

Addendum to Presentation on Personal Injury Protection (PIP) Insurance

Comments:

This analysis uses the Platinum A rating example submitted by some of the top PPA insurers in their recent rate filings.

A rating example was chosen to look at the impact on a family (Platinum A). The description of the rating example is at the top of each sheet.

Below is a summary of the limits (in thousands) provided in this example:

	Platinum A
BI	10/20
PD	10
PIP	10
UM	10/20
MP	1

The premium was calculated for what it would have been if the limits had been increased to 15/30 and 25/50 limits for BI and UM and 5 and 10 for Med Pay (MP).

The next step was calculating the premium after PIP is eliminated for BI and UM limits of 10/20, 15/30 and 25/50 and MP limits of 1, 5 and 10.

The analysis looks at what the premium would have been under a minimum coverage policy (PIP/PD) to potential minimum requirements of BI/PD (10/20/10 and 25/50/10), and then BI/PD/MP limits of 25/50/10/5.

The next section of the comparison looks at the impact for those consumers that purchase a full coverage policy (BI, PIP, PD, UM, MP, COMP and COLL) and what the impacts would be with elimination of PIP and going to limits of 10/20/10/1, 25/50/10/1 and 25/50/10/5.

The following adjustments were made to reflect the elimination of PIP:

50% of PIP premium were added to BI premiums.

10% of PIP premiums were added to UM premiums.

20% of PIP premiums were added to MP premiums.

These numbers are approximations. Support can be found in a Pinnacle study performed when PIP was sunseting in 2007.

From Pinnacle Study on PIP Sunset Impact

Page 5	PIP Losses	%		
BI	666,345,600	49.0%		
UM	119,942,208	8.8%		
MPC - NAF	24,033,420	1.8%		
MPC - AF	272,087,037	20.0%	Total MPC	21.8%
Liability	1,082,408,265	79.5%		
Health Care	222,873,388	16.4%		
Not Covered	55,718,347	4.1%		
Total	1,361,000,000	100.0%		

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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	\$257.31	\$186.90	\$1,144.41	\$114.18	\$48.38	\$116.84	\$517.92	\$2,385.94	
Duval (2)	Central Jacksonville	\$193.68	\$169.17	\$647.35	\$56.47	\$27.56	\$110.08	\$425.02	\$1,629.33	
Escambia (1)	Pensacola	\$138.88	\$177.42	\$730.56	\$48.56	\$25.50	\$104.68	\$414.36	\$1,639.96	
Hillsborough (1)	Central Tampa	\$374.95	\$210.05	\$1,866.24	\$132.22	\$43.59	\$109.82	\$579.09	\$3,315.96	
Leon (1)	Tallahassee	\$138.88	\$143.24	\$488.08	\$48.56	\$19.80	\$114.30	\$414.36	\$1,367.22	
Miami-Dade (2)	Central Miami	\$310.66	\$232.57	\$2,608.26	\$111.52	\$54.08	\$164.36	\$707.61	\$4,189.06	
Orange (2)	Central Orlando	\$238.60	\$181.24	\$900.87	\$64.62	\$33.41	\$107.91	\$466.03	\$1,992.68	

Increased Limits and keep PIP

BI	BI	15/30		25/50		MP	MP
		UM	UM	MP	MP		
\$344.07	\$508.45	\$159.85	\$230.64	\$137.88			
\$256.26	\$374.83	\$79.06	\$114.07	\$78.55			
\$180.63	\$259.75	\$67.98	\$98.09	\$72.68			
\$506.41	\$755.50	\$185.11	\$267.08	\$124.23			
\$180.63	\$259.75	\$67.98	\$98.09	\$56.43			
\$417.69	\$620.49	\$156.13	\$225.27	\$154.13			
\$318.25	\$469.16	\$90.47	\$130.53	\$95.22			

Direct General

Note: Highest MP offered is \$2,000; BI and UM limits of 15/30 not offered

Region	Description	10/20		10		10/20		1		Total:
		BI	PD	PIP	UM	MP	COMP	COLL		
Broward (1)	Central Fort Lauderdale	\$474.40	\$254.00	\$1,494.20	\$307.60	\$115.80	\$268.40	\$817.60	\$3,650.80	
Duval (2)	Central Jacksonville	\$278.57	\$228.00	\$651.14	\$213.71	\$48.71	\$293.71	\$747.00	\$2,371.70	
Escambia (1)	Pensacola	\$265.00	\$253.00	\$599.40	\$207.20	\$55.60	\$358.60	\$839.40	\$2,469.00	
Hillsborough (1)	Central Tampa	\$590.18	\$265.88	\$1,417.59	\$383.94	\$113.35	\$334.24	\$802.65	\$3,805.88	
Leon (1)	Tallahassee	\$210.00	\$222.00	\$476.00	\$183.00	\$35.00	\$299.00	\$755.00	\$2,090.00	
Miami-Dade (2)	Central Miami	\$391.50	\$285.00	\$1,995.00	\$341.50	\$114.25	\$627.00	\$1,180.00	\$4,740.00	
Orange (2)	Central Orlando	\$299.00	\$212.00	\$721.00	\$318.00	\$76.00	\$273.00	\$641.00	\$2,458.00	

