensacola	\$774.48	\$202.84			\$229.89
Hillsborough (1)	Central Tampa	\$2,082.78	\$579.23			\$598.07
Leon (1)	Tallahassee	\$598.77	\$167.70			\$141.44
Miami-Dade (2)	Central Miami	\$2,589.79	\$660.13			\$902.51
Orange (2)	Central Orlando	\$1,060.12	\$268.56			\$301.66

Direct General

Region	Description	25/50		50		25/50		2		Total:
		BI	PD	PIP	UM	MP	COMP	COLL		
Broward (1)	Central Fort Lauderdale	\$873.80	\$372.80	\$1,574.80	\$612.80	\$221.60	\$180.20	\$928.80	\$4,764.80	
Duval (2)	Central Jacksonville	\$485.71	\$313.29	\$628.00	\$421.43	\$93.86	\$187.29	\$756.14	\$2,885.72	
Escambia (1)	Pensacola	\$470.00	\$340.00	\$674.20	\$411.40	\$106.00	\$196.40	\$878.00	\$3,076.00	
Hillsborough (1)	Central Tampa	\$1,120.18	\$369.53	\$1,687.29	\$766.00	\$217.29	\$204.88	\$827.00	\$5,192.17	
Leon (1)	Tallahassee	\$374.00	\$359.00	\$464.00	\$364.00	\$68.00	\$164.00	\$795.00	\$2,588.00	
Miami-Dade (2)	Central Miami	\$713.00	\$388.00	\$1,877.25	\$680.00	\$219.00	\$393.25	\$1,054.00	\$5,324.50	
Orange (2)	Central Orlando	\$552.00	\$323.00	\$834.00	\$616.00	\$146.00	\$175.00	\$716.00	\$3,362.00	

Decreased Limits and keep PIP

Region	Description	10		Total:
		PD	MP	
Broward (1)	Central Fort Lauderdale	\$310.80		\$310.80
Duval (2)	Central Jacksonville	\$262.02		\$262.02
Escambia (1)	Pensacola	\$283.92		\$283.92
Hillsborough (1)	Central Tampa	\$308.12		\$308.12
Leon (1)	Tallahassee	\$299.49		\$299.49
Miami-Dade (2)	Central Miami	\$323.26		\$323.26
Orange (2)	Central Orlando	\$269.98		\$269.98

After Elimination of PIP

Region	Description	25/50		50		2		Total:
		BI	UM	MP	MP			
Broward (1)	Central Fort Lauderdale	\$1,661.20	\$770.28					\$536.56
Duval (2)	Central Jacksonville	\$799.71	\$484.23					\$219.46
Escambia (1)	Pensacola	\$807.10	\$478.82					\$240.84
Hillsborough (1)	Central Tampa	\$1,963.83	\$934.73					\$554.75
Leon (1)	Tallahassee	\$606.00	\$410.40					\$160.80
Miami-Dade (2)	Central Miami	\$1,651.63	\$867.73					\$594.45
Orange (2)	Central Orlando	\$969.00	\$699.40					\$312.80

GEICO General

Region	Description	25/50		50		25/50		5		Total:
		BI	PD	PIP	UM	MP	COMP	COLL		
Broward (1)	Central Fort Lauderdale	\$369.23	\$198.10	\$540.10	\$168.45	\$145.88	\$149.40	\$408.53	\$1,979.69	
Duval (2)	Central Jacksonville	\$255.50	\$172.10	\$281.97	\$97.43	\$95.63	\$135.07	\$352.13	\$1,389.83	
Escambia (1)	Pensacola	\$220.80	\$172.40	\$226.80	\$77.00	\$94.10	\$153.70	\$345.10	\$1,289.90	
Hillsborough (1)	Central Tampa	\$379.17	\$188.17	\$506.63	\$145.87	\$131.77	\$117.50	\$340.93	\$1,810.04	
Leon (1)	Tallahassee	\$177.50	\$139.35	\$187.70	\$74.40	\$63.50	\$186.75	\$328.05	\$1,157.25	
Miami-Dade (2)	Central Miami	\$337.23	\$227.71	\$748.30	\$143.51	\$159.25	\$233.03	\$481.60	\$2,330.63	
Orange (2)	Central Orlando	\$260.30	\$168.87	\$377.53	\$116.13	\$111.77	\$122.93	\$318.47	\$1,476.00	

