

September 27, 2016

Ms. Sandra Starnes
Florida Office of Insurance Regulation
200 East Gaines Street
Tallahassee, FL 32399

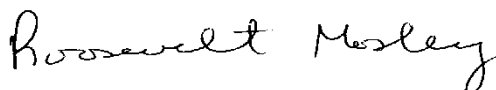
Dear Ms. Starnes:

Attached is the addendum to the actuarial report analyzing the impact of Florida House Bill 119 (PIP reforms), the expected impact of the repeal of the Florida No Fault and the expected impact of the repeal of the compulsory insurance law. This addendum analyzes the expected impact of Senate Bill 1088 (2015) on expected insurance losses.

I, Roosevelt C. Mosley, Jr., FCAS, MAAA, am responsible for the content and conclusions set forth in the report. I am a Fellow of the Casualty Actuarial Society and a Member of the American Academy of Actuaries, and am qualified to render the actuarial opinion contained herein.

I remain available for any questions or comments you have regarding the addendum report and its conclusions.

Respectfully Submitted,



Roosevelt C. Mosley, Jr. FCAS, MAAA
Principal and Consulting Actuary

Florida Office of Insurance Regulation: Review of Personal Injury Protection Legislation

Addendum: Impact of Florida Third-Party Bad Faith Reform

September 27, 2016



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Commitment Beyond Numbers

Impact of Florida Third-Party Bad Faith Reform

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Purpose and Scope

Pinnacle Actuarial Resources, Inc. (Pinnacle) was retained by the Florida Office of Insurance Regulation (OIR) to conduct an independent actuarial study to estimate the cost savings that have resulted from Florida House Bill 119 (HB 119), which introduced a series of automobile insurance reforms for the Personal Injury Protection (PIP) coverage. In addition, Pinnacle was retained to develop estimated premium impacts if PIP coverage requirements were repealed and replaced with various levels of Bodily Injury Liability (BI) and/or Medical Payments (MP) levels, and also if the compulsory requirement for purchasing automobile insurance were repealed.

Pinnacle was also asked to conduct an independent actuarial study to estimate the cost savings of the implementation of legislation identical to Florida Senate Bill 1088 (SB 1088). SB 1088 was introduced in the Florida Legislature in 2015, but died in the Banking and Insurance Committee. SB 1088 added conditions to the filing of third-party bad faith actions, and also includes a provision by which insurance companies can avoid third-party bad faith claims.

This addendum develops the cost estimates for SB 1088.

Data

In addition to the data sources listed in the primary report (entitled *Florida Office of Insurance Regulation: Review of Personal Injury Protection Legislation* and dated September 13, 2016), we have relied on data from the following additional sources:

1. IRC. "Third-Party Bad Faith in Florida's Automobile Insurance System" August 2014
2. William G. Hamm, PhD, Jeannie Kim, and Rebecca Reed-Arthurs. "The Impact of Bad Faith Lawsuits on Consumers and in Florida and Nationwide" Berkley Research Group, September 15, 2010

Executive Summary

Florida is one of five states that allows third-party bad faith actions against insurance companies. The others are Kentucky, Massachusetts, Montana and New Mexico. A third-party bad faith action arises out of the allegation that the insurance company is not attempting to settle the injured party's claim in good faith.

The ability to file bad faith claims causes significant increases in the cost of insurance. There are several cost implications that result from bad faith claims:

- Bad faith claims are not subject to policy limits; therefore, the potential recovery for claimants can be significant
- The possibility of a significant bad faith recovery provides an incentive for claimants to pursue claims of questionable merit
- The threat of a bad faith recovery may cause insurance companies to settle claims that they find questionable or suspicious to avoid a costly defense and potentially costly judgment.

Pinnacle was asked by the OIR to conduct an independent actuarial study to estimate the cost savings of the implementation of legislation identical to Florida Senate Bill 1088. This reform would provide immunity from bad faith claims, if the insurance company offers to settle the claim for the lesser of the claimant demand and the policy limits within 45 days after receiving written notice of loss.

Pinnacle estimates the impact on BI premiums of SB 1088 is a 0.9% savings. The projected savings are a small percentage of the overall estimated costs associated with third-party bad faith claims. This is due to the fact that much of the impact of potential bad faith claims shows up as higher payments within the policy limits, not in payments above the policy limits. Therefore, to truly have a significant impact on the costs associated with bad faith claims, legislation would need to be enacted that impacts all bad faith claims, not just those with payments higher than policy limits.

Background

Florida is one of five states that allows third-party bad faith actions against insurance companies. The others are Kentucky, Massachusetts, Montana and New Mexico. A third-party bad faith action arises out of the allegation that the insurance company is not attempting to settle the injured party's claim in good faith.

When an injured person files a claim with an insurance company, the insurer attempts to determine the validity of the claim. Specifically, the insurer must determine:

1. Who is at fault for the accident
2. The extent of the damages that resulted
3. Whether the claim is covered by the policy

In the determination of the answers to these questions, disagreements may arise between the insurance company and the claimant regarding how the settlement is being handled. If the claimant feels they are not being treated fairly, there are typically two remedies. First, the claimant can file a complaint with the insurance department, and the insurance department can investigate and resolve the complaint. The insurance department can also impose fines on the insurance company. The second remedy is to file a suit against the insurer for breach of contract.

Florida also allows a third remedy: claimants can file a bad faith claim against insurance companies. The ability to file bad faith claims causes significant increases in the cost of insurance. There are several cost implications that result from bad faith claims.

- Bad faith claims are not subject to policy limits: therefore, the potential recovery for claimants is significant
- The possibility of a significant bad faith recovery provides an incentive for claimants to pursue claims of questionable merit
- The threat of a bad faith recovery may cause insurance companies to settle claims that they find questionable or suspicious to avoid a costly defense and potentially costly judgment

Proponents of the bad faith law argue that because of the comparative advantage that insurance companies have in settling claims, these laws level the playing field and provide a remedy for claimants who are being taking advantage of by insurers.

Several studies have estimated the impacts of third-party bad faith claims on insurance costs. One of these studies was conducted by the Berkley Research Group. Based on an econometric model, "allowing individuals to file third-party bad faith lawsuits increases the BI pure premium per insured vehicle in Florida by 30.2%. This implies a minimum increase in Florida BI liability insurance premiums

of approximately \$33.30 per insured vehicle.”¹ This cost estimate was based on 2006 claims data, and does not incorporate the higher LAE associated with these claims.

The second study estimating the cost of third-party bad faith claims in Florida was completed by the IRC in 2014. The IRC study analyzed the differences in BI pure premium trends since the court decision which allowed third-party bad faith claims in Florida in 1995. IRC concluded that “Florida’s third-party bad faith rule was responsible for \$79 in additional claim costs for every insured vehicle in the state in 2013.”² Given that these estimates are based on Fast Track data, they include LAE.

Analysis

Pinnacle was requested to estimate the impact of implementing SB 1088. SB 1088 would add the following provisions to Section 624.155 of the Florida Statutes:

10. *As a condition precedent to bringing a third-party statutory or common-law bad faith action for failure to settle a liability insurance claim, the insured, the claimant, or any person on behalf of the insured or the claimant must have provided the insurer with a written notice of loss. An insurer does not violate the duty to attempt in good faith to settle the claim and is not liable for a bad faith failure to settle under this section or common law if the insurer:*
 - a. *Complies with a request for a disclosure statement as described in s. 627.4137.*
 - b. *Offers, within 45 days after receipt of the written notice of loss, to pay the claimant the lesser of the amount that the claimant is willing to accept or the limits of liability coverage applicable to the claimant’s insurance claim in exchange for a full release of the insured from any liability arising from the incident reported in the written notice of loss.*

The provision in section (10) (b) would have a potential impact on insurance costs. This provision would provide immunity from bad faith claims if the insurance company offers to settle the claim for the lesser of the claimant demand and the policy limits within 45 days after receiving written notice of loss.

To estimate the impact of this provision, we first estimate the current loss cost impact of bad faith claims. The Berkley study estimated the impact of bad faith claims on BI loss costs in 2006 was \$33.30, and the IRC estimated the impact of BI third-party bad faith on BI loss costs in 2013 was \$79.00. To compare these estimates, we must first trend the Berkley estimate to 2013.

Based on Fast Track data, BI pure premiums rose from \$137.04 at year-end 2006 to \$197.57 at year end 2013, which was a 44.2% increase. Applying this increase to the Berkley estimate yields a trended

¹ William G. Hamm, PhD, Jeannie Kim, and Rebecca Reed-Arthurs. “The Impact of Bad Faith Lawsuits on Consumers and in Florida and Nationwide” Berkley Research Group, September 15, 2010

² IRC. “Third-Party Bad Faith in Florida’s Automobile Insurance System” August 2014

impact of \$48.01. We must also add loss adjustment expenses to this estimate to directly compare it to the IRC estimate. Based on the A.M. Best Aggregates and Averages data, the ratio of liability LAE to incurred losses was 6.9% for Florida in 2013. Therefore, the final estimate based on the Berkley research is \$51.32.

Taking the average of the Berkley estimate and the IRC estimate yields an estimated impact of \$65.16. We then need to trend this estimate to 2015 to compare to the latest average premium data. Fast Track data shows a pure premium increase of 7.7% from year-end 2013 to year-end 2015. This produces a final estimate of the impact of third-party bad faith claims on loss costs of \$70.16.

The year-end 2015 BI pure premium from Fast Track for Florida was \$212.74. This implies that 33.0% of the current BI loss cost is related to the costs of third-party bad faith claims. Based on Pinnacle research and our review of IRC BI claim data, we conclude that the majority of this cost is driven not by bad faith judgments above the policy limits, but by questionable claims that settle for policy limits or less that might not have been pursued by claimants or settled by insurance company absent the threat of bad faith. Table 1 below shows the total number of Florida BI claims in the IRC database, and the number of claims that have settled at or above policy limits.

Table 1: BI Claims Settled at or Above Policy Limits – IRC Data

	Total Number of BI Claims	Percentage of BI Claims Settled at Policy Limits or Greater	Percentage of BI Claims Settled at Greater Than Policy Limits
Florida	1,025	19.2%	1.1%
Countrywide	21,278	6.4%	0.5%

For Florida, the percentage of claims that settle **at greater than** policy limits is twice as high as countrywide. However, it still represents a small percentage of total claims, and is also a very small sample size within the IRC data. The percentage of claims that settle **at or above** policy limits is three times larger in Florida than it is countrywide. This supports the theory that insurance companies are settling claims at higher amounts rather than face the threat of bad faith claim litigation.

For claims that settle above the policy limits, the severity of these claims is not significantly different than the severity countrywide.

Table 2: Ratio of Payments in Excess of Policy Limits

	BI Payments in Excess of Policy Limits	Total BI Payments	Excess Ratio
Florida	364,837	14,391,148	2.5%

Countrywide	5,447,334	246,973,580	2.2%
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The provisions of SB 1088 could potentially decrease costs in two ways:

1. For BI claims that have resulted in payments greater than policy limits due to bad faith, a portion of these claims would have lower costs, as the insurance company offer of policy limits would provide immunity from bad faith claims.
2. For BI claims that have resulted in ultimate payments greater than what the claimant would have accepted but less than policy limits, a portion of these claims would have lower costs, as the insurance company offer to pay what the claimant would accept provides the insurance company with immunity from bad faith claims.

For the first scenario, the maximum potential savings would be 2.5% (from Table 2). However, this entire 2.5% savings will not be realized because claimants would still have the option to sue for breach of contract. Also, it can be seen from the countrywide numbers that losses above the BI limit occur in states where claimants cannot sue for bad faith. Therefore, we have selected the maximum savings to be 1.5%, which reflects a judgmental tempering of the 2.5% maximum savings. Also, the difference between the Florida and countrywide ratio is 0.3%. Therefore, we estimate the range of savings to be 0.3% to 1.5%, with a point estimate of 1.0%.

Potential savings from the second scenario are difficult to estimate. To accurately estimate the savings from this provision, we would need to determine the percentage of losses related to claims for which a demand is made that is lower than policy limits, and then how many of these claims ultimately settle for a higher amount than demanded. However, we believe the implementation of SB 1088 could have a counteracting effect. If claimants and insurance companies are aware of the provision that an offer of policy limits within 45 days will provide immunity from bad faith claims, claimants would have increased incentive to demand policy limits, and insurance companies would have increased incentive to make an offer of policy limits. Therefore, we believe that any potential savings from scenario two will be offset by potential increased costs.

Adjusting for the impact of fixed expenses, the estimated impact on BI premiums of SB 1088 is therefore 0.9% (1.0% x .86).

The projected savings are a small percentage of the overall estimated costs associated with third-party bad faith claims. This is due to the fact that the majority of the impact of potential bad faith claims shows up as higher payments within the policy limits, not in payments above the policy limits. Therefore, to truly have a significant impact on the costs associated with bad faith claims, legislation

would need to be enacted that impacts all bad faith claims, not just those with payments higher than policy limits.

Impact of SB 1088 on PIP Reform Scenarios

Pinnacle was requested to estimate the impact of the implementation of SB 1088 on each of the PIP reform scenarios.

House Bill 119

Applying the estimated 0.9% SB 1088 savings to the HB 119 estimated savings produces the estimated premium impact below.

Table 3: Impact of SB 1088 on HB 119 Savings

Statewide Average Premium Impact			
Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	319.01	326.26	
Personal Injury Protection	258.07	219.10	
Uninsured Motorist	108.14	111.60	
Property Damage	180.06	180.06	
<u>Liability Subtotal</u>	<u>865.28</u>	<u>837.02</u>	3.3%
Comprehensive	102.03	102.03	
Collision	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,234.81</u>	<u>1,206.55</u>	2.3%

* Current Average Rate Excludes the Impact of HB 119

The impact on liability premiums is -3.3%, and the all coverage impact is -2.3%.

Appendix A-1 shows the combined impact by county of the HB 119 reforms and the proposed SB 1088 reform.

PIP Repeal

Shown below is the estimated combined impact of the PIP repeal and the implementation of SB 1088.