Increased Limits and keep PIP

BI	BI	15/30		25/50		MP	MP
		UM	UM	MP	MP		
	\$690.10		\$479.86	\$176.02			
	\$396.36		\$333.39	\$74.04			
	\$376.00		\$323.23	\$84.51			
	\$863.77		\$598.95	\$172.29			
	\$293.50		\$285.48	\$53.20			
	\$565.75		\$532.74	\$173.66			
	\$427.00		\$496.08	\$115.52			

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	BI	15/30		25/50		MP	MP
		UM	UM	MP	MP		
\$212.26	\$266.97	\$125.13	\$168.44	\$103.11	\$151.07		
\$150.24	\$186.95	\$72.37	\$97.42	\$68.07	\$99.73		
\$131.31	\$162.52	\$57.20	\$77.00	\$66.65	\$97.65		
\$217.65	\$273.93	\$108.33	\$145.83	\$93.18	\$136.52		
\$107.69	\$132.04	\$55.25	\$74.38	\$45.58	\$66.78		
\$194.80	\$244.44	\$106.60	\$143.50	\$112.66	\$165.06		
\$152.85	\$190.31	\$86.23	\$116.08	\$79.25	\$116.11		

Addendum to Presentation on Personal Injury Protection (PIP) Insurance

Platinum A Rating Example

Progressive American

Note: BI and UM limits of 15/30 not offered

Region	Description	10/20		10		10/20		1		Total:
		BI	PD	PIP	UM	MP	COMP	COLL		
Broward (1)	Central Fort Lauderdale	\$394.00	\$324.00	\$764.00	\$330.00	\$123.00	\$156.00	\$848.00	\$2,939.00	
Duval (2)	Central Jacksonville	\$325.00	\$304.00	\$474.00	\$252.00	\$82.00	\$141.00	\$741.00	\$2,319.00	
Escambia (1)	Pensacola	\$223.00	\$283.00	\$352.00	\$184.00	\$61.00	\$160.00	\$711.00	\$1,974.00	
Hillsborough (1)	Central Tampa	\$430.00	\$320.00	\$846.00	\$334.00	\$129.00	\$116.00	\$783.00	\$2,958.00	
Leon (1)	Tallahassee	\$194.00	\$271.00	\$256.00	\$170.00	\$44.00	\$96.00	\$680.00	\$1,711.00	
Miami-Dade (2)	Central Miami	\$322.00	\$310.00	\$961.00	\$250.00	\$141.00	\$265.00	\$889.00	\$3,138.00	
Orange (2)	Central Orlando	\$335.00	\$292.00	\$670.00	\$248.00	\$109.00	\$115.00	\$701.00	\$2,470.00	

Increased Limits and keep PIP

BI	15/30		25/50		5		10	
	BI	UM	UM	MP	MP	MP	MP	
Not Offered		\$559.44		\$514.80	\$216.48	\$318.57		
		\$460.08		\$393.12	\$144.32	\$212.38		
		\$313.20		\$287.04	\$107.36	\$157.99		
		\$611.28		\$521.04	\$227.04	\$334.11		
		\$271.44		\$265.20	\$77.44	\$113.96		
		\$455.76		\$390.00	\$248.16	\$365.19		
	\$474.48		\$386.88	\$191.84	\$282.31			

State Farm

Region	Description	10/20		10		10/20		1		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	15/30		25/50		5		10	
	BI	UM	UM	MP	MP	MP	MP	
	\$342.63	\$386.70	\$113.31	\$141.63	\$58.81	\$83.47		
	\$274.78	\$309.19	\$76.00	\$95.00	\$36.38	\$50.96		
	\$220.49	\$247.17	\$80.21	\$100.26	\$34.13	\$47.69		
	\$417.60	\$472.35	\$100.40	\$125.50	\$61.96	\$88.04		
	\$203.67	\$227.95	\$63.20	\$79.00	\$20.34	\$27.69		
	\$352.40	\$397.86	\$103.01	\$128.76	\$56.09	\$79.52		
	\$288.41	\$324.76	\$71.71	\$89.63	\$48.89	\$69.10		

