# CHOICES:

# Insurance Rate Comparison
# Search Systems

# *Auto Insurance*

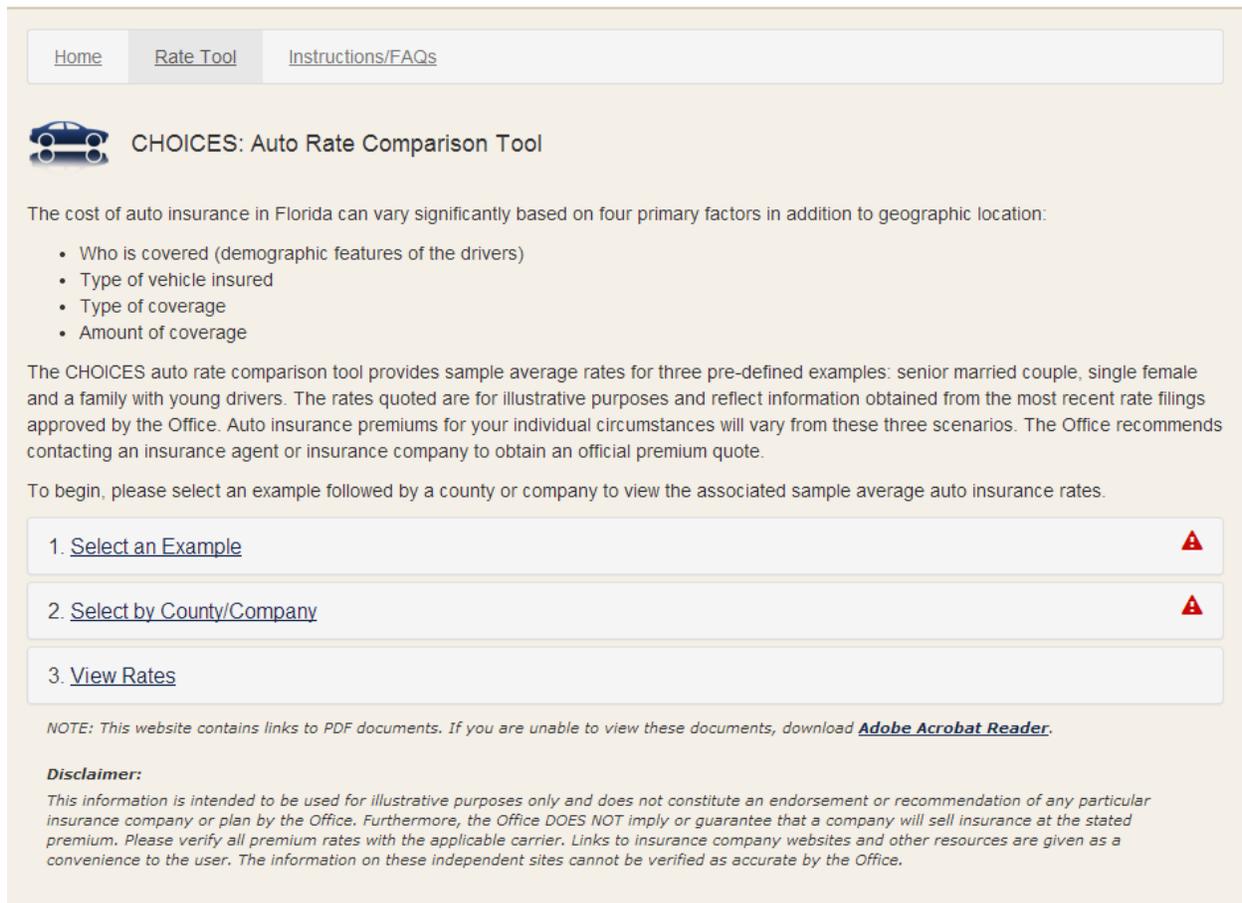# Instructions/User Guide

## April 2014

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By following two easy steps, you will be able to view sample average annual premium information for auto insurance offered in Florida. The information provided is for comparison purposes only and is based on each auto insurance company's currently approved premium rates by the Office of Insurance Regulation (Office). Contact an insurance agent or insurance company directly for an accurate quote based on your individual circumstances.