Table 4: Impact of PIP Repeal and SB 1088

Statewide Average Premium Change			
		Repeal of No Fault	
Auto Insurance	Current	Revised	Percentage
<u>Coverage</u>	<u>Average Rate</u>	<u>Average Rate</u>	<u>Savings</u>
Bodily Injury	329.22	452.52	
Personal Injury Protection*	219.10		
Uninsured Motorist	111.60	122.43	
Property Damage	180.06	180.06	
<u>Liability Subtotal</u>	<u>839.98</u>	<u>755.01</u>	10.1%
Comprehensive	102.03	102.03	
Collision	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,124.54</u>	7.0%
		Repeal of No Fault + \$2,500 Med	
Auto Insurance	Current	Revised	Percentage
<u>Coverage</u>	<u>Average Rate</u>	<u>Average Rate</u>	<u>Savings</u>
Bodily Injury	329.22	452.52	
PIP*/Optional \$2,500 Med Pay	219.10	39.44	
Uninsured Motorist	111.60	122.43	
Property Damage	180.06	180.06	
<u>Liability Subtotal</u>	<u>839.98</u>	<u>794.45</u>	5.4%
Comprehensive	102.03	102.03	
Collision	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,163.98</u>	3.8%
		Repeal of No Fault + \$5,000 Med	
Auto Insurance	Current	Revised	Percentage
<u>Coverage</u>	<u>Average Rate</u>	<u>Average Rate</u>	<u>Savings</u>
Bodily Injury	329.22	452.52	
PIP*/Optional \$5,000 Med Pay	219.10	72.30	
Uninsured Motorist	111.60	122.43	
Property Damage	180.06	180.06	
<u>Liability Subtotal</u>	<u>839.98</u>	<u>827.31</u>	1.5%
Comprehensive	102.03	102.03	
Collision	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,196.84</u>	1.0%

The liability premium impact for the \$10,000/\$20,000 FR scenario is -10.1% without the optional MP coverage, and -7.0% for all coverages combined.

Appendix A-2 shows the combined impact by county of the PIP Repeal \$10,000/\$20,000 FR scenario and the proposed SB 1088 reform.

Compulsory Repeal

Shown below is the estimated combined impact of the repeal of compulsory insurance and the implementation of SB 1088.

Table 5: Impact of Compulsory Repeal and SB 1088

Statewide Average Premium Change			
		Repeal of No Fault	
Auto Insurance Coverage	Current Average Rate	Revised Average Rate	Percentage Savings
Bodily Injury	329.22	452.52	
Personal Injury Protection*	219.10		
Uninsured Motorist	111.60	123.16	
Property Damage	180.06	180.06	
Liability Subtotal	839.98	755.74	10.0%
Comprehensive	102.03	102.03	
Collision	267.50	271.78	
Total Major Coverages	1,209.51	1,129.55	6.6%
		Repeal of No Fault + \$2,500 Med	
Auto Insurance Coverage	Current Average Rate	Revised Average Rate	Percentage Savings
Bodily Injury	329.22	452.52	
PIP*/Optional \$2,500 Med Pay	219.10	39.44	
Uninsured Motorist	111.60	123.16	
Property Damage	180.06	180.06	
Liability Subtotal	839.98	795.18	5.3%
Comprehensive	102.03	102.03	
Collision	267.50	271.78	
Total Major Coverages	1,209.51	1,168.99	3.4%
		Repeal of No Fault + \$5,000 Med	
Auto Insurance Coverage	Current Average Rate	Revised Average Rate	Percentage Savings
Bodily Injury	329.22	452.52	
PIP*/Optional \$5,000 Med Pay	219.10	72.30	
Uninsured Motorist	111.60	123.16	
Property Damage	180.06	180.06	
Liability Subtotal	839.98	828.04	1.4%
Comprehensive	102.03	102.03	
Collision	267.50	271.78	
Total Major Coverages	1,209.51	1,201.85	0.6%

For the compulsory repeal scenario which assumes a \$10,000/\$20,000 FR limit and that 25% of policies purchasing minimum coverage will now be uninsured, the estimated liability premium decrease is 10%, and the all coverage premium decrease is 6.6%.

Appendix A-3 shows the combined impact by county of the compulsory repeal and the proposed SB 1088 reform.

Appendices

1. Average Premium Impact By County of HB 119 and SB 1088
2. Average Premium Impact By County of PIP Repeal and SB 1088
3. Average Premium Impact By County of Compulsory Repeal and SB 1088

Average Premium
 Impact of HB 199 and SB 1088
 Statewide Average Premium Impact

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	319.01	326.26	
Personal Injury Protection	258.07	219.10	
Uninsured Motorist	108.14	111.60	
Property Damage	180.06	180.06	
<u>Liability Subtotal</u>	<u>865.28</u>	<u>837.02</u>	3.3%
Comprehensive	102.03	102.03	
Collision	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,234.81</u>	<u>1,206.55</u>	2.3%

* Current Average Rate Excludes the Impact of HB 119

Alachua County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	241.62	247.11	
Personal Injury Protection	149.13	126.61	
Uninsured Motorist	88.71	91.55	
Property Damage	156.37	156.37	
<u>Liability Subtotal</u>	<u>635.83</u>	<u>621.64</u>	2.2%
Comprehensive	87.06	87.06	
Collision	230.93	230.93	
<u>Total Major Coverages</u>	<u>953.82</u>	<u>939.63</u>	1.5%

Average Premium
 Impact of HB 199 and SB 1088
 Baker County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	219.69	224.68	
Personal Injury Protection	163.63	138.92	
Uninsured Motorist	69.80	72.03	
Property Damage	144.08	144.08	
<u>Liability Subtotal</u>	<u>597.19</u>	<u>579.71</u>	2.9%
Comprehensive	114.38	114.38	
Collision	246.27	246.27	
<u>Total Major Coverages</u>	<u>957.84</u>	<u>940.36</u>	1.8%

Bay County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.04	214.81	
Personal Injury Protection	141.38	120.03	
Uninsured Motorist	75.70	78.12	
Property Damage	164.38	164.38	
<u>Liability Subtotal</u>	<u>591.49</u>	<u>577.34</u>	2.4%
Comprehensive	104.25	104.25	
Collision	234.62	234.62	
<u>Total Major Coverages</u>	<u>930.36</u>	<u>916.21</u>	1.5%

Average Premium
 Impact of HB 199 and SB 1088

Bradford County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	208.10	212.83	
Personal Injury Protection	158.26	134.36	
Uninsured Motorist	76.03	78.46	
Property Damage	141.95	141.95	
<u>Liability Subtotal</u>	<u>584.33</u>	<u>567.60</u>	2.9%
Comprehensive	104.72	104.72	
Collision	224.95	224.95	
<u>Total Major Coverages</u>	<u>914.00</u>	<u>897.27</u>	1.8%

Brevard County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	272.24	278.42	
Personal Injury Protection	165.37	140.40	
Uninsured Motorist	96.53	99.62	
Property Damage	148.20	148.20	
<u>Liability Subtotal</u>	<u>682.34</u>	<u>666.64</u>	2.3%
Comprehensive	75.35	75.35	
Collision	206.33	206.33	
<u>Total Major Coverages</u>	<u>964.02</u>	<u>948.32</u>	1.6%

Average Premium
 Impact of HB 199 and SB 1088

Broward County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	383.04	391.74	
Personal Injury Protection	351.38	298.32	
Uninsured Motorist	146.29	150.97	
Property Damage	211.48	211.48	
<u>Liability Subtotal</u>	<u>1,092.19</u>	<u>1,052.51</u>	3.6%
Comprehensive	117.36	117.36	
Collision	329.51	329.51	
<u>Total Major Coverages</u>	<u>1,539.06</u>	<u>1,499.38</u>	2.6%

Calhoun County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	182.98	187.14	
Personal Injury Protection	133.39	113.25	
Uninsured Motorist	58.44	60.31	
Property Damage	119.06	119.06	
<u>Liability Subtotal</u>	<u>493.88</u>	<u>479.76</u>	2.9%
Comprehensive	125.48	125.48	
Collision	231.10	231.10	
<u>Total Major Coverages</u>	<u>850.46</u>	<u>836.34</u>	1.7%

Average Premium
 Impact of HB 199 and SB 1088

Charlotte County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.90	271.94	
Personal Injury Protection	165.04	140.12	
Uninsured Motorist	96.97	100.07	
Property Damage	134.17	134.17	
<u>Liability Subtotal</u>	<u>662.08</u>	<u>646.30</u>	2.4%
Comprehensive	72.19	72.19	
Collision	195.61	195.61	
<u>Total Major Coverages</u>	<u>929.88</u>	<u>914.10</u>	1.7%

Citrus County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	260.70	266.62	
Personal Injury Protection	148.88	126.40	
Uninsured Motorist	92.74	95.71	
Property Damage	128.61	128.61	
<u>Liability Subtotal</u>	<u>630.93</u>	<u>617.34</u>	2.2%
Comprehensive	77.78	77.78	
Collision	188.26	188.26	
<u>Total Major Coverages</u>	<u>896.97</u>	<u>883.38</u>	1.5%

Average Premium
 Impact of HB 199 and SB 1088

Clay County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.39	280.62	
Personal Injury Protection	177.13	150.38	
Uninsured Motorist	89.84	92.72	
Property Damage	167.93	167.93	
<u>Liability Subtotal</u>	<u>709.29</u>	<u>691.65</u>	2.5%
Comprehensive	100.45	100.45	
Collision	248.98	248.98	
<u>Total Major Coverages</u>	<u>1,058.72</u>	<u>1,041.08</u>	1.7%

Collier County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	277.03	283.33	
Personal Injury Protection	192.59	163.51	
Uninsured Motorist	104.93	108.29	
Property Damage	145.06	145.06	
<u>Liability Subtotal</u>	<u>719.62</u>	<u>700.19</u>	2.7%
Comprehensive	76.61	76.61	
Collision	233.11	233.11	
<u>Total Major Coverages</u>	<u>1,029.34</u>	<u>1,009.91</u>	1.9%

Average Premium
 Impact of HB 199 and SB 1088

Columbia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	219.62	224.61	
Personal Injury Protection	161.00	136.69	
Uninsured Motorist	81.52	84.13	
Property Damage	136.06	136.06	
<u>Liability Subtotal</u>	<u>598.20</u>	<u>581.49</u>	2.8%
Comprehensive	110.39	110.39	
Collision	240.04	240.04	
<u>Total Major Coverages</u>	<u>948.63</u>	<u>931.92</u>	1.8%

DeSoto County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	258.23	264.09	
Personal Injury Protection	214.24	181.89	
Uninsured Motorist	92.90	95.87	
Property Damage	153.19	153.19	
<u>Liability Subtotal</u>	<u>718.55</u>	<u>695.04</u>	3.3%
Comprehensive	100.33	100.33	
Collision	241.88	241.88	
<u>Total Major Coverages</u>	<u>1,060.76</u>	<u>1,037.25</u>	2.2%

Average Premium
 Impact of HB 199 and SB 1088

Dixie County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	187.40	191.66	
Personal Injury Protection	148.34	125.94	
Uninsured Motorist	74.20	76.57	
Property Damage	121.51	121.51	
<u>Liability Subtotal</u>	<u>531.45</u>	<u>515.68</u>	3.0%
Comprehensive	106.93	106.93	
Collision	222.35	222.35	
<u>Total Major Coverages</u>	<u>860.73</u>	<u>844.96</u>	1.8%

Duval County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	297.17	303.92	
Personal Injury Protection	206.43	175.26	
Uninsured Motorist	93.80	96.80	
Property Damage	188.81	188.81	
<u>Liability Subtotal</u>	<u>786.21</u>	<u>764.79</u>	2.7%
Comprehensive	107.09	107.09	
Collision	273.99	273.99	
<u>Total Major Coverages</u>	<u>1,167.29</u>	<u>1,145.87</u>	1.8%

Average Premium
 Impact of HB 199 and SB 1088

Escambia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	241.67	247.16	
Personal Injury Protection	169.59	143.98	
Uninsured Motorist	82.93	85.58	
Property Damage	177.15	177.15	
<u>Liability Subtotal</u>	<u>671.33</u>	<u>653.87</u>	2.6%
Comprehensive	116.87	116.87	
Collision	259.14	259.14	
<u>Total Major Coverages</u>	<u>1,047.34</u>	<u>1,029.88</u>	1.7%

Flagler County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.77	275.89	
Personal Injury Protection	163.51	138.82	
Uninsured Motorist	93.68	96.68	
Property Damage	136.45	136.45	
<u>Liability Subtotal</u>	<u>663.41</u>	<u>647.84</u>	2.3%
Comprehensive	88.47	88.47	
Collision	210.64	210.64	
<u>Total Major Coverages</u>	<u>962.52</u>	<u>946.95</u>	1.6%

Average Premium
 Impact of HB 199 and SB 1088

Franklin County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.43	192.71	
Personal Injury Protection	127.22	108.01	
Uninsured Motorist	77.15	79.62	
Property Damage	121.75	121.75	
<u>Liability Subtotal</u>	<u>514.55</u>	<u>502.09</u>	2.4%
Comprehensive	125.94	125.94	
Collision	224.26	224.26	
<u>Total Major Coverages</u>	<u>864.75</u>	<u>852.29</u>	1.4%

Gadsden County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.81	198.21	
Personal Injury Protection	173.29	147.12	
Uninsured Motorist	68.65	70.85	
Property Damage	133.02	133.02	
<u>Liability Subtotal</u>	<u>568.77</u>	<u>549.20</u>	3.4%
Comprehensive	126.53	126.53	
Collision	247.34	247.34	
<u>Total Major Coverages</u>	<u>942.64</u>	<u>923.07</u>	2.1%

Average Premium
 Impact of HB 199 and SB 1088

Gilchrist County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	203.07	207.68	
Personal Injury Protection	144.91	123.03	
Uninsured Motorist	73.35	75.70	
Property Damage	125.32	125.32	
<u>Liability Subtotal</u>	<u>546.66</u>	<u>531.73</u>	2.7%
Comprehensive	102.74	102.74	
Collision	205.10	205.10	
<u>Total Major Coverages</u>	<u>854.50</u>	<u>839.57</u>	1.7%

Glades County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	276.98	283.27	
Personal Injury Protection	215.57	183.02	
Uninsured Motorist	94.22	97.24	
Property Damage	149.78	149.78	
<u>Liability Subtotal</u>	<u>736.55</u>	<u>713.31</u>	3.2%
Comprehensive	105.40	105.40	
Collision	243.24	243.24	
<u>Total Major Coverages</u>	<u>1,085.19</u>	<u>1,061.95</u>	2.1%

Average Premium
 Impact of HB 199 and SB 1088

Gulf County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.69	192.98	
Personal Injury Protection	123.45	104.81	
Uninsured Motorist	73.11	75.45	
Property Damage	120.71	120.71	
<u>Liability Subtotal</u>	<u>505.96</u>	<u>493.95</u>	2.4%
Comprehensive	117.32	117.32	
Collision	226.87	226.87	
<u>Total Major Coverages</u>	<u>850.15</u>	<u>838.14</u>	1.4%

Hamilton County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.08	197.47	
Personal Injury Protection	149.01	126.51	
Uninsured Motorist	60.36	62.29	
Property Damage	118.58	118.58	
<u>Liability Subtotal</u>	<u>521.03</u>	<u>504.85</u>	3.1%
Comprehensive	126.23	126.23	
Collision	226.94	226.94	
<u>Total Major Coverages</u>	<u>874.20</u>	<u>858.02</u>	1.9%