Addendum to Presentation on Personal Injury Protection (PIP) Insurance

Platinum A Rating Example

Allstate Fire & Casualty

After Elimination of PIP

Region	Description	10/20 15/30 25/50			10/20 15/30 25/50			1 5 10		
		BI	BI	BI	UM	UM	UM	MP	MP	MP
Broward (1)	Central Fort Lauderdale	\$829.52	\$916.28	\$1,080.66	\$228.62	\$274.29	\$345.08	\$277.26	\$366.76	Not Offered
Duval (2)	Central Jacksonville	\$517.36	\$579.94	\$698.51	\$121.21	\$143.80	\$178.81	\$157.03	\$208.02	
Escambia (1)	Pensacola	\$504.16	\$545.91	\$625.03	\$121.62	\$141.04	\$171.15	\$171.61	\$218.79	
Hillsborough (1)	Central Tampa	\$1,308.07	\$1,439.53	\$1,688.62	\$318.84	\$371.73	\$453.70	\$416.84	\$497.48	
Leon (1)	Tallahassee	\$382.92	\$424.67	\$503.79	\$97.37	\$116.79	\$146.90	\$117.42	\$154.05	
Miami-Dade (2)	Central Miami	\$1,614.79	\$1,721.82	\$1,924.62	\$372.35	\$416.96	\$486.10	\$575.73	\$675.78	
Orange (2)	Central Orlando	\$689.04	\$768.69	\$919.60	\$154.71	\$180.56	\$220.62	\$213.58	\$275.39	

Direct General

Note: Highest MP offered is \$2,000; BI and UM

After Elimination of PIP

Region	Description	10/20 15/30 25/50			10/20 15/30 25/50			1 2 10		
		BI	BI	BI	UM	UM	UM	MP	MP	MP
Broward (1)	Central Fort Lauderdale	\$1,221.50	Not Offered	\$1,437.20	\$457.02	Not Offered	\$629.28	\$414.64	\$474.86	Not Offered
Duval (2)	Central Jacksonville	\$604.14		\$721.93	\$278.82		\$398.50	\$178.94	\$204.27	
Escambia (1)	Pensacola	\$564.70		\$675.70	\$267.14		\$383.17	\$175.48	\$204.39	
Hillsborough (1)	Central Tampa	\$1,298.98		\$1,572.57	\$525.70		\$740.71	\$396.87	\$455.81	
Leon (1)	Tallahassee	\$448.00		\$531.50	\$230.60		\$333.08	\$130.20	\$148.40	
Miami-Dade (2)	Central Miami	\$1,389.00		\$1,563.25	\$541.00		\$732.24	\$513.25	\$572.66	
Orange (2)	Central Orlando	\$659.50		\$787.50	\$390.10		\$568.18	\$220.20	\$259.72	

GEICO General

After Elimination of PIP

Region	Description	10/20 15/30 25/50			10/20 15/30 25/50			1 5 10		
		BI	BI	BI	UM	UM	UM	MP	MP	MP
Broward (1)	Central Fort Lauderdale	\$380.11	\$416.59	\$471.30	\$137.12	\$166.00	\$209.31	\$105.71	\$184.84	\$232.80
Duval (2)	Central Jacksonville	\$233.74	\$258.21	\$294.92	\$77.26	\$93.96	\$119.01	\$59.02	\$111.26	\$110.86
Escambia (1)	Pensacola	\$197.90	\$218.71	\$249.92	\$61.48	\$74.68	\$94.48	\$50.46	\$101.61	\$106.45
Hillsborough (1)	Central Tampa	\$371.92	\$409.44	\$465.72	\$121.69	\$146.69	\$184.19	\$98.38	\$169.89	\$153.19
Leon (1)	Tallahassee	\$164.28	\$180.52	\$204.87	\$57.07	\$69.82	\$88.95	\$39.73	\$74.71	\$75.28
Miami-Dade (2)	Central Miami	\$443.72	\$476.82	\$526.46	\$138.40	\$163.00	\$199.90	\$139.01	\$225.47	\$181.46
Orange (2)	Central Orlando	\$271.52	\$296.50	\$333.96	\$95.06	\$114.96	\$144.81	\$75.89	\$136.71	\$129.38

Addendum to Presentation on Personal Injury Protection (PIP) Insurance

Platinum A Rating Example

Progressive American

Note: BI and UM limits of 15/30 not offered

After Elimination of PIP

Region	Description
Broward (1)	Central Fort Lauderdale
Duval (2)	Central Jacksonville
Escambia (1)	Pensacola
Hillsborough (1)	Central Tampa
Leon (1)	Tallahassee
Miami-Dade (2)	Central Miami
Orange (2)	Central Orlando

10/20	15/30	25/50
BI	BI	BI
\$776.00	Not Offered	\$941.44
\$562.00		\$697.08
\$399.00		\$489.20
\$853.00		\$1,034.28
\$322.00		\$399.44
\$802.50		\$936.26
\$670.00		\$809.48