Decreased Limits and keep PIP

Region	Description	10		Total:
		PD	MP	
Broward (1)	Central Fort Lauderdale	\$172.57		\$172.57
Duval (2)	Central Jacksonville	\$150.16		\$150.16
Escambia (1)	Pensacola	\$150.41		\$150.41
Hillsborough (1)	Central Tampa	\$164.01		\$164.01
Leon (1)	Tallahassee	\$121.92		\$121.92
Miami-Dade (2)	Central Miami	\$198.09		\$198.09
Orange (2)	Central Orlando	\$147.37		\$147.37

After Elimination of PIP

Region	Description	25/50		50		5		Total:
		BI	UM	MP	MP			
Broward (1)	Central Fort Lauderdale	\$639.28	\$222.46					\$253.90
Duval (2)	Central Jacksonville	\$396.49	\$125.63					\$152.02
Escambia (1)	Pensacola	\$334.20	\$99.68					\$139.46
Hillsborough (1)	Central Tampa	\$632.49	\$196.53					\$233.10
Leon (1)	Tallahassee	\$271.35	\$93.17					\$101.04
Miami-Dade (2)	Central Miami	\$711.38	\$218.34					\$308.91
Orange (2)	Central Orlando	\$449.07	\$153.88					\$187.28

Addendum to Presentation on Personal Injury Protection (PIP) Insurance
Gold E Rating Example

Progressive American

Region	Description	25/50		50		25/50		5		Total:
		BI	PD	PIP	UM	MP	COMP	COLL		
Broward (1)	Central Fort Lauderdale	\$1,125.00	\$718.00	\$1,727.00	\$509.00	\$463.00	\$275.00	\$1,221.00	\$6,038.00	
Duval (2)	Central Jacksonville	\$804.00	\$600.00	\$925.00	\$379.00	\$259.00	\$194.00	\$1,043.00	\$4,204.00	
Escambia (1)	Pensacola	\$583.00	\$572.00	\$754.00	\$278.00	\$213.00	\$217.00	\$1,025.00	\$3,642.00	
Hillsborough (1)	Central Tampa	\$1,340.00	\$705.00	\$2,272.00	\$589.00	\$564.00	\$211.00	\$1,224.00	\$6,905.00	
Leon (1)	Tallahassee	\$523.00	\$568.00	\$554.00	\$286.00	\$156.00	\$152.00	\$1,002.00	\$3,241.00	
Miami-Dade (2)	Central Miami	\$1,098.00	\$723.00	\$2,697.00	\$544.00	\$643.00	\$536.00	\$1,449.00	\$7,690.00	
Orange (2)	Central Orlando	\$896.00	\$600.00	\$1,368.00	\$382.00	\$362.00	\$165.00	\$999.00	\$4,772.00	

Decreased Limits and keep PIP

PD	10	
	BI	UM
\$653.64		
\$546.36		
\$520.91		
\$641.82		
\$517.27		
\$658.18		
\$546.36		

After Elimination of PIP

BI	25/50		MP
	UM	MP	
\$1,988.50	\$681.70	\$808.40	
\$1,266.50	\$471.50	\$444.00	
\$960.00	\$353.40	\$363.80	
\$2,476.00	\$816.20	\$1,018.40	
\$800.00	\$341.40	\$266.80	
\$2,446.50	\$813.70	\$1,182.40	
\$1,580.00	\$518.80	\$635.60	