Average Premium
 Impact of HB 199 and SB 1088

Hardee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	261.30	267.23	
Personal Injury Protection	225.77	191.68	
Uninsured Motorist	85.78	88.53	
Property Damage	159.38	159.38	
<u>Liability Subtotal</u>	<u>732.23</u>	<u>706.82</u>	3.5%
Comprehensive Collision	108.72	108.72	
	243.71	243.71	
<u>Total Major Coverages</u>	<u>1,084.66</u>	<u>1,059.25</u>	2.3%

Hendry County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	275.09	281.33	
Personal Injury Protection	263.40	223.63	
Uninsured Motorist	98.54	101.69	
Property Damage	160.08	160.08	
<u>Liability Subtotal</u>	<u>797.11</u>	<u>766.73</u>	3.8%
Comprehensive Collision	116.37	116.37	
	274.56	274.56	
<u>Total Major Coverages</u>	<u>1,188.04</u>	<u>1,157.66</u>	2.6%

Average Premium
 Impact of HB 199 and SB 1088

Hernando County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.22	349.99	
Personal Injury Protection	223.17	189.47	
Uninsured Motorist	110.86	114.41	
Property Damage	166.34	166.34	
<u>Liability Subtotal</u>	<u>842.59</u>	<u>820.21</u>	2.7%
Comprehensive	93.96	93.96	
Collision	220.98	220.98	
<u>Total Major Coverages</u>	<u>1,157.53</u>	<u>1,135.15</u>	1.9%

Highlands County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	259.27	265.16	
Personal Injury Protection	183.93	156.16	
Uninsured Motorist	86.85	89.63	
Property Damage	138.21	138.21	
<u>Liability Subtotal</u>	<u>668.27</u>	<u>649.16</u>	2.9%
Comprehensive	91.04	91.04	
Collision	220.20	220.20	
<u>Total Major Coverages</u>	<u>979.51</u>	<u>960.40</u>	2.0%

Average Premium
 Impact of HB 199 and SB 1088

Hillsborough County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	388.99	397.83	
Personal Injury Protection	311.19	264.20	
Uninsured Motorist	121.40	125.28	
Property Damage	208.65	208.65	
<u>Liability Subtotal</u>	<u>1,030.23</u>	<u>995.96</u>	3.3%
Comprehensive	109.06	109.06	
Collision	282.35	282.35	
<u>Total Major Coverages</u>	<u>1,421.64</u>	<u>1,387.37</u>	2.4%

Holmes County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	189.28	193.58	
Personal Injury Protection	119.56	101.51	
Uninsured Motorist	60.06	61.98	
Property Damage	116.69	116.69	
<u>Liability Subtotal</u>	<u>485.60</u>	<u>473.76</u>	2.4%
Comprehensive	125.79	125.79	
Collision	219.28	219.28	
<u>Total Major Coverages</u>	<u>830.67</u>	<u>818.83</u>	1.4%

Average Premium
 Impact of HB 199 and SB 1088

Indian River County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	298.52	305.30	
Personal Injury Protection	170.53	144.78	
Uninsured Motorist	114.28	117.94	
Property Damage	144.61	144.61	
<u>Liability Subtotal</u>	<u>727.94</u>	<u>712.63</u>	2.1%
Comprehensive	74.33	74.33	
Collision	210.40	210.40	
<u>Total Major Coverages</u>	<u>1,012.67</u>	<u>997.36</u>	1.5%

Jackson County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.30	195.64	
Personal Injury Protection	135.03	114.64	
Uninsured Motorist	67.51	69.67	
Property Damage	122.79	122.79	
<u>Liability Subtotal</u>	<u>516.63</u>	<u>502.74</u>	2.7%
Comprehensive	125.71	125.71	
Collision	225.80	225.80	
<u>Total Major Coverages</u>	<u>868.14</u>	<u>854.25</u>	1.6%

Average Premium
 Impact of HB 199 and SB 1088

Jefferson County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.43	200.90	
Personal Injury Protection	138.93	117.95	
Uninsured Motorist	79.62	82.17	
Property Damage	131.63	131.63	
<u>Liability Subtotal</u>	<u>546.61</u>	<u>532.65</u>	2.6%
Comprehensive	116.36	116.36	
Collision	218.89	218.89	
<u>Total Major Coverages</u>	<u>881.86</u>	<u>867.90</u>	1.6%

Lafayette County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.03	211.74	
Personal Injury Protection	141.94	120.51	
Uninsured Motorist	57.97	59.82	
Property Damage	123.95	123.95	
<u>Liability Subtotal</u>	<u>530.89</u>	<u>516.02</u>	2.8%
Comprehensive	121.11	121.11	
Collision	232.18	232.18	
<u>Total Major Coverages</u>	<u>884.18</u>	<u>869.31</u>	1.7%

Average Premium
 Impact of HB 199 and SB 1088

Lake County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.31	271.34	
Personal Injury Protection	172.70	146.62	
Uninsured Motorist	91.72	94.65	
Property Damage	149.36	149.36	
<u>Liability Subtotal</u>	<u>679.08</u>	<u>661.97</u>	2.5%
Comprehensive	83.66	83.66	
Collision	214.91	214.91	
<u>Total Major Coverages</u>	<u>977.65</u>	<u>960.54</u>	1.8%

Lee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	289.91	296.50	
Personal Injury Protection	208.55	177.06	
Uninsured Motorist	105.35	108.72	
Property Damage	151.92	151.92	
<u>Liability Subtotal</u>	<u>755.73</u>	<u>734.20</u>	2.8%
Comprehensive	77.84	77.84	
Collision	228.19	228.19	
<u>Total Major Coverages</u>	<u>1,061.76</u>	<u>1,040.23</u>	2.0%

Average Premium
 Impact of HB 199 and SB 1088

Leon County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.81	251.40	
Personal Injury Protection	145.70	123.70	
Uninsured Motorist	83.56	86.23	
Property Damage	172.31	172.31	
<u>Liability Subtotal</u>	<u>647.38</u>	<u>633.64</u>	2.1%
Comprehensive Collision	99.74	99.74	
	267.51	267.51	
<u>Total Major Coverages</u>	<u>1,014.63</u>	<u>1,000.89</u>	1.4%

Levy County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	215.53	220.43	
Personal Injury Protection	153.40	130.24	
Uninsured Motorist	77.79	80.28	
Property Damage	131.09	131.09	
<u>Liability Subtotal</u>	<u>577.82</u>	<u>562.04</u>	2.7%
Comprehensive Collision	96.23	96.23	
	206.37	206.37	
<u>Total Major Coverages</u>	<u>880.42</u>	<u>864.64</u>	1.8%

Average Premium
 Impact of HB 199 and SB 1088

Liberty County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	185.47	189.68	
Personal Injury Protection	133.51	113.35	
Uninsured Motorist	56.92	58.74	
Property Damage	121.62	121.62	
<u>Liability Subtotal</u>	<u>497.51</u>	<u>483.39</u>	2.8%
Comprehensive	131.15	131.15	
Collision	237.59	237.59	
<u>Total Major Coverages</u>	<u>866.25</u>	<u>852.13</u>	1.6%

Madison County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	190.16	194.47	
Personal Injury Protection	139.09	118.09	
Uninsured Motorist	58.22	60.08	
Property Damage	117.55	117.55	
<u>Liability Subtotal</u>	<u>505.02</u>	<u>490.19</u>	2.9%
Comprehensive	126.28	126.28	
Collision	220.55	220.55	
<u>Total Major Coverages</u>	<u>851.85</u>	<u>837.02</u>	1.7%

Average Premium
 Impact of HB 199 and SB 1088

Manatee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	322.18	329.50	
Personal Injury Protection	200.72	170.41	
Uninsured Motorist	102.36	105.64	
Property Damage	168.04	168.04	
<u>Liability Subtotal</u>	<u>793.30</u>	<u>773.59</u>	2.5%
Comprehensive	82.73	82.73	
Collision	238.16	238.16	
<u>Total Major Coverages</u>	<u>1,114.19</u>	<u>1,094.48</u>	1.8%

Marion County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	257.03	262.86	
Personal Injury Protection	176.15	149.55	
Uninsured Motorist	96.00	99.07	
Property Damage	146.71	146.71	
<u>Liability Subtotal</u>	<u>675.88</u>	<u>658.19</u>	2.6%
Comprehensive	78.83	78.83	
Collision	212.37	212.37	
<u>Total Major Coverages</u>	<u>967.08</u>	<u>949.39</u>	1.8%

Average Premium
 Impact of HB 199 and SB 1088

Martin County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	341.66	349.42	
Personal Injury Protection	172.21	146.21	
Uninsured Motorist	125.42	129.43	
Property Damage	150.83	150.83	
<u>Liability Subtotal</u>	<u>790.12</u>	<u>775.89</u>	1.8%
Comprehensive	77.84	77.84	
Collision	221.77	221.77	
<u>Total Major Coverages</u>	<u>1,089.73</u>	<u>1,075.50</u>	1.3%

Miami-Dade County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	331.54	339.07	
Personal Injury Protection	491.35	417.16	
Uninsured Motorist	127.52	131.60	
Property Damage	230.38	230.38	
<u>Liability Subtotal</u>	<u>1,180.79</u>	<u>1,118.21</u>	5.3%
Comprehensive	165.36	165.36	
Collision	387.59	387.59	
<u>Total Major Coverages</u>	<u>1,733.74</u>	<u>1,671.16</u>	3.6%

Average Premium
 Impact of HB 199 and SB 1088

Monroe County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	287.63	294.16	
Personal Injury Protection	164.69	139.82	
Uninsured Motorist	89.85	92.73	
Property Damage	164.52	164.52	
<u>Liability Subtotal</u>	<u>706.69</u>	<u>691.23</u>	2.2%
Comprehensive	124.61	124.61	
Collision	263.79	263.79	
<u>Total Major Coverages</u>	<u>1,095.09</u>	<u>1,079.63</u>	1.4%

Nassau County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	237.96	243.36	
Personal Injury Protection	140.32	119.13	
Uninsured Motorist	78.90	81.42	
Property Damage	142.23	142.23	
<u>Liability Subtotal</u>	<u>599.40</u>	<u>586.14</u>	2.2%
Comprehensive	116.00	116.00	
Collision	226.95	226.95	
<u>Total Major Coverages</u>	<u>942.35</u>	<u>929.09</u>	1.4%

Average Premium
 Impact of HB 199 and SB 1088

Okaloosa County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	204.43	209.07	
Personal Injury Protection	117.50	99.76	
Uninsured Motorist	68.17	70.35	
Property Damage	153.74	153.74	
<u>Liability Subtotal</u>	<u>543.84</u>	<u>532.92</u>	2.0%
Comprehensive	117.27	117.27	
Collision	225.27	225.27	
<u>Total Major Coverages</u>	<u>886.38</u>	<u>875.46</u>	1.2%

Okeechobee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.34	290.80	
Personal Injury Protection	214.33	181.97	
Uninsured Motorist	97.30	100.41	
Property Damage	156.33	156.33	
<u>Liability Subtotal</u>	<u>752.30</u>	<u>729.51</u>	3.0%
Comprehensive	93.23	93.23	
Collision	238.21	238.21	
<u>Total Major Coverages</u>	<u>1,083.74</u>	<u>1,060.95</u>	2.1%

Average Premium
 Impact of HB 199 and SB 1088

Orange County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	315.65	322.82	
Personal Injury Protection	283.95	241.07	
Uninsured Motorist	99.30	102.48	
Property Damage	192.13	192.13	
<u>Liability Subtotal</u>	<u>891.03</u>	<u>858.50</u>	3.7%
Comprehensive	99.52	99.52	
Collision	276.78	276.78	
<u>Total Major Coverages</u>	<u>1,267.33</u>	<u>1,234.80</u>	2.6%

Osceola County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	316.69	323.88	
Personal Injury Protection	312.07	264.95	
Uninsured Motorist	103.43	106.74	
Property Damage	183.06	183.06	
<u>Liability Subtotal</u>	<u>915.25</u>	<u>878.63</u>	4.0%
Comprehensive	96.18	96.18	
Collision	265.58	265.58	
<u>Total Major Coverages</u>	<u>1,277.01</u>	<u>1,240.39</u>	2.9%

Average Premium
 Impact of HB 199 and SB 1088

Palm Beach County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	452.92	463.20	
Personal Injury Protection	311.10	264.12	
Uninsured Motorist	161.58	166.75	
Property Damage	198.12	198.12	
<u>Liability Subtotal</u>	<u>1,123.71</u>	<u>1,092.19</u>	2.8%
Comprehensive	98.47	98.47	
Collision	305.09	305.09	
<u>Total Major Coverages</u>	<u>1,527.27</u>	<u>1,495.75</u>	2.1%

Pasco County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	380.85	389.50	
Personal Injury Protection	251.51	213.53	
Uninsured Motorist	108.75	112.23	
Property Damage	182.82	182.82	
<u>Liability Subtotal</u>	<u>923.93</u>	<u>898.08</u>	2.8%
Comprehensive	100.18	100.18	
Collision	243.75	243.75	
<u>Total Major Coverages</u>	<u>1,267.86</u>	<u>1,242.01</u>	2.0%

Average Premium
 Impact of HB 199 and SB 1088

Pinellas County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	398.28	407.33	
Personal Injury Protection	237.71	201.82	
Uninsured Motorist	122.22	126.13	
Property Damage	187.52	187.52	
<u>Liability Subtotal</u>	<u>945.74</u>	<u>922.80</u>	2.4%
Comprehensive	84.33	84.33	
Collision	238.74	238.74	
<u>Total Major Coverages</u>	<u>1,268.81</u>	<u>1,245.87</u>	1.8%

Polk County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.41	303.14	
Personal Injury Protection	230.25	195.48	
Uninsured Motorist	100.47	103.68	
Property Damage	172.90	172.90	
<u>Liability Subtotal</u>	<u>800.02</u>	<u>775.20</u>	3.1%
Comprehensive	91.34	91.34	
Collision	248.68	248.68	
<u>Total Major Coverages</u>	<u>1,140.04</u>	<u>1,115.22</u>	2.2%

Average Premium
 Impact of HB 199 and SB 1088

Putnam County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	233.39	238.69	
Personal Injury Protection	173.38	147.20	
Uninsured Motorist	84.59	87.30	
Property Damage	140.20	140.20	
<u>Liability Subtotal</u>	<u>631.56</u>	<u>613.39</u>	2.9%
Comprehensive	95.64	95.64	
Collision	223.87	223.87	
<u>Total Major Coverages</u>	<u>951.07</u>	<u>932.90</u>	1.9%

Santa Rosa County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.98	228.05	
Personal Injury Protection	138.61	117.68	
Uninsured Motorist	76.85	79.31	
Property Damage	157.49	157.49	
<u>Liability Subtotal</u>	<u>595.94</u>	<u>582.53</u>	2.2%
Comprehensive	113.18	113.18	
Collision	232.32	232.32	
<u>Total Major Coverages</u>	<u>941.44</u>	<u>928.03</u>	1.4%