To start a CHOICES auto insurance rate comparison search:



## STEP 1: SELECT AN EXAMPLE

Select one of three pre-defined examples from the drop-down box for either a senior married couple, single female or a family with young drivers. After making a selection, a summary description of the example is shown to include the ages of the drivers, number of cars, type of driving usage (pleasure/work), any accidents or violations, car mileage, etc. By clicking on "More", a full description will appear with all relevant details about the example to include coverage's, limits and

deductible purchased; policy term; insurance credit score; make and model of car; age of car; safety devices, and any additional discounts, etc.
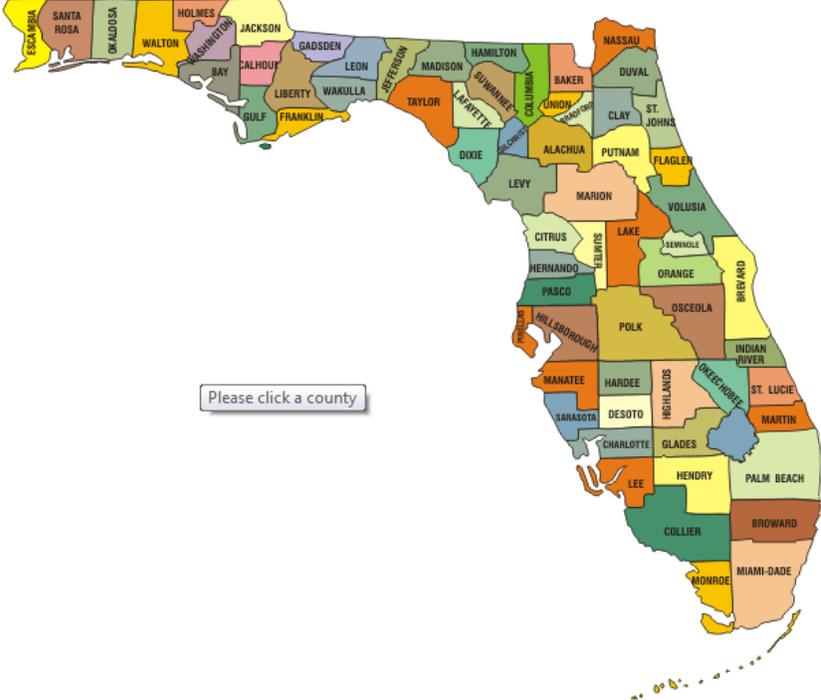


## STEP 2: SELECT BY COUNTY/COMPANY

There are two options available to choose from in this step. Select either "By County" or "By Company".

- **By County:**
  As the default selection, "By County" will automatically open when this step is accessed. To proceed, select a Florida county from the interactive map displayed.
- **By Company:**
  Select the button "By Company" to show a drop-down box listing some of the insurance companies offering auto insurance in Florida. Choose a company from the list to show this particular company's sample average auto insurance rates for all of Florida's 67 counties.

## STEP 3: VIEW RATES

Review the sample average auto insurance rates "By County" or "By Company" for the pre-defined example chosen. For either, the list will display two columns of sample average rates for two different auto insurance coverage options. The rates provided are for a 12-month policy term.

In the first column, the rates for "Personal Injury Protection (PIP) and Property Damage (PD)" represent the minimum auto insurance coverage allowed by Florida law. In Florida, the minimum insurance coverage required to register most personal motor vehicles is $10,000 each for PIP and PD coverage.

The second column represents premium rates for "All Coverages" and is a combination of all coverage's in excess of what is required by Florida law. This additional coverage includes the following:  Uninsured/Underinsured Motorists; Medical Payments; Collision, Comprehensive; Towing & Labor; and, Rental Reimbursement.

For more information about any of the auto insurance companies on the list, click on an individual insurance company's name to visit their website.

- **By County:**
  A partial list of insurance companies offering auto insurance in Florida is displayed along with each company's sample average annual premium rates for the Florida county selected.
- **By Company:**
  A list is displayed showing the sample average auto insurance rates in all Florida counties for the two coverage options of "PIP & PD" and "All Coverages" for the insurance company selected.

**OPTIONS TO SHARE/EXPORT INFORMATION:**

The information may be exported into a PDF document for printing or to save. Depending on the browser, options to "Open" or "Save" the document will appear.

*DISCLAIMER:*

*This information presented in CHOICES – Auto is intended for illustrative purposes only and does not constitute an endorsement or recommendation of any particular insurance company by the Office. Furthermore, the Office DOES NOT imply or guarantee that a company will sell insurance at the stated premium. Please verify all premium rates with the applicable carrier. Links to insurance company websites and other resources are given as a convenience to the user. The information on these independent sites cannot be verified as accurate by the Office.*