

Addendum to Presentation on Personal Injury Protection (PIP) Insurance

Senate Banking & Insurance Committee Workshop – April 2, 2013

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Excel Spreadsheet:

Tab 1 – Notes (explanation of limits, adjustments, rating examples, and Pinnacle Study on PIP Sunset Impact from 2007)

Tab 2 – Platinum A (Family) Rating Examples

- Companies used include Allstate Fire & Casualty, Direct General, GEICO General, Progressive American, State Farm
- 7 regions & cities (Central Ft. Lauderdale, Central Jacksonville, Pensacola, Central Tampa, Tallahassee, Central Miami, Central Orlando)
- Results:
 - BI, PD, PIP, UM, MP, COMP, COLL Total, Decreased limits & keep PIP, After elimination of PIP
 - Impacts on Minimum Required Limits*
 - Impacts on Full Coverage*

Tab 3 – Gold E (Young Female) Rating Examples

- Companies used include Allstate Fire & Casualty, Direct General, GEICO General, Progressive American, State Farm
- 7 regions & cities (Central Ft. Lauderdale, Central Jacksonville, Pensacola, Central Tampa, Tallahassee, Central Miami, Central Orlando)
- Results:
 - BI, PD, PIP, UM, MP, COMP, COLL Total, Decreased limits & keep PIP, After elimination of PIP
 - Impacts on Minimum Required Limits*
 - Impacts on Full Coverage*

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