10/20	15/30	25/50
UM	UM	UM
\$406.40	Not Offered	\$591.20
\$299.40		\$440.52
\$219.20		\$322.24
\$418.60		\$605.64
\$195.60		\$290.80
\$346.10		\$486.10
\$315.00		\$453.88

1	5	10
MP	MP	MP
\$275.80	\$369.28	\$471.37
\$176.80	\$239.12	\$307.18
\$131.40	\$177.76	\$228.39
\$298.20	\$396.24	\$503.31
\$95.20	\$128.64	\$165.16
\$333.20	\$440.36	\$557.39
\$243.00	\$325.84	\$416.31

State Farm

After Elimination of PIP

Region	Description
Broward (1)	Central Fort Lauderdale
Duval (2)	Central Jacksonville
Escambia (1)	Pensacola
Hillsborough (1)	Central Tampa
Leon (1)	Tallahassee
Miami-Dade (2)	Central Miami
Orange (2)	Central Orlando

10/20	15/30	25/50
BI	BI	BI
\$586.12	\$625.30	\$669.37
\$382.10	\$412.69	\$447.10
\$316.29	\$340.01	\$366.69
\$789.16	\$837.83	\$892.58
\$264.08	\$285.67	\$309.95
\$909.62	\$950.04	\$995.50
\$494.38	\$526.70	\$563.05

10/20	15/30	25/50
UM	UM	UM
\$152.84	\$169.84	\$198.17
\$92.18	\$103.58	\$122.58
\$92.08	\$104.12	\$124.17
\$169.39	\$184.45	\$209.55
\$70.12	\$79.60	\$95.40
\$207.09	\$222.54	\$248.29
\$108.61	\$119.36	\$137.29

1	5	10
MP	MP	MP
\$142.83	\$171.88	\$196.54
\$74.38	\$91.55	\$106.12
\$65.97	\$81.94	\$95.49
\$199.33	\$230.05	\$256.13
\$44.48	\$53.14	\$60.49
\$267.54	\$295.14	\$318.58
\$120.41	\$144.21	\$164.41

Addendum to Presentation on Personal Injury Protection (PIP) Insurance

Platinum A Rating Example

Allstate Fire & Casualty

Impacts on Minimum Required Limits

Region	Description	/10 10/20/10			/10 15/30/10			/10 25/50/10			/10 25/50/10/5		
		PIP/PD	BI/PD	Change	PIP/PD	BI/PD	Change	PIP/PD	BI/PD	Change	PIP/PD	BI/PD/MP	Change
Broward (1)	Central Fort Lauderdale	\$1,331.31	\$1,016.42	-23.7%	\$1,331.31	\$1,103.18	-17.1%	\$1,331.31	\$1,267.56	-4.8%	\$1,331.31	\$1,634.32	22.8%
Duval (2)	Central Jacksonville	\$816.52	\$686.53	-15.9%	\$816.52	\$749.11	-8.3%	\$816.52	\$867.68	6.3%	\$816.52	\$1,075.70	31.7%
Escambia (1)	Pensacola	\$907.98	\$681.58	-24.9%	\$907.98	\$723.33	-20.3%	\$907.98	\$802.45	-11.6%	\$907.98	\$1,021.24	12.5%
Hillsborough (1)	Central Tampa	\$2,076.29	\$1,518.12	-26.9%	\$2,076.29	\$1,649.58	-20.6%	\$2,076.29	\$1,898.67	-8.6%	\$2,076.29	\$2,396.15	15.4%
Leon (1)	Tallahassee	\$631.32	\$526.16	-16.7%	\$631.32	\$567.91	-10.0%	\$631.32	\$647.03	2.5%	\$631.32	\$801.08	26.9%
Miami-Dade (2)	Central Miami	\$2,840.83	\$1,847.36	-35.0%	\$2,840.83	\$1,954.39	-31.2%	\$2,840.83	\$2,157.19	-24.1%	\$2,840.83	\$2,832.97	-0.3%
Orange (2)	Central Orlando	\$1,082.11	\$870.28	-19.6%	\$1,082.11	\$949.93	-12.2%	\$1,082.11	\$1,100.84	1.7%	\$1,082.11	\$1,376.23	27.2%

Direct General

Note: Highest MP offered is \$2,000; BI and UM Impacts on Minimum Required Limits