State Farm

Region	Description	25/50		50		25/50		5		Total:
		BI	PD	PIP	UM	MP	COMP	COLL		
Broward (1)	Central Fort Lauderdale	\$617.53	\$277.44	\$925.87	\$141.63	\$85.98	\$141.50	\$494.24	\$2,684.19	
Duval (2)	Central Jacksonville	\$489.43	\$219.89	\$441.00	\$95.00	\$52.42	\$134.90	\$462.94	\$1,895.58	
Escambia (1)	Pensacola	\$386.94	\$173.84	\$379.42	\$100.26	\$49.10	\$143.06	\$414.02	\$1,646.64	
Hillsborough (1)	Central Tampa	\$759.11	\$341.05	\$1,386.64	\$125.50	\$90.70	\$124.64	\$459.74	\$3,287.38	
Leon (1)	Tallahassee	\$355.14	\$159.56	\$253.76	\$79.00	\$28.40	\$121.08	\$419.64	\$1,416.58	
Miami-Dade (2)	Central Miami	\$635.97	\$285.72	\$1,980.83	\$128.76	\$81.93	\$225.66	\$623.32	\$3,962.19	
Orange (2)	Central Orlando	\$515.15	\$231.45	\$777.20	\$89.63	\$71.19	\$133.55	\$419.45	\$2,237.62	

Decreased Limits and keep PIP

PD	10	
	BI	UM
\$228.10		
\$178.57		
\$141.17		
\$276.96		
\$129.58		
\$232.03		
\$187.96		

After Elimination of PIP

BI	25/50		MP
	UM	MP	
\$1,080.47	\$234.22	\$271.15	
\$709.93	\$139.10	\$140.62	
\$576.65	\$138.20	\$124.98	
\$1,452.43	\$264.16	\$368.03	
\$482.02	\$104.38	\$79.15	
\$1,626.39	\$326.84	\$478.10	
\$903.75	\$167.35	\$226.63	

Addendum to Presentation on Personal Injury Protection (PIP) Insurance

Gold E Rating Example

Allstate Fire & Casualty

Impacts on Minimum Required Limits

Description	/10 25/50/10		Change
	PIP/PD	BI/PD	
Central Fort Lauderdale	\$1,682.38	\$1,617.04	-3.9%
Central Jacksonville	\$910.34	\$1,046.69	15.0%
Pensacola	\$1,038.36	\$1,068.00	2.9%
Central Tampa	\$2,648.32	\$2,432.47	-8.2%
Tallahassee	\$628.12	\$833.47	32.7%
Central Miami	\$4,042.73	\$2,978.27	-26.3%
Central Orlando	\$1,277.97	\$1,360.24	6.4%

Description	/10 25/50/10/5		Change
	PIP/PD	BI/PD/MP	
Central Fort Lauderdale	\$1,682.38	\$2,045.03	21.6%
Central Jacksonville	\$910.34	\$1,260.30	38.4%
Pensacola	\$1,038.36	\$1,297.89	25.0%
Central Tampa	\$2,648.32	\$3,030.53	14.4%
Tallahassee	\$628.12	\$974.91	55.2%
Central Miami	\$4,042.73	\$3,880.78	-4.0%
Central Orlando	\$1,277.97	\$1,661.90	30.0%

Impacts on Full Coverage

Description	25/50/10/5 25/50/10/5		Change
	Full Cov (Incl PIP)	Full Cov (No PIP)	
Central Fort Lauderdale	\$3,676.54	\$3,402.03	-7.5%
Central Jacksonville	\$2,365.80	\$2,239.59	-5.3%
Pensacola	\$2,394.18	\$2,245.21	-6.2%
Central Tampa	\$5,074.20	\$4,614.47	-9.1%
Tallahassee	\$1,976.46	\$1,897.78	-4.0%
Central Miami	\$6,535.59	\$5,804.74	-11.2%
Central Orlando	\$2,954.01	\$2,758.44	-6.6%