Average Premium
 Impact of HB 199 and SB 1088

Sarasota County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	298.79	305.57	
Personal Injury Protection	170.72	144.94	
Uninsured Motorist	98.31	101.46	
Property Damage	155.89	155.89	
<u>Liability Subtotal</u>	<u>723.71</u>	<u>707.86</u>	2.2%
Comprehensive	73.81	73.81	
Collision	222.53	222.53	
<u>Total Major Coverages</u>	<u>1,020.05</u>	<u>1,004.20</u>	1.6%

Seminole County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	294.84	301.53	
Personal Injury Protection	208.20	176.76	
Uninsured Motorist	99.77	102.96	
Property Damage	177.01	177.01	
<u>Liability Subtotal</u>	<u>779.81</u>	<u>758.26</u>	2.8%
Comprehensive	86.53	86.53	
Collision	244.63	244.63	
<u>Total Major Coverages</u>	<u>1,110.97</u>	<u>1,089.42</u>	1.9%

Average Premium
 Impact of HB 199 and SB 1088

St. Johns County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.35	280.58	
Personal Injury Protection	133.27	113.15	
Uninsured Motorist	90.67	93.57	
Property Damage	150.59	150.59	
<u>Liability Subtotal</u>	<u>648.88</u>	<u>637.89</u>	1.7%
Comprehensive	86.46	86.46	
Collision	227.30	227.30	
<u>Total Major Coverages</u>	<u>962.64</u>	<u>951.65</u>	1.1%

St. Lucie County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	323.24	330.58	
Personal Injury Protection	240.22	203.95	
Uninsured Motorist	122.63	126.55	
Property Damage	156.93	156.93	
<u>Liability Subtotal</u>	<u>843.02</u>	<u>818.01</u>	3.0%
Comprehensive	77.96	77.96	
Collision	219.32	219.32	
<u>Total Major Coverages</u>	<u>1,140.30</u>	<u>1,115.29</u>	2.2%

Average Premium
 Impact of HB 199 and SB 1088

Sumter County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.64	271.67	
Personal Injury Protection	130.11	110.46	
Uninsured Motorist	87.66	90.46	
Property Damage	124.80	124.80	
<u>Liability Subtotal</u>	<u>608.20</u>	<u>597.39</u>	1.8%
Comprehensive	76.25	76.25	
Collision	187.20	187.20	
<u>Total Major Coverages</u>	<u>871.65</u>	<u>860.84</u>	1.2%

Suwannee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.05	203.57	
Personal Injury Protection	148.79	126.32	
Uninsured Motorist	69.46	71.68	
Property Damage	122.18	122.18	
<u>Liability Subtotal</u>	<u>539.47</u>	<u>523.75</u>	2.9%
Comprehensive	119.28	119.28	
Collision	224.07	224.07	
<u>Total Major Coverages</u>	<u>882.82</u>	<u>867.10</u>	1.8%

Average Premium
 Impact of HB 199 and SB 1088

Taylor County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.90	197.28	
Personal Injury Protection	145.54	123.56	
Uninsured Motorist	76.15	78.59	
Property Damage	122.13	122.13	
<u>Liability Subtotal</u>	<u>536.72</u>	<u>521.56</u>	2.8%
Comprehensive	116.71	116.71	
Collision	221.17	221.17	
<u>Total Major Coverages</u>	<u>874.60</u>	<u>859.44</u>	1.7%

Union County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	201.33	205.90	
Personal Injury Protection	161.13	136.80	
Uninsured Motorist	68.42	70.61	
Property Damage	142.93	142.93	
<u>Liability Subtotal</u>	<u>573.81</u>	<u>556.24</u>	3.1%
Comprehensive	110.77	110.77	
Collision	233.73	233.73	
<u>Total Major Coverages</u>	<u>918.31</u>	<u>900.74</u>	1.9%

Average Premium
 Impact of HB 199 and SB 1088

Volusia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	275.57	281.83	
Personal Injury Protection	182.89	155.27	
Uninsured Motorist	96.32	99.40	
Property Damage	150.56	150.56	
<u>Liability Subtotal</u>	<u>705.34</u>	<u>687.06</u>	2.6%
Comprehensive	81.94	81.94	
Collision	212.07	212.07	
<u>Total Major Coverages</u>	<u>999.35</u>	<u>981.07</u>	1.8%

Wakulla County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.54	205.10	
Personal Injury Protection	136.14	115.58	
Uninsured Motorist	71.70	73.99	
Property Damage	126.75	126.75	
<u>Liability Subtotal</u>	<u>535.13</u>	<u>521.42</u>	2.6%
Comprehensive	119.93	119.93	
Collision	222.58	222.58	
<u>Total Major Coverages</u>	<u>877.64</u>	<u>863.93</u>	1.6%

Average Premium
 Impact of HB 199 and SB 1088

Walton County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.10	214.87	
Personal Injury Protection	119.98	101.86	
Uninsured Motorist	84.09	86.78	
Property Damage	143.20	143.20	
<u>Liability Subtotal</u>	<u>557.36</u>	<u>546.71</u>	1.9%
Comprehensive	113.01	113.01	
Collision	231.24	231.24	
<u>Total Major Coverages</u>	<u>901.61</u>	<u>890.96</u>	1.2%

Washington County Average Premium Change

Auto Insurance Coverage	Current Average Rate	HB 119 and SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	186.46	190.70	
Personal Injury Protection	127.00	107.82	
Uninsured Motorist	59.45	61.35	
Property Damage	127.86	127.86	
<u>Liability Subtotal</u>	<u>500.77</u>	<u>487.73</u>	2.6%
Comprehensive	119.23	119.23	
Collision	221.28	221.28	
<u>Total Major Coverages</u>	<u>841.28</u>	<u>828.24</u>	1.5%