Region	Description	/10 10/20/10			/10 15/30/10			/10 25/50/10			/10 25/50/10/2		
		PIP/PD	BI/PD	Change	PIP/PD	BI/PD	Change	PIP/PD	BI/PD	Change	PIP/PD	BI/PD/MP	Change
Broward (1)	Central Fort Lauderdale	\$1,748.20	\$1,475.50	-15.6%				\$1,748.20	\$1,691.20	-3.3%	\$1,748.20	\$2,166.06	23.9%
Duval (2)	Central Jacksonville	\$879.14	\$832.14	-5.3%				\$879.14	\$949.93	8.1%	\$879.14	\$1,154.20	31.3%
Escambia (1)	Pensacola	\$852.40	\$817.70	-4.1%				\$852.40	\$928.70	9.0%	\$852.40	\$1,133.09	32.9%
Hillsborough (1)	Central Tampa	\$1,683.47	\$1,564.86	-7.0%				\$1,683.47	\$1,838.45	9.2%	\$1,683.47	\$2,294.26	36.3%
Leon (1)	Tallahassee	\$698.00	\$670.00	-4.0%				\$698.00	\$753.50	8.0%	\$698.00	\$901.90	29.2%
Miami-Dade (2)	Central Miami	\$2,280.00	\$1,674.00	-26.6%				\$2,280.00	\$1,848.25	-18.9%	\$2,280.00	\$2,420.91	6.2%
Orange (2)	Central Orlando	\$933.00	\$871.50	-6.6%				\$933.00	\$999.50	7.1%	\$933.00	\$1,259.22	35.0%

15/30 Limits Not Offered

GEICO General

Impacts on Minimum Required Limits

Region	Description	/10 10/20/10			/10 15/30/10			/10 25/50/10			/10 25/50/10/5		
		PIP/PD	BI/PD	Change	PIP/PD	BI/PD	Change	PIP/PD	BI/PD	Change	PIP/PD	BI/PD/MP	Change
Broward (1)	Central Fort Lauderdale	\$534.00	\$505.46	-5.3%	\$534.00	\$541.94	1.5%	\$534.00	\$596.65	11.7%	\$534.00	\$781.49	46.3%
Duval (2)	Central Jacksonville	\$325.53	\$343.34	5.5%	\$325.53	\$367.81	13.0%	\$325.53	\$404.52	24.3%	\$325.53	\$515.78	58.4%
Escambia (1)	Pensacola	\$284.60	\$307.70	8.1%	\$284.60	\$328.51	15.4%	\$284.60	\$359.72	26.4%	\$284.60	\$461.33	62.1%
Hillsborough (1)	Central Tampa	\$502.90	\$491.25	-2.3%	\$502.90	\$528.77	5.1%	\$502.90	\$585.05	16.3%	\$502.90	\$754.94	50.1%
Leon (1)	Tallahassee	\$235.30	\$253.93	7.9%	\$235.30	\$270.17	14.8%	\$235.30	\$294.52	25.2%	\$235.30	\$369.23	56.9%
Miami-Dade (2)	Central Miami	\$707.32	\$587.01	-17.0%	\$707.32	\$620.11	-12.3%	\$707.32	\$669.75	-5.3%	\$707.32	\$895.22	26.6%
Orange (2)	Central Orlando	\$394.90	\$379.12	-4.0%	\$394.90	\$404.10	2.3%	\$394.90	\$441.56	11.8%	\$394.90	\$578.27	46.4%

Addendum to Presentation on Personal Injury Protection (PIP) Insurance
Platinum A Rating Example

Progressive American

Note: BI and UM limits of 15/30 not offered Impacts on Minimum Required Limits

Region	Description	Impacts on Minimum Required Limits		
		/10	10/20/10	Change
Broward (1)	Central Fort Lauderdale	\$1,088.00	\$1,100.00	1.1%
Duval (2)	Central Jacksonville	\$778.00	\$866.00	11.3%
Escambia (1)	Pensacola	\$635.00	\$682.00	7.4%
Hillsborough (1)	Central Tampa	\$1,166.00	\$1,173.00	0.6%
Leon (1)	Tallahassee	\$527.00	\$593.00	12.5%
Miami-Dade (2)	Central Miami	\$1,271.00	\$1,112.50	-12.5%
Orange (2)	Central Orlando	\$962.00	\$962.00	0.0%

15/30 Limits Not Offered		
/10	15/30/10	Change
PIP/PD	BI/PD	

15/30 Limits Not Offered

25/50/10		
/10	25/50/10	Change
PIP/PD	BI/PD	
\$1,088.00	\$1,265.44	16.3%
\$778.00	\$1,001.08	28.7%
\$635.00	\$772.20	21.6%
\$1,166.00	\$1,354.28	16.1%
\$527.00	\$670.44	27.2%
\$1,271.00	\$1,246.26	-1.9%
\$962.00	\$1,101.48	14.5%

