

## 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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3:00 PM

## 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	\$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		

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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			1			5			10		
		BI	BI	BI	UM	UM	UM	MP	MP	MP	MP	MP	MP	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										
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			1			2			10		
		BI	BI	BI	UM	UM	UM	MP	MP	MP	MP	MP	MP	MP	MP				
Broward (1)	Central Fort Lauderdale	\$1,221.50		\$1,437.20	\$457.02		\$629.28	\$414.64	\$474.86										
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			1			5			10		
		BI	BI	BI	UM	UM	UM	MP	MP	MP	MP	MP	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			15/30/10/5			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
Broward (1)	Central Fort Lauderdale	\$2,385.94	\$2,157.06	-9.6%	\$2,385.94	\$2,378.99	-0.3%	\$2,385.94	\$2,614.16	9.6%	\$2,843.04	\$2,614.16	-8.1%
Duval (2)	Central Jacksonville	\$1,629.33	\$1,499.87	-7.9%	\$1,629.33	\$1,636.03	0.4%	\$1,629.33	\$1,789.61	9.8%	\$1,919.07	\$1,789.61	-6.7%
Escambia (1)	Pensacola	\$1,639.96	\$1,493.85	-8.9%	\$1,639.96	\$1,602.20	-2.3%	\$1,639.96	\$1,711.43	4.4%	\$1,857.54	\$1,711.43	-7.9%
Hillsborough (1)	Central Tampa	\$3,315.96	\$2,942.71	-11.3%	\$3,315.96	\$3,207.70	-3.3%	\$3,315.96	\$3,538.76	6.7%	\$3,912.01	\$3,538.76	-9.5%
Leon (1)	Tallahassee	\$1,367.22	\$1,269.61	-7.1%	\$1,367.22	\$1,367.41	0.0%	\$1,367.22	\$1,476.64	8.0%	\$1,574.25	\$1,476.64	-6.2%
Miami-Dade (2)	Central Miami	\$4,189.06	\$3,667.41	-12.5%	\$4,189.06	\$3,919.10	-6.4%	\$4,189.06	\$4,191.04	0.0%	\$4,712.69	\$4,191.04	-11.1%
Orange (2)	Central Orlando	\$1,992.68	\$1,812.51	-9.0%	\$1,992.68	\$1,979.82	-0.6%	\$1,992.68	\$2,170.79	8.9%	\$2,350.96	\$2,170.79	-7.7%

### Direct General

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

Region	Description	10/20/10/1			15/30/10/5			25/50/10/2			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
Broward (1)	Central Fort Lauderdale	\$3,650.80	\$3,433.16	-6.0%	\$3,650.80	\$3,881.34	6.3%	\$3,650.80	\$3,881.34	6.3%	\$4,180.18	\$3,881.34	-7.1%
Duval (2)	Central Jacksonville	\$2,371.70	\$2,330.61	-1.7%	\$2,371.70	\$2,593.41	9.3%	\$2,371.70	\$2,593.41	9.3%	\$2,723.64	\$2,593.41	-4.8%
Escambia (1)	Pensacola	\$2,469.00	\$2,458.32	-0.4%	\$2,469.00	\$2,714.26	9.9%	\$2,469.00	\$2,714.26	9.9%	\$2,834.14	\$2,714.26	-4.2%
Hillsborough (1)	Central Tampa	\$3,805.88	\$3,624.32	-4.8%	\$3,805.88	\$4,171.86	9.6%	\$3,805.88	\$4,171.86	9.6%	\$4,455.37	\$4,171.86	-6.4%
Leon (1)	Tallahassee	\$2,090.00	\$2,084.80	-0.2%	\$2,090.00	\$2,288.98	9.5%	\$2,090.00	\$2,288.98	9.5%	\$2,384.18	\$2,288.98	-4.0%
Miami-Dade (2)	Central Miami	\$4,740.00	\$4,535.25	-4.3%	\$4,740.00	\$4,960.15	4.6%	\$4,740.00	\$4,960.15	4.6%	\$5,359.15	\$4,960.15	-7.4%
Orange (2)	Central Orlando	\$2,458.00	\$2,395.80	-2.5%	\$2,458.00	\$2,741.40	11.5%	\$2,458.00	\$2,741.40	11.5%	\$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			15/30/10/5			25/50/10/5			25/50/10/10		
		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
Broward (1)	Central Fort Lauderdale	\$1,340.84	\$1,259.12	-6.1%	\$1,340.84	\$1,403.61	4.7%	\$1,340.84	\$1,501.63	12.0%	\$1,583.35	\$1,549.59	-2.1%
Duval (2)	Central Jacksonville	\$970.04	\$926.86	-4.5%	\$970.04	\$1,020.27	5.2%	\$970.04	\$1,082.03	11.5%	\$1,125.21	\$1,081.63	-3.9%
Escambia (1)	Pensacola	\$916.00	\$881.04	-3.8%	\$916.00	\$966.20	5.5%	\$916.00	\$1,017.21	11.0%	\$1,052.17	\$1,022.05	-2.9%
Hillsborough (1)	Central Tampa	\$1,206.96	\$1,130.25	-6.4%	\$1,206.96	\$1,264.28	4.7%	\$1,206.96	\$1,358.06	12.5%	\$1,434.77	\$1,341.36	-6.5%
Leon (1)	Tallahassee	\$862.15	\$833.03	-3.4%	\$862.15	\$897.00	4.0%	\$862.15	\$940.48	9.1%	\$969.60	\$941.05	-2.9%
Miami-Dade (2)	Central Miami	\$1,640.10	\$1,527.30	-6.9%	\$1,640.10	\$1,671.46	1.9%	\$1,640.10	\$1,758.00	7.2%	\$1,870.80	\$1,713.99	-8.4%
Orange (2)	Central Orlando	\$1,013.09	\$955.63	-5.7%	\$1,013.09	\$1,061.33	4.8%	\$1,013.09	\$1,128.64	11.4%	\$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		
		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

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%

15/30 Limits Not Offered

### State Farm

Impacts on Full Coverage

Region	Description	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%