Average Premium
 Impact of PIP Repeal and SB 1088
 Statewide Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	452.52	
Personal Injury Protection*	219.10		
Uninsured Motorist	111.60	122.43	
Property Damage	180.06	180.06	
<u>Liability Subtotal</u>	<u>839.98</u>	<u>755.01</u>	10.1%
Comprehensive Collision	102.03	102.03	
	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,124.54</u>	7.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	452.52	
PIP*/Optional \$2,500 Med Pay	219.10	39.44	
Uninsured Motorist	111.60	122.43	
Property Damage	180.06	180.06	
<u>Liability Subtotal</u>	<u>839.98</u>	<u>794.45</u>	5.4%
Comprehensive Collision	102.03	102.03	
	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,163.98</u>	3.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	452.52	
PIP*/Optional \$5,000 Med Pay	219.10	72.30	
Uninsured Motorist	111.60	122.43	
Property Damage	180.06	180.06	
<u>Liability Subtotal</u>	<u>839.98</u>	<u>827.31</u>	1.5%
Comprehensive Collision	102.03	102.03	
	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,196.84</u>	1.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Alachua County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	342.74	
Personal Injury Protection*	126.61		
Uninsured Motorist	91.55	100.43	
Property Damage	156.37	156.37	
<u>Liability Subtotal</u>	<u>623.88</u>	<u>599.54</u>	3.9%
Comprehensive Collision	87.06	87.06	
230.93	230.93	230.93	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>917.53</u>	2.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	342.74	
PIP*/Optional \$2,500 Med Pay	126.61	22.79	
Uninsured Motorist	91.55	100.43	
Property Damage	156.37	156.37	
<u>Liability Subtotal</u>	<u>623.88</u>	<u>622.33</u>	0.2%
Comprehensive Collision	87.06	87.06	
230.93	230.93	230.93	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>940.32</u>	0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	342.74	
PIP*/Optional \$5,000 Med Pay	126.61	41.78	
Uninsured Motorist	91.55	100.43	
Property Damage	156.37	156.37	
<u>Liability Subtotal</u>	<u>623.88</u>	<u>641.32</u>	-2.8%
Comprehensive Collision	87.06	87.06	
230.93	230.93	230.93	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>959.31</u>	-1.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Baker County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	311.63	
Personal Injury Protection*	138.92		
Uninsured Motorist	72.03	79.02	
Property Damage	144.08	144.08	
<u>Liability Subtotal</u>	<u>581.75</u>	<u>534.73</u>	8.1%
Comprehensive Collision	114.38	114.38	
246.27	246.27	246.27	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>895.38</u>	5.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	311.63	
PIP*/Optional \$2,500 Med Pay	138.92	25.01	
Uninsured Motorist	72.03	79.02	
Property Damage	144.08	144.08	
<u>Liability Subtotal</u>	<u>581.75</u>	<u>559.74</u>	3.8%
Comprehensive Collision	114.38	114.38	
246.27	246.27	246.27	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>920.39</u>	2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	311.63	
PIP*/Optional \$5,000 Med Pay	138.92	45.84	
Uninsured Motorist	72.03	79.02	
Property Damage	144.08	144.08	
<u>Liability Subtotal</u>	<u>581.75</u>	<u>580.57</u>	0.2%
Comprehensive Collision	114.38	114.38	
246.27	246.27	246.27	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>941.22</u>	0.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Bay County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	297.94	
Personal Injury Protection*	120.03		
Uninsured Motorist	78.12	85.70	
Property Damage	164.38	164.38	
<u>Liability Subtotal</u>	<u>579.29</u>	<u>548.02</u>	5.4%
Comprehensive Collision	104.25	104.25	
234.62	234.62	234.62	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>886.89</u>	3.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	297.94	
PIP*/Optional \$2,500 Med Pay	120.03	21.61	
Uninsured Motorist	78.12	85.70	
Property Damage	164.38	164.38	
<u>Liability Subtotal</u>	<u>579.29</u>	<u>569.63</u>	1.7%
Comprehensive Collision	104.25	104.25	
234.62	234.62	234.62	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>908.50</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	297.94	
PIP*/Optional \$5,000 Med Pay	120.03	39.61	
Uninsured Motorist	78.12	85.70	
Property Damage	164.38	164.38	
<u>Liability Subtotal</u>	<u>579.29</u>	<u>587.63</u>	-1.4%
Comprehensive Collision	104.25	104.25	
234.62	234.62	234.62	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>926.50</u>	-0.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Bradford County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	295.19	
Personal Injury Protection*	134.36		
Uninsured Motorist	78.46	86.07	
Property Damage	141.95	141.95	
<u>Liability Subtotal</u>	<u>569.53</u>	<u>523.21</u>	8.1%
Comprehensive	104.72	104.72	
Collision	224.95	224.95	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>852.88</u>	5.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	295.19	
PIP*/Optional \$2,500 Med Pay	134.36	24.18	
Uninsured Motorist	78.46	86.07	
Property Damage	141.95	141.95	
<u>Liability Subtotal</u>	<u>569.53</u>	<u>547.39</u>	3.9%
Comprehensive	104.72	104.72	
Collision	224.95	224.95	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>877.06</u>	2.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	295.19	
PIP*/Optional \$5,000 Med Pay	134.36	44.34	
Uninsured Motorist	78.46	86.07	
Property Damage	141.95	141.95	
<u>Liability Subtotal</u>	<u>569.53</u>	<u>567.55</u>	0.3%
Comprehensive	104.72	104.72	
Collision	224.95	224.95	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>897.22</u>	0.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Brevard County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	386.17	
Personal Injury Protection*	140.40		
Uninsured Motorist	99.62	109.28	
Property Damage	148.20	148.20	
<u>Liability Subtotal</u>	<u>669.17</u>	<u>643.65</u>	3.8%
Comprehensive	75.35	75.35	
Collision	206.33	206.33	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>925.33</u>	2.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	386.17	
PIP*/Optional \$2,500 Med Pay	140.40	25.27	
Uninsured Motorist	99.62	109.28	
Property Damage	148.20	148.20	
<u>Liability Subtotal</u>	<u>669.17</u>	<u>668.92</u>	0.0%
Comprehensive	75.35	75.35	
Collision	206.33	206.33	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>950.60</u>	0.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	386.17	
PIP*/Optional \$5,000 Med Pay	140.40	46.33	
Uninsured Motorist	99.62	109.28	
Property Damage	148.20	148.20	
<u>Liability Subtotal</u>	<u>669.17</u>	<u>689.98</u>	-3.1%
Comprehensive	75.35	75.35	
Collision	206.33	206.33	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>971.66</u>	-2.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Broward County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	543.35	
Personal Injury Protection*	298.32		
Uninsured Motorist	150.97	165.61	
Property Damage	211.48	211.48	
<u>Liability Subtotal</u>	<u>1,056.07</u>	<u>920.44</u>	12.8%
Comprehensive	117.36	117.36	
Collision	329.51	329.51	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,367.31</u>	9.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	543.35	
PIP*/Optional \$2,500 Med Pay	298.32	53.70	
Uninsured Motorist	150.97	165.61	
Property Damage	211.48	211.48	
<u>Liability Subtotal</u>	<u>1,056.07</u>	<u>974.14</u>	7.8%
Comprehensive	117.36	117.36	
Collision	329.51	329.51	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,421.01</u>	5.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	543.35	
PIP*/Optional \$5,000 Med Pay	298.32	98.45	
Uninsured Motorist	150.97	165.61	
Property Damage	211.48	211.48	
<u>Liability Subtotal</u>	<u>1,056.07</u>	<u>1,018.89</u>	3.5%
Comprehensive	117.36	117.36	
Collision	329.51	329.51	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,465.76</u>	2.5%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Calhoun County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	259.56	
Personal Injury Protection*	113.25		
Uninsured Motorist	60.31	66.16	
Property Damage	119.06	119.06	
<u>Liability Subtotal</u>	<u>481.46</u>	<u>444.78</u>	7.6%
Comprehensive	125.48	125.48	
Collision	231.10	231.10	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>801.36</u>	4.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	259.56	
PIP*/Optional \$2,500 Med Pay	113.25	20.39	
Uninsured Motorist	60.31	66.16	
Property Damage	119.06	119.06	
<u>Liability Subtotal</u>	<u>481.46</u>	<u>465.17</u>	3.4%
Comprehensive	125.48	125.48	
Collision	231.10	231.10	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>821.75</u>	1.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	259.56	
PIP*/Optional \$5,000 Med Pay	113.25	37.37	
Uninsured Motorist	60.31	66.16	
Property Damage	119.06	119.06	
<u>Liability Subtotal</u>	<u>481.46</u>	<u>482.15</u>	-0.1%
Comprehensive	125.48	125.48	
Collision	231.10	231.10	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>838.73</u>	-0.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Charlotte County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	377.18	
Personal Injury Protection*	140.12		
Uninsured Motorist	100.07	109.78	
Property Damage	134.17	134.17	
<u>Liability Subtotal</u>	<u>648.77</u>	<u>621.13</u>	4.3%
Comprehensive	72.19	72.19	
Collision	195.61	195.61	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>888.93</u>	3.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	377.18	
PIP*/Optional \$2,500 Med Pay	140.12	25.22	
Uninsured Motorist	100.07	109.78	
Property Damage	134.17	134.17	
<u>Liability Subtotal</u>	<u>648.77</u>	<u>646.35</u>	0.4%
Comprehensive	72.19	72.19	
Collision	195.61	195.61	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>914.15</u>	0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	377.18	
PIP*/Optional \$5,000 Med Pay	140.12	46.24	
Uninsured Motorist	100.07	109.78	
Property Damage	134.17	134.17	
<u>Liability Subtotal</u>	<u>648.77</u>	<u>667.37</u>	-2.9%
Comprehensive	72.19	72.19	
Collision	195.61	195.61	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>935.17</u>	-2.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Citrus County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	369.80	
Personal Injury Protection*	126.40		
Uninsured Motorist	95.71	104.99	
Property Damage	128.61	128.61	
<u>Liability Subtotal</u>	<u>619.76</u>	<u>603.40</u>	2.6%
Comprehensive	77.78	77.78	
Collision	188.26	188.26	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>869.44</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	369.80	
PIP*/Optional \$2,500 Med Pay	126.40	22.75	
Uninsured Motorist	95.71	104.99	
Property Damage	128.61	128.61	
<u>Liability Subtotal</u>	<u>619.76</u>	<u>626.15</u>	-1.0%
Comprehensive	77.78	77.78	
Collision	188.26	188.26	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>892.19</u>	-0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	369.80	
PIP*/Optional \$5,000 Med Pay	126.40	41.71	
Uninsured Motorist	95.71	104.99	
Property Damage	128.61	128.61	
<u>Liability Subtotal</u>	<u>619.76</u>	<u>645.11</u>	-4.1%
Comprehensive	77.78	77.78	
Collision	188.26	188.26	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>911.15</u>	-2.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Clay County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	389.22	
Personal Injury Protection*	150.38		
Uninsured Motorist	92.72	101.71	
Property Damage	167.93	167.93	
<u>Liability Subtotal</u>	<u>694.20</u>	<u>658.86</u>	5.1%
Comprehensive Collision	100.45	100.45	
248.98	248.98	248.98	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,008.29</u>	3.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	389.22	
PIP*/Optional \$2,500 Med Pay	150.38	27.07	
Uninsured Motorist	92.72	101.71	
Property Damage	167.93	167.93	
<u>Liability Subtotal</u>	<u>694.20</u>	<u>685.93</u>	1.2%
Comprehensive Collision	100.45	100.45	
248.98	248.98	248.98	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,035.36</u>	0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	389.22	
PIP*/Optional \$5,000 Med Pay	150.38	49.63	
Uninsured Motorist	92.72	101.71	
Property Damage	167.93	167.93	
<u>Liability Subtotal</u>	<u>694.20</u>	<u>708.49</u>	-2.1%
Comprehensive Collision	100.45	100.45	
248.98	248.98	248.98	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,057.92</u>	-1.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Collier County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	392.97	
Personal Injury Protection*	163.51		
Uninsured Motorist	108.29	118.79	
Property Damage	145.06	145.06	
<u>Liability Subtotal</u>	<u>702.76</u>	<u>656.82</u>	6.5%
Comprehensive	76.61	76.61	
Collision	233.11	233.11	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>966.54</u>	4.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	392.97	
PIP*/Optional \$2,500 Med Pay	163.51	29.43	
Uninsured Motorist	108.29	118.79	
Property Damage	145.06	145.06	
<u>Liability Subtotal</u>	<u>702.76</u>	<u>686.25</u>	2.3%
Comprehensive	76.61	76.61	
Collision	233.11	233.11	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>995.97</u>	1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	392.97	
PIP*/Optional \$5,000 Med Pay	163.51	53.96	
Uninsured Motorist	108.29	118.79	
Property Damage	145.06	145.06	
<u>Liability Subtotal</u>	<u>702.76</u>	<u>710.78</u>	-1.1%
Comprehensive	76.61	76.61	
Collision	233.11	233.11	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>1,020.50</u>	-0.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Columbia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	311.53	
Personal Injury Protection*	136.69		
Uninsured Motorist	84.13	92.29	
Property Damage	136.06	136.06	
<u>Liability Subtotal</u>	<u>583.53</u>	<u>539.88</u>	7.5%
Comprehensive	110.39	110.39	
Collision	240.04	240.04	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>890.31</u>	4.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	311.53	
PIP*/Optional \$2,500 Med Pay	136.69	24.60	
Uninsured Motorist	84.13	92.29	
Property Damage	136.06	136.06	
<u>Liability Subtotal</u>	<u>583.53</u>	<u>564.48</u>	3.3%
Comprehensive	110.39	110.39	
Collision	240.04	240.04	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>914.91</u>	2.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	311.53	
PIP*/Optional \$5,000 Med Pay	136.69	45.11	
Uninsured Motorist	84.13	92.29	
Property Damage	136.06	136.06	
<u>Liability Subtotal</u>	<u>583.53</u>	<u>584.99</u>	-0.3%
Comprehensive	110.39	110.39	
Collision	240.04	240.04	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>935.42</u>	-0.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 DeSoto County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	366.30	
Personal Injury Protection*	181.89		
Uninsured Motorist	95.87	105.17	
Property Damage	153.19	153.19	
<u>Liability Subtotal</u>	<u>697.44</u>	<u>624.66</u>	10.4%
Comprehensive Collision	100.33	100.33	
	241.88	241.88	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>966.87</u>	7.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	366.30	
PIP*/Optional \$2,500 Med Pay	181.89	32.74	
Uninsured Motorist	95.87	105.17	
Property Damage	153.19	153.19	
<u>Liability Subtotal</u>	<u>697.44</u>	<u>657.40</u>	5.7%
Comprehensive Collision	100.33	100.33	
	241.88	241.88	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>999.61</u>	3.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	366.30	
PIP*/Optional \$5,000 Med Pay	181.89	60.02	
Uninsured Motorist	95.87	105.17	
Property Damage	153.19	153.19	
<u>Liability Subtotal</u>	<u>697.44</u>	<u>684.68</u>	1.8%
Comprehensive Collision	100.33	100.33	
	241.88	241.88	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>1,026.89</u>	1.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Dixie County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	265.83	
Personal Injury Protection*	125.94		
Uninsured Motorist	76.57	84.00	
Property Damage	121.51	121.51	
<u>Liability Subtotal</u>	<u>517.42</u>	<u>471.34</u>	8.9%
Comprehensive	106.93	106.93	
Collision	222.35	222.35	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>800.62</u>	5.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	265.83	
PIP*/Optional \$2,500 Med Pay	125.94	22.67	
Uninsured Motorist	76.57	84.00	
Property Damage	121.51	121.51	
<u>Liability Subtotal</u>	<u>517.42</u>	<u>494.01</u>	4.5%
Comprehensive	106.93	106.93	
Collision	222.35	222.35	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>823.29</u>	2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	265.83	
PIP*/Optional \$5,000 Med Pay	125.94	41.56	
Uninsured Motorist	76.57	84.00	
Property Damage	121.51	121.51	
<u>Liability Subtotal</u>	<u>517.42</u>	<u>512.90</u>	0.9%
Comprehensive	106.93	106.93	
Collision	222.35	222.35	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>842.18</u>	0.5%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Duval County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	421.54	
Personal Injury Protection*	175.26		
Uninsured Motorist	96.80	106.19	
Property Damage	188.81	188.81	
<u>Liability Subtotal</u>	<u>767.55</u>	<u>716.54</u>	6.6%
Comprehensive Collision	107.09	107.09	
	273.99	273.99	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,097.62</u>	4.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	421.54	
PIP*/Optional \$2,500 Med Pay	175.26	31.55	
Uninsured Motorist	96.80	106.19	
Property Damage	188.81	188.81	
<u>Liability Subtotal</u>	<u>767.55</u>	<u>748.09</u>	2.5%
Comprehensive Collision	107.09	107.09	
	273.99	273.99	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,129.17</u>	1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	421.54	
PIP*/Optional \$5,000 Med Pay	175.26	57.84	
Uninsured Motorist	96.80	106.19	
Property Damage	188.81	188.81	
<u>Liability Subtotal</u>	<u>767.55</u>	<u>774.38</u>	-0.9%