25/50/10/5		
/10	25/50/10/5	Change
PIP/PD	BI/PD/MP	
\$1,088.00	\$1,634.72	50.3%
\$778.00	\$1,240.20	59.4%
\$635.00	\$949.96	49.6%
\$1,166.00	\$1,750.52	50.1%
\$527.00	\$799.08	51.6%
\$1,271.00	\$1,686.62	32.7%
\$962.00	\$1,427.32	48.4%

State Farm

Impacts on Minimum Required Limits

Region	Description	Impacts on Minimum Required Limits		
		/10	10/20/10	Change
Broward (1)	Central Fort Lauderdale	\$701.67	\$722.45	3.0%
Duval (2)	Central Jacksonville	\$385.53	\$491.81	27.6%
Escambia (1)	Pensacola	\$327.45	\$404.70	23.6%
Hillsborough (1)	Central Tampa	\$1,006.21	\$954.91	-5.1%
Leon (1)	Tallahassee	\$245.80	\$345.88	40.7%
Miami-Dade (2)	Central Miami	\$1,335.45	\$1,049.79	-21.4%
Orange (2)	Central Orlando	\$591.63	\$609.44	3.0%

15/30/10		
/10	15/30/10	Change
PIP/PD	BI/PD	
\$701.67	\$761.63	8.5%
\$385.53	\$522.40	35.5%
\$327.45	\$428.42	30.8%
\$1,006.21	\$1,003.58	-0.3%
\$245.80	\$367.47	49.5%
\$1,335.45	\$1,090.21	-18.4%
\$591.63	\$641.76	8.5%

25/50/10		
/10	25/50/10	Change
PIP/PD	BI/PD	
\$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%

25/50/10/5		
/10	25/50/10/5	Change
PIP/PD	BI/PD/MP	
\$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	\$822.32	39.0%

Addendum to Presentation on Personal Injury Protection (PIP) Insurance

Platinum A Rating Example

Allstate Fire & Casualty

Impacts on Full Coverage

Region	Description	10/20/10/1		Change
		Full Cov (Incl PIP)	Full Cov (No PIP)	
Broward (1)	Central Fort Lauderdale	\$2,385.94	\$2,157.06	-9.6%
Duval (2)	Central Jacksonville	\$1,629.33	\$1,499.87	-7.9%
Escambia (1)	Pensacola	\$1,639.96	\$1,493.85	-8.9%
Hillsborough (1)	Central Tampa	\$3,315.96	\$2,942.71	-11.3%
Leon (1)	Tallahassee	\$1,367.22	\$1,269.61	-7.1%
Miami-Dade (2)	Central Miami	\$4,189.06	\$3,667.41	-12.5%
Orange (2)	Central Orlando	\$1,992.68	\$1,812.51	-9.0%

10/20/10/1		15/30/10/5		Change
Full Cov (Incl PIP)	Full Cov (No PIP)	Full Cov (Incl PIP)	Full Cov (No PIP)	
\$2,385.94	\$2,378.99	\$1,629.33	\$1,636.03	-0.3%
\$1,629.33	\$1,636.03	\$1,639.96	\$1,602.20	-2.3%
\$3,315.96	\$3,207.70	\$3,315.96	\$3,207.70	-3.3%
\$1,367.22	\$1,367.41	\$4,189.06	\$3,919.10	-6.4%
\$1,992.68	\$1,979.82			-0.6%

10/20/10/1		25/50/10/5		Change
Full Cov (Incl PIP)	Full Cov (No PIP)	Full Cov (Incl PIP)	Full Cov (No PIP)	
\$2,385.94	\$2,614.16	\$1,629.33	\$1,789.61	9.6%
\$1,629.33	\$1,789.61	\$1,639.96	\$1,711.43	4.4%
\$3,315.96	\$3,538.76	\$3,315.96	\$3,538.76	6.7%
\$1,367.22	\$1,476.64	\$4,189.06	\$4,191.04	8.0%
\$1,992.68	\$2,170.79			8.9%

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)	
\$2,843.04	\$2,614.16	\$1,919.07	\$1,789.61	-8.1%
\$1,857.54	\$1,711.43	\$1,857.54	\$1,711.43	-7.9%
\$3,912.01	\$3,538.76	\$3,912.01	\$3,538.76	-9.5%
\$1,574.25	\$1,476.64	\$4,712.69	\$4,191.04	-6.2%
\$2,350.96	\$2,170.79			-11.1%

Direct General

Note: Highest MP offered is \$2,000; BI and UM Impacts on Full Coverage

Region	Description	10/20/10/1		Change
		Full Cov (Incl PIP)	Full Cov (No PIP)	
Broward (1)	Central Fort Lauderdale	\$3,650.80	\$3,433.16	-6.0%
Duval (2)	Central Jacksonville	\$2,371.70	\$2,330.61	-1.7%
Escambia (1)	Pensacola	\$2,469.00	\$2,458.32	-0.4%
Hillsborough (1)	Central Tampa	\$3,805.88	\$3,624.32	-4.8%
Leon (1)	Tallahassee	\$2,090.00	\$2,084.80	-0.2%
Miami-Dade (2)	Central Miami	\$4,740.00	\$4,535.25	-4.3%
Orange (2)	Central Orlando	\$2,458.00	\$2,395.80	-2.5%