Direct General

Impacts on Minimum Required Limits

Description	/10 25/50/10		Change
	PIP/PD	BI/PD	
Central Fort Lauderdale	\$1,885.60	\$1,972.00	4.6%
Central Jacksonville	\$890.02	\$1,061.73	19.3%
Pensacola	\$958.12	\$1,091.02	13.9%
Central Tampa	\$1,995.41	\$2,271.95	13.9%
Tallahassee	\$763.49	\$905.49	18.6%
Central Miami	\$2,200.51	\$1,974.89	-10.3%
Central Orlando	\$1,103.98	\$1,238.98	12.2%

Description	/10 25/50/10/2		Change
	PIP/PD	BI/PD/MP	
Central Fort Lauderdale	\$1,885.60	\$2,508.56	33.0%
Central Jacksonville	\$890.02	\$1,281.19	44.0%
Pensacola	\$958.12	\$1,331.86	39.0%
Central Tampa	\$1,995.41	\$2,826.69	41.7%
Tallahassee	\$763.49	\$1,066.29	39.7%
Central Miami	\$2,200.51	\$2,569.34	16.8%
Central Orlando	\$1,103.98	\$1,551.78	40.6%

Impacts on Full Coverage

Description	25/50/10/2 25/50/10/2		Change
	Full Cov (Incl PIP)	Full Cov (No PIP)	
Central Fort Lauderdale	\$4,764.80	\$4,449.84	-6.6%
Central Jacksonville	\$2,885.72	\$2,760.12	-4.4%
Pensacola	\$3,076.00	\$2,941.16	-4.4%
Central Tampa	\$5,192.17	\$4,854.71	-6.5%
Tallahassee	\$2,588.00	\$2,495.20	-3.6%
Central Miami	\$5,324.50	\$4,949.05	-7.1%
Central Orlando	\$3,362.00	\$3,195.20	-5.0%

GEICO General

Impacts on Minimum Required Limits

Description	/10 25/50/10		Change
	PIP/PD	BI/PD	
Central Fort Lauderdale	\$712.67	\$811.85	13.9%
Central Jacksonville	\$432.13	\$546.65	26.5%
Pensacola	\$377.21	\$484.61	28.5%
Central Tampa	\$670.64	\$796.50	18.8%
Tallahassee	\$309.62	\$393.27	27.0%
Central Miami	\$946.39	\$909.47	-3.9%
Central Orlando	\$524.90	\$596.44	13.6%

Description	/10 25/50/10/5		Change
	PIP/PD	BI/PD/MP	
Central Fort Lauderdale	\$712.67	\$1,065.75	49.5%
Central Jacksonville	\$432.13	\$698.67	61.7%
Pensacola	\$377.21	\$624.07	65.4%
Central Tampa	\$670.64	\$1,029.59	53.5%
Tallahassee	\$309.62	\$494.31	59.7%
Central Miami	\$946.39	\$1,218.38	28.7%
Central Orlando	\$524.90	\$783.71	49.3%

Impacts on Full Coverage

Description	25/50/10/5 25/50/10/5		Change
	Full Cov (Incl PIP)	Full Cov (No PIP)	
Central Fort Lauderdale	\$1,979.69	\$1,871.67	-5.5%
Central Jacksonville	\$1,389.83	\$1,333.44	-4.1%
Pensacola	\$1,289.90	\$1,244.54	-3.5%
Central Tampa	\$1,810.04	\$1,708.71	-5.6%
Tallahassee	\$1,157.25	\$1,119.71	-3.2%
Central Miami	\$2,330.63	\$2,180.97	-6.4%
Central Orlando	\$1,476.00	\$1,400.49	-5.1%

Addendum to Presentation on Personal Injury Protection (PIP) Insurance
Gold E Rating Example