Comprehensive Collision	107.09	107.09	
	273.99	273.99	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,155.46</u>	-0.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Escambia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	342.80	
Personal Injury Protection*	143.98		
Uninsured Motorist	85.58	93.88	
Property Damage	177.15	177.15	
<u>Liability Subtotal</u>	<u>656.11</u>	<u>613.83</u>	6.4%
Comprehensive	116.87	116.87	
Collision	259.14	259.14	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>989.84</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	342.80	
PIP*/Optional \$2,500 Med Pay	143.98	25.92	
Uninsured Motorist	85.58	93.88	
Property Damage	177.15	177.15	
<u>Liability Subtotal</u>	<u>656.11</u>	<u>639.75</u>	2.5%
Comprehensive	116.87	116.87	
Collision	259.14	259.14	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>1,015.76</u>	1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	342.80	
PIP*/Optional \$5,000 Med Pay	143.98	47.51	
Uninsured Motorist	85.58	93.88	
Property Damage	177.15	177.15	
<u>Liability Subtotal</u>	<u>656.11</u>	<u>661.34</u>	-0.8%
Comprehensive	116.87	116.87	
Collision	259.14	259.14	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>1,037.35</u>	-0.5%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Flagler County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	382.67	
Personal Injury Protection*	138.82		
Uninsured Motorist	96.68	106.06	
Property Damage	136.45	136.45	
<u>Liability Subtotal</u>	<u>650.35</u>	<u>625.18</u>	3.9%
Comprehensive	88.47	88.47	
Collision	210.64	210.64	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>924.29</u>	2.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	382.67	
PIP*/Optional \$2,500 Med Pay	138.82	24.99	
Uninsured Motorist	96.68	106.06	
Property Damage	136.45	136.45	
<u>Liability Subtotal</u>	<u>650.35</u>	<u>650.17</u>	0.0%
Comprehensive	88.47	88.47	
Collision	210.64	210.64	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>949.28</u>	0.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	382.67	
PIP*/Optional \$5,000 Med Pay	138.82	45.81	
Uninsured Motorist	96.68	106.06	
Property Damage	136.45	136.45	
<u>Liability Subtotal</u>	<u>650.35</u>	<u>670.99</u>	-3.2%
Comprehensive	88.47	88.47	
Collision	210.64	210.64	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>970.10</u>	-2.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Franklin County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	267.29	
Personal Injury Protection*	108.01		
Uninsured Motorist	79.62	87.34	
Property Damage	121.75	121.75	
<u>Liability Subtotal</u>	<u>503.84</u>	<u>476.38</u>	5.5%
Comprehensive	125.94	125.94	
Collision	224.26	224.26	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>826.58</u>	3.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	267.29	
PIP*/Optional \$2,500 Med Pay	108.01	19.44	
Uninsured Motorist	79.62	87.34	
Property Damage	121.75	121.75	
<u>Liability Subtotal</u>	<u>503.84</u>	<u>495.82</u>	1.6%
Comprehensive	125.94	125.94	
Collision	224.26	224.26	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>846.02</u>	0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	267.29	
PIP*/Optional \$5,000 Med Pay	108.01	35.64	
Uninsured Motorist	79.62	87.34	
Property Damage	121.75	121.75	
<u>Liability Subtotal</u>	<u>503.84</u>	<u>512.02</u>	-1.6%
Comprehensive	125.94	125.94	
Collision	224.26	224.26	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>862.22</u>	-1.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Gadsden County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	274.92	
Personal Injury Protection*	147.12		
Uninsured Motorist	70.85	77.72	
Property Damage	133.02	133.02	
<u>Liability Subtotal</u>	<u>551.00</u>	<u>485.66</u>	11.9%
Comprehensive	126.53	126.53	
Collision	247.34	247.34	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>859.53</u>	7.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	274.92	
PIP*/Optional \$2,500 Med Pay	147.12	26.48	
Uninsured Motorist	70.85	77.72	
Property Damage	133.02	133.02	
<u>Liability Subtotal</u>	<u>551.00</u>	<u>512.14</u>	7.1%
Comprehensive	126.53	126.53	
Collision	247.34	247.34	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>886.01</u>	4.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	274.92	
PIP*/Optional \$5,000 Med Pay	147.12	48.55	
Uninsured Motorist	70.85	77.72	
Property Damage	133.02	133.02	
<u>Liability Subtotal</u>	<u>551.00</u>	<u>534.21</u>	3.0%
Comprehensive	126.53	126.53	
Collision	247.34	247.34	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>908.08</u>	1.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Gilchrist County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	288.06	
Personal Injury Protection*	123.03		
Uninsured Motorist	75.70	83.04	
Property Damage	125.32	125.32	
<u>Liability Subtotal</u>	<u>533.62</u>	<u>496.42</u>	7.0%
Comprehensive Collision	102.74	102.74	
205.10	205.10	205.10	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>804.26</u>	4.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	288.06	
PIP*/Optional \$2,500 Med Pay	123.03	22.15	
Uninsured Motorist	75.70	83.04	
Property Damage	125.32	125.32	
<u>Liability Subtotal</u>	<u>533.62</u>	<u>518.57</u>	2.8%
Comprehensive Collision	102.74	102.74	
205.10	205.10	205.10	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>826.41</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	288.06	
PIP*/Optional \$5,000 Med Pay	123.03	40.60	
Uninsured Motorist	75.70	83.04	
Property Damage	125.32	125.32	
<u>Liability Subtotal</u>	<u>533.62</u>	<u>537.02</u>	-0.6%
Comprehensive Collision	102.74	102.74	
205.10	205.10	205.10	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>844.86</u>	-0.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Glades County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	392.89	
Personal Injury Protection*	183.02		
Uninsured Motorist	97.24	106.67	
Property Damage	149.78	149.78	
<u>Liability Subtotal</u>	<u>715.88</u>	<u>649.34</u>	9.3%
Comprehensive	105.40	105.40	
Collision	243.24	243.24	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>997.98</u>	6.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	392.89	
PIP*/Optional \$2,500 Med Pay	183.02	32.94	
Uninsured Motorist	97.24	106.67	
Property Damage	149.78	149.78	
<u>Liability Subtotal</u>	<u>715.88</u>	<u>682.28</u>	4.7%
Comprehensive	105.40	105.40	
Collision	243.24	243.24	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,030.92</u>	3.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	392.89	
PIP*/Optional \$5,000 Med Pay	183.02	60.40	
Uninsured Motorist	97.24	106.67	
Property Damage	149.78	149.78	
<u>Liability Subtotal</u>	<u>715.88</u>	<u>709.74</u>	0.9%
Comprehensive	105.40	105.40	
Collision	243.24	243.24	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,058.38</u>	0.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Gulf County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	267.66	
Personal Injury Protection*	104.81		
Uninsured Motorist	75.45	82.77	
Property Damage	120.71	120.71	
<u>Liability Subtotal</u>	<u>495.70</u>	<u>471.14</u>	5.0%
Comprehensive	117.32	117.32	
Collision	226.87	226.87	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>815.33</u>	2.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	267.66	
PIP*/Optional \$2,500 Med Pay	104.81	18.87	
Uninsured Motorist	75.45	82.77	
Property Damage	120.71	120.71	
<u>Liability Subtotal</u>	<u>495.70</u>	<u>490.01</u>	1.1%
Comprehensive	117.32	117.32	
Collision	226.87	226.87	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>834.20</u>	0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	267.66	
PIP*/Optional \$5,000 Med Pay	104.81	34.59	
Uninsured Motorist	75.45	82.77	
Property Damage	120.71	120.71	
<u>Liability Subtotal</u>	<u>495.70</u>	<u>505.73</u>	-2.0%
Comprehensive	117.32	117.32	
Collision	226.87	226.87	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>849.92</u>	-1.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Hamilton County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	273.89	
Personal Injury Protection*	126.51		
Uninsured Motorist	62.29	68.33	
Property Damage	118.58	118.58	
<u>Liability Subtotal</u>	<u>506.64</u>	<u>460.80</u>	9.0%
Comprehensive	126.23	126.23	
Collision	226.94	226.94	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>813.97</u>	5.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	273.89	
PIP*/Optional \$2,500 Med Pay	126.51	22.77	
Uninsured Motorist	62.29	68.33	
Property Damage	118.58	118.58	
<u>Liability Subtotal</u>	<u>506.64</u>	<u>483.57</u>	4.6%
Comprehensive	126.23	126.23	
Collision	226.94	226.94	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>836.74</u>	2.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	273.89	
PIP*/Optional \$5,000 Med Pay	126.51	41.75	
Uninsured Motorist	62.29	68.33	
Property Damage	118.58	118.58	
<u>Liability Subtotal</u>	<u>506.64</u>	<u>502.55</u>	0.8%
Comprehensive	126.23	126.23	
Collision	226.94	226.94	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>855.72</u>	0.5%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Hardee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	370.65	
Personal Injury Protection*	191.68		
Uninsured Motorist	88.53	97.12	
Property Damage	159.38	159.38	
<u>Liability Subtotal</u>	<u>709.25</u>	<u>627.15</u>	11.6%
Comprehensive Collision	108.72	108.72	
243.71	243.71	243.71	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>979.58</u>	7.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	370.65	
PIP*/Optional \$2,500 Med Pay	191.68	34.50	
Uninsured Motorist	88.53	97.12	
Property Damage	159.38	159.38	
<u>Liability Subtotal</u>	<u>709.25</u>	<u>661.65</u>	6.7%
Comprehensive Collision	108.72	108.72	
243.71	243.71	243.71	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>1,014.08</u>	4.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	370.65	
PIP*/Optional \$5,000 Med Pay	191.68	63.25	
Uninsured Motorist	88.53	97.12	
Property Damage	159.38	159.38	
<u>Liability Subtotal</u>	<u>709.25</u>	<u>690.40</u>	2.7%
Comprehensive Collision	108.72	108.72	
243.71	243.71	243.71	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>1,042.83</u>	1.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Hendry County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	390.21	
Personal Injury Protection*	223.63		
Uninsured Motorist	101.69	111.55	
Property Damage	160.08	160.08	
<u>Liability Subtotal</u>	<u>769.29</u>	<u>661.84</u>	14.0%
Comprehensive Collision	116.37	116.37	
274.56	274.56	274.56	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,052.77</u>	9.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	390.21	
PIP*/Optional \$2,500 Med Pay	223.63	40.25	
Uninsured Motorist	101.69	111.55	
Property Damage	160.08	160.08	
<u>Liability Subtotal</u>	<u>769.29</u>	<u>702.09</u>	8.7%
Comprehensive Collision	116.37	116.37	
274.56	274.56	274.56	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,093.02</u>	5.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	390.21	
PIP*/Optional \$5,000 Med Pay	223.63	73.80	
Uninsured Motorist	101.69	111.55	
Property Damage	160.08	160.08	
<u>Liability Subtotal</u>	<u>769.29</u>	<u>735.64</u>	4.4%
Comprehensive Collision	116.37	116.37	
274.56	274.56	274.56	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,126.57</u>	2.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Hernando County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	485.44	
Personal Injury Protection*	189.47		
Uninsured Motorist	114.41	125.51	
Property Damage	166.34	166.34	
<u>Liability Subtotal</u>	<u>823.39</u>	<u>777.29</u>	5.6%
Comprehensive Collision	93.96	93.96	
220.98	220.98	220.98	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,092.23</u>	4.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	485.44	
PIP*/Optional \$2,500 Med Pay	189.47	34.10	
Uninsured Motorist	114.41	125.51	
Property Damage	166.34	166.34	
<u>Liability Subtotal</u>	<u>823.39</u>	<u>811.39</u>	1.5%
Comprehensive Collision	93.96	93.96	
220.98	220.98	220.98	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,126.33</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	485.44	
PIP*/Optional \$5,000 Med Pay	189.47	62.53	
Uninsured Motorist	114.41	125.51	
Property Damage	166.34	166.34	
<u>Liability Subtotal</u>	<u>823.39</u>	<u>839.82</u>	-2.0%
Comprehensive Collision	93.96	93.96	
220.98	220.98	220.98	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,154.76</u>	-1.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Highlands County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	367.78	
Personal Injury Protection*	156.16		
Uninsured Motorist	89.63	98.32	
Property Damage	138.21	138.21	
<u>Liability Subtotal</u>	<u>651.57</u>	<u>604.31</u>	7.3%
Comprehensive	91.04	91.04	
Collision	220.20	220.20	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>915.55</u>	4.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	367.78	
PIP*/Optional \$2,500 Med Pay	156.16	28.11	
Uninsured Motorist	89.63	98.32	
Property Damage	138.21	138.21	
<u>Liability Subtotal</u>	<u>651.57</u>	<u>632.42</u>	2.9%
Comprehensive	91.04	91.04	
Collision	220.20	220.20	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>943.66</u>	2.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	367.78	
PIP*/Optional \$5,000 Med Pay	156.16	51.53	
Uninsured Motorist	89.63	98.32	
Property Damage	138.21	138.21	
<u>Liability Subtotal</u>	<u>651.57</u>	<u>655.84</u>	-0.7%
Comprehensive	91.04	91.04	
Collision	220.20	220.20	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>967.08</u>	-0.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Hillsborough County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	551.79	
Personal Injury Protection*	264.20		
Uninsured Motorist	125.28	137.43	
Property Damage	208.65	208.65	
<u>Liability Subtotal</u>	<u>999.57</u>	<u>897.87</u>	10.2%
Comprehensive Collision	109.06	109.06	
	282.35	282.35	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,289.28</u>	7.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	551.79	
PIP*/Optional \$2,500 Med Pay	264.20	47.56	
Uninsured Motorist	125.28	137.43	
Property Damage	208.65	208.65	
<u>Liability Subtotal</u>	<u>999.57</u>	<u>945.43</u>	5.4%
Comprehensive Collision	109.06	109.06	
	282.35	282.35	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,336.84</u>	3.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	551.79	
PIP*/Optional \$5,000 Med Pay	264.20	87.19	
Uninsured Motorist	125.28	137.43	
Property Damage	208.65	208.65	
<u>Liability Subtotal</u>	<u>999.57</u>	<u>985.06</u>	1.5%
Comprehensive Collision	109.06	109.06	
	282.35	282.35	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,376.47</u>	1.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Holmes County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	268.50	
Personal Injury Protection*	101.51		
Uninsured Motorist	61.98	67.99	
Property Damage	116.69	116.69	
<u>Liability Subtotal</u>	<u>475.52</u>	<u>453.18</u>	4.7%
Comprehensive	125.79	125.79	
Collision	219.28	219.28	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>798.25</u>	2.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	268.50	
PIP*/Optional \$2,500 Med Pay	101.51	18.27	
Uninsured Motorist	61.98	67.99	
Property Damage	116.69	116.69	
<u>Liability Subtotal</u>	<u>475.52</u>	<u>471.45</u>	0.9%
Comprehensive	125.79	125.79	
Collision	219.28	219.28	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>816.52</u>	0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	268.50	
PIP*/Optional \$5,000 Med Pay	101.51	33.50	
Uninsured Motorist	61.98	67.99	
Property Damage	116.69	116.69	
<u>Liability Subtotal</u>	<u>475.52</u>	<u>486.68</u>	-2.3%
Comprehensive	125.79	125.79	
Collision	219.28	219.28	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>831.75</u>	-1.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Indian River County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	423.45	
Personal Injury Protection*	144.78		
Uninsured Motorist	117.94	129.38	
Property Damage	144.61	144.61	
<u>Liability Subtotal</u>	<u>715.40</u>	<u>697.44</u>	2.5%
Comprehensive	74.33	74.33	
Collision	210.40	210.40	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>982.17</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	423.45	
PIP*/Optional \$2,500 Med Pay	144.78	26.06	
Uninsured Motorist	117.94	129.38	
Property Damage	144.61	144.61	
<u>Liability Subtotal</u>	<u>715.40</u>	<u>723.50</u>	-1.1%
Comprehensive	74.33	74.33	
Collision	210.40	210.40	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>1,008.23</u>	-0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	423.45	
PIP*/Optional \$5,000 Med Pay	144.78	47.78	
Uninsured Motorist	117.94	129.38	
Property Damage	144.61	144.61	
<u>Liability Subtotal</u>	<u>715.40</u>	<u>745.22</u>	-4.2%
Comprehensive	74.33	74.33	
Collision	210.40	210.40	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>1,029.95</u>	-3.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Jackson County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	271.36	
Personal Injury Protection*	114.64		
Uninsured Motorist	69.67	76.43	
Property Damage	122.79	122.79	
<u>Liability Subtotal</u>	<u>504.52</u>	<u>470.58</u>	6.7%
Comprehensive Collision	125.71	125.71	
225.80	225.80	225.80	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>822.09</u>	4.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	271.36	
PIP*/Optional \$2,500 Med Pay	114.64	20.64	
Uninsured Motorist	69.67	76.43	
Property Damage	122.79	122.79	
<u>Liability Subtotal</u>	<u>504.52</u>	<u>491.22</u>	2.6%
Comprehensive Collision	125.71	125.71	
225.80	225.80	225.80	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>842.73</u>	1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	271.36	