10/20/10/1		15/30/10/5		Change
Full Cov (Incl PIP)	Full Cov (No PIP)	Full Cov (Incl PIP)	Full Cov (No PIP)	
\$3,650.80	\$3,881.34			6.3%
\$2,371.70	\$2,593.41			9.3%
\$2,469.00	\$2,714.26			9.9%
\$3,805.88	\$4,171.86			9.6%
\$2,090.00	\$2,288.98			9.5%
\$4,740.00	\$4,960.15			4.6%
\$2,458.00	\$2,741.40			11.5%

10/20/10/1		25/50/10/2		Change
Full Cov (Incl PIP)	Full Cov (No PIP)	Full Cov (Incl PIP)	Full Cov (No PIP)	
\$3,650.80	\$3,881.34	\$4,180.18	\$3,881.34	6.3%
\$2,371.70	\$2,593.41	\$2,723.64	\$2,593.41	9.3%
\$2,469.00	\$2,714.26	\$2,834.14	\$2,714.26	9.9%
\$3,805.88	\$4,171.86	\$4,455.37	\$4,171.86	9.6%
\$2,090.00	\$2,288.98	\$2,384.18	\$2,288.98	9.5%
\$4,740.00	\$4,960.15	\$5,359.15	\$4,960.15	4.6%
\$2,458.00	\$2,741.40	\$2,885.60	\$2,741.40	11.5%

25/50/10/5		25/50/10/2		Change
Full Cov (Incl PIP)	Full Cov (No PIP)	Full Cov (Incl PIP)	Full Cov (No PIP)	
\$4,180.18	\$3,881.34	\$4,180.18	\$3,881.34	-7.1%
\$2,723.64	\$2,593.41	\$2,723.64	\$2,593.41	-4.8%
\$2,834.14	\$2,714.26	\$2,834.14	\$2,714.26	-4.2%
\$4,455.37	\$4,171.86	\$4,455.37	\$4,171.86	-6.4%
\$2,384.18	\$2,288.98	\$2,384.18	\$2,288.98	-4.0%
\$5,359.15	\$4,960.15	\$5,359.15	\$4,960.15	-7.4%
\$2,885.60	\$2,741.40	\$2,885.60	\$2,741.40	-5.0%

15/30 Limits Not Offered

GEICO General

Impacts on Full Coverage

Region	Description	10/20/10/1		Change
		Full Cov (Incl PIP)	Full Cov (No PIP)	
Broward (1)	Central Fort Lauderdale	\$1,340.84	\$1,259.12	-6.1%
Duval (2)	Central Jacksonville	\$970.04	\$926.86	-4.5%
Escambia (1)	Pensacola	\$916.00	\$881.04	-3.8%
Hillsborough (1)	Central Tampa	\$1,206.96	\$1,130.25	-6.4%
Leon (1)	Tallahassee	\$862.15	\$833.03	-3.4%
Miami-Dade (2)	Central Miami	\$1,640.10	\$1,527.30	-6.9%
Orange (2)	Central Orlando	\$1,013.09	\$955.63	-5.7%

10/20/10/1		15/30/10/5		Change
Full Cov (Incl PIP)	Full Cov (No PIP)	Full Cov (Incl PIP)	Full Cov (No PIP)	
\$1,340.84	\$1,403.61	\$970.04	\$1,020.27	4.7%
\$916.00	\$966.20	\$916.00	\$966.20	5.5%
\$1,206.96	\$1,264.28	\$1,206.96	\$1,264.28	4.7%
\$862.15	\$897.00	\$1,640.10	\$1,671.46	4.0%
\$1,013.09	\$1,061.33			1.9%

10/20/10/1		25/50/10/5		Change
Full Cov (Incl PIP)	Full Cov (No PIP)	Full Cov (Incl PIP)	Full Cov (No PIP)	
\$1,340.84	\$1,501.63	\$970.04	\$1,082.03	12.0%
\$916.00	\$1,017.21	\$916.00	\$1,017.21	11.5%
\$1,206.96	\$1,358.06	\$1,206.96	\$1,358.06	12.5%
\$862.15	\$940.48	\$1,640.10	\$1,758.00	9.1%
\$1,013.09	\$1,128.64			7.2%

