



Florida Office of Insurance Regulation



As required by Section 627.9407(7)(c), F.S., the following are representative new business rates for Comprehensive Only policies in the state of Florida. The annual premiums shown are the result of the weighted average of the rates from companies that are currently selling similar coverage and that represent at least 80% of the market share in Florida, as determined by calendar year 2007 Earned Premium.

Comprehensive Only Policy			
Annual Premium Rates for \$100/day Benefit			
90 Day Elimination Period			
Statewide Rate			
Tax Qualified			
Offering Restoration of Benefits*			
Age	3yr benefit period	5yr benefit period	lifetime benefit period
30	\$356.29	\$454.14	\$622.87
31	\$357.87	\$456.21	\$625.56
32	\$359.50	\$458.88	\$628.85
33	\$361.17	\$470.16	\$640.99
34	\$371.48	\$472.96	\$644.48
35	\$394.20	\$488.52	\$681.96
36	\$396.05	\$500.51	\$694.85
37	\$398.42	\$503.55	\$699.14
38	\$400.41	\$507.18	\$703.57
39	\$411.53	\$510.43	\$708.14
40	\$425.67	\$546.94	\$744.90
41	\$431.46	\$553.40	\$754.41
42	\$435.96	\$558.44	\$761.15
43	\$440.16	\$563.69	\$777.40
44	\$453.08	\$569.55	\$785.18
45	\$462.69	\$600.10	\$811.36
46	\$476.62	\$604.61	\$827.36
47	\$481.31	\$609.99	\$834.12
48	\$487.16	\$617.01	\$843.22
49	\$501.72	\$624.68	\$872.16
50	\$510.28	\$643.51	\$885.02
51	\$530.60	\$665.25	\$910.57
52	\$547.56	\$693.85	\$941.52
53	\$565.67	\$712.92	\$972.94
54	\$584.47	\$743.02	\$1,005.11
55	\$604.14	\$754.11	\$1,038.38
56	\$644.88	\$809.63	\$1,098.41
57	\$679.14	\$865.06	\$1,168.20
58	\$724.11	\$932.83	\$1,241.76
59	\$760.97	\$982.81	\$1,327.49
60	\$817.49	\$1,054.33	\$1,406.23
61	\$883.47	\$1,136.02	\$1,518.87



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Age	3yr benefit period	5yr benefit period	lifetime benefit period
62	\$954.83	\$1,213.95	\$1,634.80
63	\$1,029.20	\$1,304.31	\$1,763.51
64	\$1,101.86	\$1,392.44	\$1,889.04
65	\$1,189.14	\$1,489.02	\$2,039.15
66	\$1,303.22	\$1,638.22	\$2,242.87
67	\$1,439.64	\$1,819.93	\$2,472.25
68	\$1,586.10	\$1,997.01	\$2,717.22
69	\$1,726.79	\$2,189.76	\$2,977.95
70	\$1,882.16	\$2,399.49	\$3,258.58
71	\$2,122.56	\$2,689.46	\$3,650.61
72	\$2,380.33	\$3,011.03	\$4,078.34
73	\$2,643.96	\$3,334.39	\$4,516.90
74	\$2,925.10	\$3,689.09	\$4,989.64
75	\$3,233.67	\$4,080.01	\$5,495.62
76	\$3,622.71	\$4,564.96	\$6,160.74
77	\$4,043.45	\$5,116.80	\$6,891.93
78	\$4,467.54	\$5,674.34	\$7,616.29
79	\$4,913.66	\$6,236.42	\$8,355.38
80	\$5,365.77	\$7,657.61	\$10,904.13
81	\$5,851.19	\$8,314.46	\$11,818.20
82	\$6,360.85	\$9,038.95	\$12,820.94
83	\$6,954.06	\$9,851.27	\$13,927.26
84	\$7,579.36	\$10,744.46	\$15,117.75
85	\$9,393.68	\$11,738.30	\$16,454.06
86	\$10,622.25	\$13,240.69	\$17,976.84
87	\$11,550.00	\$14,432.21	\$19,582.64
88	\$12,554.44	\$15,692.91	\$21,291.57
89	\$13,619.15	\$17,034.25	\$23,112.87

** Restoration of benefits does not apply to lifetime benefit periods*

The rates above represent commonly offered benefits under this type of coverage. For guidance on the appropriate method to adjust these rates to account for plan variations, please contact the Office of Insurance Regulation.