PIP*/Optional \$5,000 Med Pay	114.64	37.83	
Uninsured Motorist	69.67	76.43	
Property Damage	122.79	122.79	
<u>Liability Subtotal</u>	<u>504.52</u>	<u>508.41</u>	-0.8%
Comprehensive Collision	125.71	125.71	
225.80	225.80	225.80	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>859.92</u>	-0.5%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Jefferson County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	278.64	
Personal Injury Protection*	117.95		
Uninsured Motorist	82.17	90.14	
Property Damage	131.63	131.63	
<u>Liability Subtotal</u>	<u>534.47</u>	<u>500.41</u>	6.4%
Comprehensive	116.36	116.36	
Collision	218.89	218.89	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>835.66</u>	3.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	278.64	
PIP*/Optional \$2,500 Med Pay	117.95	21.23	
Uninsured Motorist	82.17	90.14	
Property Damage	131.63	131.63	
<u>Liability Subtotal</u>	<u>534.47</u>	<u>521.64</u>	2.4%
Comprehensive	116.36	116.36	
Collision	218.89	218.89	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>856.89</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	278.64	
PIP*/Optional \$5,000 Med Pay	117.95	38.92	
Uninsured Motorist	82.17	90.14	
Property Damage	131.63	131.63	
<u>Liability Subtotal</u>	<u>534.47</u>	<u>539.33</u>	-0.9%
Comprehensive	116.36	116.36	
Collision	218.89	218.89	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>874.58</u>	-0.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Lafayette County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	293.68	
Personal Injury Protection*	120.51		
Uninsured Motorist	59.82	65.62	
Property Damage	123.95	123.95	
<u>Liability Subtotal</u>	<u>517.94</u>	<u>483.25</u>	6.7%
Comprehensive	121.11	121.11	
Collision	232.18	232.18	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>836.54</u>	4.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	293.68	
PIP*/Optional \$2,500 Med Pay	120.51	21.69	
Uninsured Motorist	59.82	65.62	
Property Damage	123.95	123.95	
<u>Liability Subtotal</u>	<u>517.94</u>	<u>504.94</u>	2.5%
Comprehensive	121.11	121.11	
Collision	232.18	232.18	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>858.23</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	293.68	
PIP*/Optional \$5,000 Med Pay	120.51	39.77	
Uninsured Motorist	59.82	65.62	
Property Damage	123.95	123.95	
<u>Liability Subtotal</u>	<u>517.94</u>	<u>523.02</u>	-1.0%
Comprehensive	121.11	121.11	
Collision	232.18	232.18	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>876.31</u>	-0.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Lake County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	376.34	
Personal Injury Protection*	146.62		
Uninsured Motorist	94.65	103.83	
Property Damage	149.36	149.36	
<u>Liability Subtotal</u>	<u>664.43</u>	<u>629.53</u>	5.3%
Comprehensive	83.66	83.66	
Collision	214.91	214.91	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>928.10</u>	3.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	376.34	
PIP*/Optional \$2,500 Med Pay	146.62	26.39	
Uninsured Motorist	94.65	103.83	
Property Damage	149.36	149.36	
<u>Liability Subtotal</u>	<u>664.43</u>	<u>655.92</u>	1.3%
Comprehensive	83.66	83.66	
Collision	214.91	214.91	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>954.49</u>	0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	376.34	
PIP*/Optional \$5,000 Med Pay	146.62	48.38	
Uninsured Motorist	94.65	103.83	
Property Damage	149.36	149.36	
<u>Liability Subtotal</u>	<u>664.43</u>	<u>677.91</u>	-2.0%
Comprehensive	83.66	83.66	
Collision	214.91	214.91	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>976.48</u>	-1.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Lee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	411.24	
Personal Injury Protection*	177.06		
Uninsured Motorist	108.72	119.27	
Property Damage	151.92	151.92	
<u>Liability Subtotal</u>	<u>736.89</u>	<u>682.43</u>	7.4%
Comprehensive	77.84	77.84	
Collision	228.19	228.19	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>988.46</u>	5.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	411.24	
PIP*/Optional \$2,500 Med Pay	177.06	31.87	
Uninsured Motorist	108.72	119.27	
Property Damage	151.92	151.92	
<u>Liability Subtotal</u>	<u>736.89</u>	<u>714.30</u>	3.1%
Comprehensive	77.84	77.84	
Collision	228.19	228.19	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>1,020.33</u>	2.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	411.24	
PIP*/Optional \$5,000 Med Pay	177.06	58.43	
Uninsured Motorist	108.72	119.27	
Property Damage	151.92	151.92	
<u>Liability Subtotal</u>	<u>736.89</u>	<u>740.86</u>	-0.5%
Comprehensive	77.84	77.84	
Collision	228.19	228.19	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>1,046.89</u>	-0.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Leon County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	348.69	
Personal Injury Protection*	123.70		
Uninsured Motorist	86.23	94.59	
Property Damage	172.31	172.31	
<u>Liability Subtotal</u>	<u>635.92</u>	<u>615.59</u>	3.2%
Comprehensive Collision	99.74	99.74	
	267.51	267.51	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>982.84</u>	2.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	348.69	
PIP*/Optional \$2,500 Med Pay	123.70	22.27	
Uninsured Motorist	86.23	94.59	
Property Damage	172.31	172.31	
<u>Liability Subtotal</u>	<u>635.92</u>	<u>637.86</u>	-0.3%
Comprehensive Collision	99.74	99.74	
	267.51	267.51	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>1,005.11</u>	-0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	348.69	
PIP*/Optional \$5,000 Med Pay	123.70	40.82	
Uninsured Motorist	86.23	94.59	
Property Damage	172.31	172.31	
<u>Liability Subtotal</u>	<u>635.92</u>	<u>656.41</u>	-3.2%
Comprehensive Collision	99.74	99.74	
	267.51	267.51	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>1,023.66</u>	-2.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Levy County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	305.73	
Personal Injury Protection*	130.24		
Uninsured Motorist	80.28	88.07	
Property Damage	131.09	131.09	
<u>Liability Subtotal</u>	<u>564.04</u>	<u>524.89</u>	6.9%
Comprehensive	96.23	96.23	
Collision	206.37	206.37	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>827.49</u>	4.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	305.73	
PIP*/Optional \$2,500 Med Pay	130.24	23.44	
Uninsured Motorist	80.28	88.07	
Property Damage	131.09	131.09	
<u>Liability Subtotal</u>	<u>564.04</u>	<u>548.33</u>	2.8%
Comprehensive	96.23	96.23	
Collision	206.37	206.37	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>850.93</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	305.73	
PIP*/Optional \$5,000 Med Pay	130.24	42.98	
Uninsured Motorist	80.28	88.07	
Property Damage	131.09	131.09	
<u>Liability Subtotal</u>	<u>564.04</u>	<u>567.87</u>	-0.7%
Comprehensive	96.23	96.23	
Collision	206.37	206.37	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>870.47</u>	-0.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Liberty County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	263.08	
Personal Injury Protection*	113.35		
Uninsured Motorist	58.74	64.44	
Property Damage	121.62	121.62	
<u>Liability Subtotal</u>	<u>485.11</u>	<u>449.14</u>	7.4%
Comprehensive	131.15	131.15	
Collision	237.59	237.59	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>817.88</u>	4.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	263.08	
PIP*/Optional \$2,500 Med Pay	113.35	20.40	
Uninsured Motorist	58.74	64.44	
Property Damage	121.62	121.62	
<u>Liability Subtotal</u>	<u>485.11</u>	<u>469.54</u>	3.2%
Comprehensive	131.15	131.15	
Collision	237.59	237.59	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>838.28</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	263.08	
PIP*/Optional \$5,000 Med Pay	113.35	37.41	
Uninsured Motorist	58.74	64.44	
Property Damage	121.62	121.62	
<u>Liability Subtotal</u>	<u>485.11</u>	<u>486.55</u>	-0.3%
Comprehensive	131.15	131.15	
Collision	237.59	237.59	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>855.29</u>	-0.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Madison County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	269.74	
Personal Injury Protection*	118.09		
Uninsured Motorist	60.08	65.91	
Property Damage	117.55	117.55	
<u>Liability Subtotal</u>	<u>491.96</u>	<u>453.20</u>	7.9%
Comprehensive	126.28	126.28	
Collision	220.55	220.55	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>800.03</u>	4.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	269.74	
PIP*/Optional \$2,500 Med Pay	118.09	21.26	
Uninsured Motorist	60.08	65.91	
Property Damage	117.55	117.55	
<u>Liability Subtotal</u>	<u>491.96</u>	<u>474.46</u>	3.6%
Comprehensive	126.28	126.28	
Collision	220.55	220.55	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>821.29</u>	2.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	269.74	
PIP*/Optional \$5,000 Med Pay	118.09	38.97	
Uninsured Motorist	60.08	65.91	
Property Damage	117.55	117.55	
<u>Liability Subtotal</u>	<u>491.96</u>	<u>492.17</u>	0.0%
Comprehensive	126.28	126.28	
Collision	220.55	220.55	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>839.00</u>	0.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Manatee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	457.01	
Personal Injury Protection*	170.41		
Uninsured Motorist	105.64	115.89	
Property Damage	168.04	168.04	
<u>Liability Subtotal</u>	<u>776.58</u>	<u>740.94</u>	4.6%
Comprehensive	82.73	82.73	
Collision	238.16	238.16	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,061.83</u>	3.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	457.01	
PIP*/Optional \$2,500 Med Pay	170.41	30.67	
Uninsured Motorist	105.64	115.89	
Property Damage	168.04	168.04	
<u>Liability Subtotal</u>	<u>776.58</u>	<u>771.61</u>	0.6%
Comprehensive	82.73	82.73	
Collision	238.16	238.16	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,092.50</u>	0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	457.01	
PIP*/Optional \$5,000 Med Pay	170.41	56.24	
Uninsured Motorist	105.64	115.89	
Property Damage	168.04	168.04	
<u>Liability Subtotal</u>	<u>776.58</u>	<u>797.18</u>	-2.7%
Comprehensive	82.73	82.73	
Collision	238.16	238.16	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,118.07</u>	-1.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Marion County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	364.59	
Personal Injury Protection*	149.55		
Uninsured Motorist	99.07	108.68	
Property Damage	146.71	146.71	
<u>Liability Subtotal</u>	<u>660.58</u>	<u>619.98</u>	6.1%
Comprehensive Collision	78.83	78.83	
212.37	212.37	212.37	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>911.18</u>	4.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	364.59	
PIP*/Optional \$2,500 Med Pay	149.55	26.92	
Uninsured Motorist	99.07	108.68	
Property Damage	146.71	146.71	
<u>Liability Subtotal</u>	<u>660.58</u>	<u>646.90</u>	2.1%
Comprehensive Collision	78.83	78.83	
212.37	212.37	212.37	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>938.10</u>	1.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	364.59	
PIP*/Optional \$5,000 Med Pay	149.55	49.35	
Uninsured Motorist	99.07	108.68	
Property Damage	146.71	146.71	
<u>Liability Subtotal</u>	<u>660.58</u>	<u>669.33</u>	-1.3%
Comprehensive Collision	78.83	78.83	
212.37	212.37	212.37	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>960.53</u>	-0.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Martin County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	484.64	
Personal Injury Protection*	146.21		
Uninsured Motorist	129.43	141.98	
Property Damage	150.83	150.83	
<u>Liability Subtotal</u>	<u>779.06</u>	<u>777.45</u>	0.2%
Comprehensive Collision	77.84	77.84	
	221.77	221.77	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,077.06</u>	0.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	484.64	
PIP*/Optional \$2,500 Med Pay	146.21	26.32	
Uninsured Motorist	129.43	141.98	
Property Damage	150.83	150.83	
<u>Liability Subtotal</u>	<u>779.06</u>	<u>803.77</u>	-3.2%
Comprehensive Collision	77.84	77.84	
	221.77	221.77	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,103.38</u>	-2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	484.64	
PIP*/Optional \$5,000 Med Pay	146.21	48.25	
Uninsured Motorist	129.43	141.98	
Property Damage	150.83	150.83	
<u>Liability Subtotal</u>	<u>779.06</u>	<u>825.70</u>	-6.0%
Comprehensive Collision	77.84	77.84	
	221.77	221.77	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,125.31</u>	-4.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Miami-Dade County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	470.29	
Personal Injury Protection*	417.16		
Uninsured Motorist	131.60	144.37	
Property Damage	230.38	230.38	
<u>Liability Subtotal</u>	<u>1,121.29</u>	<u>845.04</u>	24.6%
Comprehensive	165.36	165.36	
Collision	387.59	387.59	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,397.99</u>	16.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	470.29	
PIP*/Optional \$2,500 Med Pay	417.16	75.09	
Uninsured Motorist	131.60	144.37	
Property Damage	230.38	230.38	
<u>Liability Subtotal</u>	<u>1,121.29</u>	<u>920.13</u>	17.9%
Comprehensive	165.36	165.36	
Collision	387.59	387.59	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,473.08</u>	12.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	470.29	
PIP*/Optional \$5,000 Med Pay	417.16	137.66	
Uninsured Motorist	131.60	144.37	
Property Damage	230.38	230.38	
<u>Liability Subtotal</u>	<u>1,121.29</u>	<u>982.70</u>	12.4%
Comprehensive	165.36	165.36	
Collision	387.59	387.59	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,535.65</u>	8.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Monroe County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	408.00	
Personal Injury Protection*	139.82		
Uninsured Motorist	92.73	101.72	
Property Damage	164.52	164.52	
<u>Liability Subtotal</u>	<u>693.90</u>	<u>674.24</u>	2.8%
Comprehensive Collision	124.61	124.61	
	263.79	263.79	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,062.64</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	408.00	
PIP*/Optional \$2,500 Med Pay	139.82	25.17	
Uninsured Motorist	92.73	101.72	
Property Damage	164.52	164.52	
<u>Liability Subtotal</u>	<u>693.90</u>	<u>699.41</u>	-0.8%
Comprehensive Collision	124.61	124.61	
	263.79	263.79	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,087.81</u>	-0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	408.00	
PIP*/Optional \$5,000 Med Pay	139.82	46.14	
Uninsured Motorist	92.73	101.72	
Property Damage	164.52	164.52	
<u>Liability Subtotal</u>	<u>693.90</u>	<u>720.38</u>	-3.8%
Comprehensive Collision	124.61	124.61	
	263.79	263.79	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,108.78</u>	-2.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Nassau County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	337.54	
Personal Injury Protection*	119.13		
Uninsured Motorist	81.42	89.32	
Property Damage	142.23	142.23	
<u>Liability Subtotal</u>	<u>588.35</u>	<u>569.09</u>	3.3%
Comprehensive	116.00	116.00	
Collision	226.95	226.95	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>912.04</u>	2.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	337.54	
PIP*/Optional \$2,500 Med Pay	119.13	21.44	
Uninsured Motorist	81.42	89.32	
Property Damage	142.23	142.23	
<u>Liability Subtotal</u>	<u>588.35</u>	<u>590.53</u>	-0.4%
Comprehensive	116.00	116.00	
Collision	226.95	226.95	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>933.48</u>	-0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	337.54	
PIP*/Optional \$5,000 Med Pay	119.13	39.31	
Uninsured Motorist	81.42	89.32	
Property Damage	142.23	142.23	
<u>Liability Subtotal</u>	<u>588.35</u>	<u>608.40</u>	-3.4%
Comprehensive	116.00	116.00	
Collision	226.95	226.95	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>951.35</u>	-2.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Okaloosa County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	289.98	
Personal Injury Protection*	99.76		
Uninsured Motorist	70.35	77.17	
Property Damage	153.74	153.74	
<u>Liability Subtotal</u>	<u>534.82</u>	<u>520.89</u>	2.6%
Comprehensive	117.27	117.27	
Collision	225.27	225.27	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>863.43</u>	1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	289.98	
PIP*/Optional \$2,500 Med Pay	99.76	17.96	
Uninsured Motorist	70.35	77.17	
Property Damage	153.74	153.74	
<u>Liability Subtotal</u>	<u>534.82</u>	<u>538.85</u>	-0.8%
Comprehensive	117.27	117.27	
Collision	225.27	225.27	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>881.39</u>	-0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	289.98	
PIP*/Optional \$5,000 Med Pay	99.76	32.92	
Uninsured Motorist	70.35	77.17	
Property Damage	153.74	153.74	
<u>Liability Subtotal</u>	<u>534.82</u>	<u>553.81</u>	-3.6%
Comprehensive	117.27	117.27	
Collision	225.27	225.27	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>896.35</u>	-2.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Okeechobee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	403.34	
Personal Injury Protection*	181.97		
Uninsured Motorist	100.41	110.15	
Property Damage	156.33	156.33	
<u>Liability Subtotal</u>	<u>732.15</u>	<u>669.82</u>	8.5%
Comprehensive Collision	93.23	93.23	
238.21	238.21	238.21	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,001.26</u>	5.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	403.34	
PIP*/Optional \$2,500 Med Pay	181.97	32.75	
Uninsured Motorist	100.41	110.15	
Property Damage	156.33	156.33	
<u>Liability Subtotal</u>	<u>732.15</u>	<u>702.57</u>	4.0%
Comprehensive Collision	93.23	93.23	