25/50/10/5		25/50/10/10		Change
Full Cov (Incl PIP)	Full Cov (No PIP)	Full Cov (Incl PIP)	Full Cov (No PIP)	
\$1,583.35	\$1,549.59	\$1,125.21	\$1,081.63	-2.1%
\$1,052.17	\$1,022.05	\$1,052.17	\$1,022.05	-3.9%
\$1,434.77	\$1,341.36	\$1,434.77	\$1,341.36	-6.5%
\$969.60	\$941.05	\$969.60	\$941.05	-2.9%
\$1,870.80	\$1,713.99	\$1,870.80	\$1,713.99	-8.4%
\$1,186.10	\$1,121.31			-5.5%

Addendum to Presentation on Personal Injury Protection (PIP) Insurance

Platinum A Rating Example

Progressive American

Note: BI and UM limits of 15/30 not offered Impacts on Full Coverage

Region	Description	10/20/10/1 10/20/10/1		
		Full Cov (Incl PIP)	Full Cov (No PIP)	Change
Broward (1)	Central Fort Lauderdale	\$2,939.00	\$2,786.20	-5.2%
Duval (2)	Central Jacksonville	\$2,319.00	\$2,224.20	-4.1%
Escambia (1)	Pensacola	\$1,974.00	\$1,903.60	-3.6%
Hillsborough (1)	Central Tampa	\$2,958.00	\$2,788.80	-5.7%
Leon (1)	Tallahassee	\$1,711.00	\$1,659.80	-3.0%
Miami-Dade (2)	Central Miami	\$3,138.00	\$2,945.80	-6.1%
Orange (2)	Central Orlando	\$2,470.00	\$2,336.00	-5.4%

10/20/10/1 15/30/10/5		
Full Cov (Incl PIP)	Full Cov (No PIP)	Change

15/30 Limits Not Offered

10/20/10/1 25/50/10/5		
Full Cov (Incl PIP)	Full Cov (No PIP)	Change
\$2,939.00	\$3,229.92	9.9%
\$2,319.00	\$2,562.72	10.5%
\$1,974.00	\$2,143.20	8.6%
\$2,958.00	\$3,255.16	10.0%
\$1,711.00	\$1,865.88	9.1%
\$3,138.00	\$3,326.72	6.0%
\$2,470.00	\$2,697.20	9.2%

25/50/10/5 25/50/10/10		
Full Cov (Incl PIP)	Full Cov (No PIP)	Change
\$3,382.72	\$3,332.01	-1.5%
\$2,657.52	\$2,630.78	-1.0%
\$2,213.60	\$2,193.83	-0.9%
\$3,424.36	\$3,362.23	-1.8%
\$1,917.08	\$1,902.40	-0.8%
\$3,518.92	\$3,443.75	-2.1%
\$2,831.20	\$2,787.67	-1.5%

State Farm

Impacts on Full Coverage

Region	Description	10/20/10/1 10/20/10/1		
		Full Cov (Incl PIP)	Full Cov (No PIP)	Change
Broward (1)	Central Fort Lauderdale	\$1,601.26	\$1,488.19	-7.1%
Duval (2)	Central Jacksonville	\$1,156.56	\$1,101.39	-4.8%
Escambia (1)	Pensacola	\$1,029.54	\$981.73	-4.6%
Hillsborough (1)	Central Tampa	\$1,922.50	\$1,754.41	-8.7%
Leon (1)	Tallahassee	\$894.22	\$861.42	-3.7%
Miami-Dade (2)	Central Miami	\$2,401.36	\$2,162.31	-10.0%
Orange (2)	Central Orlando	\$1,346.90	\$1,251.59	-7.1%

10/20/10/1 15/30/10/5		
Full Cov (Incl PIP)	Full Cov (No PIP)	Change
\$1,601.26	\$1,573.42	-1.7%
\$1,156.56	\$1,160.55	0.3%
\$1,029.54	\$1,033.46	0.4%
\$1,922.50	\$1,848.86	-3.8%
\$894.22	\$901.15	0.8%
\$2,401.36	\$2,245.78	-6.5%
\$1,346.90	\$1,318.46	-2.1%

10/20/10/1 25/50/10/5		
Full Cov (Incl PIP)	Full Cov (No PIP)	Change
\$1,601.26	\$1,645.82	2.8%
\$1,156.56	\$1,213.96	5.0%
\$1,029.54	\$1,080.19	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	\$1,372.74	1.9%

25/50/10/5 25/50/10/10		
Full Cov (Incl PIP)	Full Cov (No PIP)	Change
\$1,758.88	\$1,670.48	-5.0%
\$1,269.12	\$1,228.53	-3.2%
\$1,127.99	\$1,093.74	-3.0%
\$2,096.80	\$1,954.79	-6.8%
\$974.03	\$948.58	-2.6%
\$2,556.05	\$2,340.43	-8.4%
\$1,468.04	\$1,392.94	-5.1%