Progressive American

Impacts on Minimum Required Limits

Description	/10		25/50/10		Change
	PIP/PD	BI/PD	PIP/PD	BI/PD	
Central Fort Lauderdale	\$2,380.64	\$2,642.14			11.0%
Central Jacksonville	\$1,471.36	\$1,812.86			23.2%
Pensacola	\$1,274.91	\$1,480.91			16.2%
Central Tampa	\$2,913.82	\$3,117.82			7.0%
Tallahassee	\$1,071.27	\$1,317.27			23.0%
Central Miami	\$3,355.18	\$3,104.68			-7.5%
Central Orlando	\$1,914.36	\$2,126.36			11.1%

Description	/10		25/50/10/5		Change
	PIP/PD	BI/PD/MP	PIP/PD	BI/PD/MP	
Central Fort Lauderdale	\$2,380.64	\$3,450.54			44.9%
Central Jacksonville	\$1,471.36	\$2,256.86			53.4%
Pensacola	\$1,274.91	\$1,844.71			44.7%
Central Tampa	\$2,913.82	\$4,136.22			42.0%
Tallahassee	\$1,071.27	\$1,584.07			47.9%
Central Miami	\$3,355.18	\$4,287.08			27.8%
Central Orlando	\$1,914.36	\$2,761.96			44.3%

Impacts on Full Coverage

Description	25/50/10/5		25/50/10/5		Change
	Full Cov (Incl PIP)	Full Cov (No PIP)	Full Cov (Incl PIP)	Full Cov (No PIP)	
Central Fort Lauderdale	\$6,038.00	\$5,692.60			-5.7%
Central Jacksonville	\$4,204.00	\$4,019.00			-4.4%
Pensacola	\$3,642.00	\$3,491.20			-4.1%
Central Tampa	\$6,905.00	\$6,450.60			-6.6%
Tallahassee	\$3,241.00	\$3,130.20			-3.4%
Central Miami	\$7,690.00	\$7,150.60			-7.0%
Central Orlando	\$4,772.00	\$4,498.40			-5.7%

State Farm

Impacts on Minimum Required Limits

Description	/10		25/50/10		Change
	PIP/PD	BI/PD	PIP/PD	BI/PD	
Central Fort Lauderdale	\$1,153.97	\$1,308.57			13.4%
Central Jacksonville	\$619.57	\$888.50			43.4%
Pensacola	\$520.59	\$717.82			37.9%
Central Tampa	\$1,663.60	\$1,729.39			4.0%
Tallahassee	\$383.34	\$611.60			59.5%
Central Miami	\$2,212.86	\$1,858.42			-16.0%
Central Orlando	\$965.16	\$1,091.71			13.1%

Description	/10		25/50/10/5		Change
	PIP/PD	BI/PD/MP	PIP/PD	BI/PD/MP	
Central Fort Lauderdale	\$1,153.97	\$1,579.72			36.9%
Central Jacksonville	\$619.57	\$1,029.12			66.1%
Pensacola	\$520.59	\$842.80			61.9%
Central Tampa	\$1,663.60	\$2,097.42			26.1%
Tallahassee	\$383.34	\$690.75			80.2%
Central Miami	\$2,212.86	\$2,336.51			5.6%
Central Orlando	\$965.16	\$1,318.34			36.6%

Impacts on Full Coverage

Description	25/50/10/5		25/50/10/5		Change
	Full Cov (Incl PIP)	Full Cov (No PIP)	Full Cov (Incl PIP)	Full Cov (No PIP)	
Central Fort Lauderdale	\$2,684.19	\$2,499.02			-6.9%
Central Jacksonville	\$1,895.58	\$1,807.38			-4.7%
Pensacola	\$1,646.64	\$1,570.76			-4.6%
Central Tampa	\$3,287.38	\$3,010.05			-8.4%
Tallahassee	\$1,416.58	\$1,365.83			-3.6%
Central Miami	\$3,962.19	\$3,566.02			-10.0%
Central Orlando	\$2,237.62	\$2,082.18			-6.9%