238.21	238.21	238.21	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,034.01</u>	2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	403.34	
PIP*/Optional \$5,000 Med Pay	181.97	60.05	
Uninsured Motorist	100.41	110.15	
Property Damage	156.33	156.33	
<u>Liability Subtotal</u>	<u>732.15</u>	<u>729.87</u>	0.3%
Comprehensive Collision	93.23	93.23	
238.21	238.21	238.21	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,061.31</u>	0.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Orange County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	447.75	
Personal Injury Protection*	241.07		
Uninsured Motorist	102.48	112.42	
Property Damage	192.13	192.13	
<u>Liability Subtotal</u>	<u>861.43</u>	<u>752.30</u>	12.7%
Comprehensive	99.52	99.52	
Collision	276.78	276.78	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,128.60</u>	8.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	447.75	
PIP*/Optional \$2,500 Med Pay	241.07	43.39	
Uninsured Motorist	102.48	112.42	
Property Damage	192.13	192.13	
<u>Liability Subtotal</u>	<u>861.43</u>	<u>795.69</u>	7.6%
Comprehensive	99.52	99.52	
Collision	276.78	276.78	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,171.99</u>	5.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	447.75	
PIP*/Optional \$5,000 Med Pay	241.07	79.55	
Uninsured Motorist	102.48	112.42	
Property Damage	192.13	192.13	
<u>Liability Subtotal</u>	<u>861.43</u>	<u>831.85</u>	3.4%
Comprehensive	99.52	99.52	
Collision	276.78	276.78	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,208.15</u>	2.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Osceola County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	449.22	
Personal Injury Protection*	264.95		
Uninsured Motorist	106.74	117.09	
Property Damage	183.06	183.06	
<u>Liability Subtotal</u>	<u>881.57</u>	<u>749.37</u>	15.0%
Comprehensive Collision	96.18	96.18	
265.58	265.58	265.58	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,111.13</u>	10.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	449.22	
PIP*/Optional \$2,500 Med Pay	264.95	47.69	
Uninsured Motorist	106.74	117.09	
Property Damage	183.06	183.06	
<u>Liability Subtotal</u>	<u>881.57</u>	<u>797.06</u>	9.6%
Comprehensive Collision	96.18	96.18	
265.58	265.58	265.58	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,158.82</u>	6.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	449.22	
PIP*/Optional \$5,000 Med Pay	264.95	87.43	
Uninsured Motorist	106.74	117.09	
Property Damage	183.06	183.06	
<u>Liability Subtotal</u>	<u>881.57</u>	<u>836.80</u>	5.1%
Comprehensive Collision	96.18	96.18	
265.58	265.58	265.58	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,198.56</u>	3.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Palm Beach County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	642.46	
Personal Injury Protection*	264.12		
Uninsured Motorist	166.75	182.92	
Property Damage	198.12	198.12	
<u>Liability Subtotal</u>	<u>1,096.40</u>	<u>1,023.50</u>	6.6%
Comprehensive Collision	98.47	98.47	
Collision	305.09	305.09	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,427.06</u>	4.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	642.46	
PIP*/Optional \$2,500 Med Pay	264.12	47.54	
Uninsured Motorist	166.75	182.92	
Property Damage	198.12	198.12	
<u>Liability Subtotal</u>	<u>1,096.40</u>	<u>1,071.04</u>	2.3%
Comprehensive Collision	98.47	98.47	
Collision	305.09	305.09	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,474.60</u>	1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	642.46	
PIP*/Optional \$5,000 Med Pay	264.12	87.16	
Uninsured Motorist	166.75	182.92	
Property Damage	198.12	198.12	
<u>Liability Subtotal</u>	<u>1,096.40</u>	<u>1,110.66</u>	-1.3%
Comprehensive Collision	98.47	98.47	
Collision	305.09	305.09	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,514.22</u>	-1.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Pasco County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	540.24	
Personal Injury Protection*	213.53		
Uninsured Motorist	112.23	123.12	
Property Damage	182.82	182.82	
<u>Liability Subtotal</u>	<u>901.62</u>	<u>846.18</u>	6.1%
Comprehensive Collision	100.18	100.18	
243.75	243.75	243.75	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,190.11</u>	4.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	540.24	
PIP*/Optional \$2,500 Med Pay	213.53	38.44	
Uninsured Motorist	112.23	123.12	
Property Damage	182.82	182.82	
<u>Liability Subtotal</u>	<u>901.62</u>	<u>884.62</u>	1.9%
Comprehensive Collision	100.18	100.18	
243.75	243.75	243.75	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,228.55</u>	1.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	540.24	
PIP*/Optional \$5,000 Med Pay	213.53	70.46	
Uninsured Motorist	112.23	123.12	
Property Damage	182.82	182.82	
<u>Liability Subtotal</u>	<u>901.62</u>	<u>916.64</u>	-1.7%
Comprehensive Collision	100.18	100.18	
243.75	243.75	243.75	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,260.57</u>	-1.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Pinellas County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	564.97	
Personal Injury Protection*	201.82		
Uninsured Motorist	126.13	138.36	
Property Damage	187.52	187.52	
<u>Liability Subtotal</u>	<u>926.50</u>	<u>890.85</u>	3.8%
Comprehensive Collision	84.33	84.33	
	238.74	238.74	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,213.92</u>	2.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	564.97	
PIP*/Optional \$2,500 Med Pay	201.82	36.33	
Uninsured Motorist	126.13	138.36	
Property Damage	187.52	187.52	
<u>Liability Subtotal</u>	<u>926.50</u>	<u>927.18</u>	-0.1%
Comprehensive Collision	84.33	84.33	
	238.74	238.74	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,250.25</u>	-0.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	564.97	
PIP*/Optional \$5,000 Med Pay	201.82	66.60	
Uninsured Motorist	126.13	138.36	
Property Damage	187.52	187.52	
<u>Liability Subtotal</u>	<u>926.50</u>	<u>957.45</u>	-3.3%
Comprehensive Collision	84.33	84.33	
	238.74	238.74	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,280.52</u>	-2.5%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Polk County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	420.45	
Personal Injury Protection*	195.48		
Uninsured Motorist	103.68	113.74	
Property Damage	172.90	172.90	
<u>Liability Subtotal</u>	<u>777.95</u>	<u>707.09</u>	9.1%
Comprehensive Collision	91.34	91.34	
248.68	248.68	248.68	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,047.11</u>	6.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	420.45	
PIP*/Optional \$2,500 Med Pay	195.48	35.19	
Uninsured Motorist	103.68	113.74	
Property Damage	172.90	172.90	
<u>Liability Subtotal</u>	<u>777.95</u>	<u>742.28</u>	4.6%
Comprehensive Collision	91.34	91.34	
248.68	248.68	248.68	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,082.30</u>	3.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	420.45	
PIP*/Optional \$5,000 Med Pay	195.48	64.51	
Uninsured Motorist	103.68	113.74	
Property Damage	172.90	172.90	
<u>Liability Subtotal</u>	<u>777.95</u>	<u>771.60</u>	0.8%
Comprehensive Collision	91.34	91.34	
248.68	248.68	248.68	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,111.62</u>	0.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Putnam County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	331.07	
Personal Injury Protection*	147.20		
Uninsured Motorist	87.30	95.77	
Property Damage	140.20	140.20	
<u>Liability Subtotal</u>	<u>615.56</u>	<u>567.04</u>	7.9%
Comprehensive	95.64	95.64	
Collision	223.87	223.87	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>886.55</u>	5.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	331.07	
PIP*/Optional \$2,500 Med Pay	147.20	26.50	
Uninsured Motorist	87.30	95.77	
Property Damage	140.20	140.20	
<u>Liability Subtotal</u>	<u>615.56</u>	<u>593.54</u>	3.6%
Comprehensive	95.64	95.64	
Collision	223.87	223.87	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>913.05</u>	2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	331.07	
PIP*/Optional \$5,000 Med Pay	147.20	48.58	
Uninsured Motorist	87.30	95.77	
Property Damage	140.20	140.20	
<u>Liability Subtotal</u>	<u>615.56</u>	<u>615.62</u>	0.0%
Comprehensive	95.64	95.64	
Collision	223.87	223.87	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>935.13</u>	0.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Santa Rosa County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	316.30	
Personal Injury Protection*	117.68		
Uninsured Motorist	79.31	87.00	
Property Damage	157.49	157.49	
<u>Liability Subtotal</u>	<u>584.60</u>	<u>560.79</u>	4.1%
Comprehensive	113.18	113.18	
Collision	232.32	232.32	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>906.29</u>	2.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	316.30	
PIP*/Optional \$2,500 Med Pay	117.68	21.18	
Uninsured Motorist	79.31	87.00	
Property Damage	157.49	157.49	
<u>Liability Subtotal</u>	<u>584.60</u>	<u>581.97</u>	0.4%
Comprehensive	113.18	113.18	
Collision	232.32	232.32	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>927.47</u>	0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	316.30	
PIP*/Optional \$5,000 Med Pay	117.68	38.83	
Uninsured Motorist	79.31	87.00	
Property Damage	157.49	157.49	
<u>Liability Subtotal</u>	<u>584.60</u>	<u>599.62</u>	-2.6%
Comprehensive	113.18	113.18	
Collision	232.32	232.32	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>945.12</u>	-1.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Sarasota County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	423.83	
Personal Injury Protection*	144.94		
Uninsured Motorist	101.46	111.30	
Property Damage	155.89	155.89	
<u>Liability Subtotal</u>	<u>710.64</u>	<u>691.02</u>	2.8%
Comprehensive Collision	73.81	73.81	
	222.53	222.53	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>987.36</u>	1.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	423.83	
PIP*/Optional \$2,500 Med Pay	144.94	26.09	
Uninsured Motorist	101.46	111.30	
Property Damage	155.89	155.89	
<u>Liability Subtotal</u>	<u>710.64</u>	<u>717.11</u>	-0.9%
Comprehensive Collision	73.81	73.81	
	222.53	222.53	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>1,013.45</u>	-0.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	423.83	
PIP*/Optional \$5,000 Med Pay	144.94	47.83	
Uninsured Motorist	101.46	111.30	
Property Damage	155.89	155.89	
<u>Liability Subtotal</u>	<u>710.64</u>	<u>738.85</u>	-4.0%
Comprehensive Collision	73.81	73.81	
	222.53	222.53	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>1,035.19</u>	-2.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Seminole County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	418.22	
Personal Injury Protection*	176.76		
Uninsured Motorist	102.96	112.95	
Property Damage	177.01	177.01	
<u>Liability Subtotal</u>	<u>761.00</u>	<u>708.18</u>	6.9%
Comprehensive	86.53	86.53	
Collision	244.63	244.63	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,039.34</u>	4.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	418.22	
PIP*/Optional \$2,500 Med Pay	176.76	31.82	
Uninsured Motorist	102.96	112.95	
Property Damage	177.01	177.01	
<u>Liability Subtotal</u>	<u>761.00</u>	<u>740.00</u>	2.8%
Comprehensive	86.53	86.53	
Collision	244.63	244.63	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,071.16</u>	1.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	418.22	
PIP*/Optional \$5,000 Med Pay	176.76	58.33	
Uninsured Motorist	102.96	112.95	
Property Damage	177.01	177.01	
<u>Liability Subtotal</u>	<u>761.00</u>	<u>766.51</u>	-0.7%
Comprehensive	86.53	86.53	
Collision	244.63	244.63	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,097.67</u>	-0.5%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 St. Johns County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	389.17	
Personal Injury Protection*	113.15		
Uninsured Motorist	93.57	102.65	
Property Damage	150.59	150.59	
<u>Liability Subtotal</u>	<u>640.44</u>	<u>642.41</u>	-0.3%
Comprehensive Collision	86.46	86.46	
227.30	227.30	227.30	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>956.17</u>	-0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	389.17	
PIP*/Optional \$2,500 Med Pay	113.15	20.37	
Uninsured Motorist	93.57	102.65	
Property Damage	150.59	150.59	
<u>Liability Subtotal</u>	<u>640.44</u>	<u>662.78</u>	-3.5%
Comprehensive Collision	86.46	86.46	
227.30	227.30	227.30	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>976.54</u>	-2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	389.17	
PIP*/Optional \$5,000 Med Pay	113.15	37.34	
Uninsured Motorist	93.57	102.65	
Property Damage	150.59	150.59	
<u>Liability Subtotal</u>	<u>640.44</u>	<u>679.75</u>	-6.1%
Comprehensive Collision	86.46	86.46	
227.30	227.30	227.30	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>993.51</u>	-4.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 St. Lucie County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	458.51	
Personal Injury Protection*	203.95		
Uninsured Motorist	126.55	138.83	
Property Damage	156.93	156.93	
<u>Liability Subtotal</u>	<u>821.01</u>	<u>754.27</u>	8.1%
Comprehensive Collision	77.96	77.96	
Collision	219.32	219.32	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,051.55</u>	6.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	458.51	
PIP*/Optional \$2,500 Med Pay	203.95	36.71	
Uninsured Motorist	126.55	138.83	
Property Damage	156.93	156.93	
<u>Liability Subtotal</u>	<u>821.01</u>	<u>790.98</u>	3.7%
Comprehensive Collision	77.96	77.96	
Collision	219.32	219.32	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,088.26</u>	2.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	458.51	
PIP*/Optional \$5,000 Med Pay	203.95	67.30	
Uninsured Motorist	126.55	138.83	
Property Damage	156.93	156.93	
<u>Liability Subtotal</u>	<u>821.01</u>	<u>821.57</u>	-0.1%
Comprehensive Collision	77.96	77.96	
Collision	219.32	219.32	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,118.85</u>	-0.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Sumter County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	376.81	
Personal Injury Protection*	110.46		
Uninsured Motorist	90.46	99.23	
Property Damage	124.80	124.80	
<u>Liability Subtotal</u>	<u>599.86</u>	<u>600.84</u>	-0.2%
Comprehensive	76.25	76.25	
Collision	187.20	187.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>864.29</u>	-0.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	376.81	
PIP*/Optional \$2,500 Med Pay	110.46	19.88	
Uninsured Motorist	90.46	99.23	
Property Damage	124.80	124.80	
<u>Liability Subtotal</u>	<u>599.86</u>	<u>620.72</u>	-3.5%
Comprehensive	76.25	76.25	
Collision	187.20	187.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>884.17</u>	-2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	376.81	
PIP*/Optional \$5,000 Med Pay	110.46	36.45	
Uninsured Motorist	90.46	99.23	
Property Damage	124.80	124.80	
<u>Liability Subtotal</u>	<u>599.86</u>	<u>637.29</u>	-6.2%
Comprehensive	76.25	76.25	
Collision	187.20	187.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>900.74</u>	-4.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Suwannee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	282.35	
Personal Injury Protection*	126.32		
Uninsured Motorist	71.68	78.63	
Property Damage	122.18	122.18	
<u>Liability Subtotal</u>	<u>525.60</u>	<u>483.16</u>	8.1%
Comprehensive	119.28	119.28	
Collision	224.07	224.07	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>826.51</u>	4.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	282.35	
PIP*/Optional \$2,500 Med Pay	126.32	22.74	
Uninsured Motorist	71.68	78.63	
Property Damage	122.18	122.18	
<u>Liability Subtotal</u>	<u>525.60</u>	<u>505.90</u>	3.7%
Comprehensive	119.28	119.28	
Collision	224.07	224.07	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>849.25</u>	2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	282.35	
PIP*/Optional \$5,000 Med Pay	126.32	41.69	
Uninsured Motorist	71.68	78.63	
Property Damage	122.18	122.18	
<u>Liability Subtotal</u>	<u>525.60</u>	<u>524.85</u>	0.1%
Comprehensive	119.28	119.28	
Collision	224.07	224.07	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>868.20</u>	0.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Taylor County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	273.63	
Personal Injury Protection*	123.56		
Uninsured Motorist	78.59	86.21	
Property Damage	122.13	122.13	
<u>Liability Subtotal</u>	<u>523.35</u>	<u>481.97</u>	7.9%
Comprehensive Collision	116.71	116.71	
221.17	221.17	221.17	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>819.85</u>	4.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	273.63	
PIP*/Optional \$2,500 Med Pay	123.56	22.24	
Uninsured Motorist	78.59	86.21	
Property Damage	122.13	122.13	
<u>Liability Subtotal</u>	<u>523.35</u>	<u>504.21</u>	3.7%
Comprehensive Collision	116.71	116.71	
221.17	221.17	221.17	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>842.09</u>	2.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	273.63	
PIP*/Optional \$5,000 Med Pay	123.56	40.77	
Uninsured Motorist	78.59	86.21	
Property Damage	122.13	122.13	
<u>Liability Subtotal</u>	<u>523.35</u>	<u>522.74</u>	0.1%
Comprehensive Collision	116.71	116.71	
221.17	221.17	221.17	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>860.62</u>	0.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Union County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	285.58	
Personal Injury Protection*	136.80		
Uninsured Motorist	70.61	77.46	
Property Damage	142.93	142.93	
<u>Liability Subtotal</u>	<u>558.11</u>	<u>505.97</u>	9.3%
Comprehensive Collision	110.77	110.77	
233.73	233.73	233.73	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>850.47</u>	5.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	285.58	
PIP*/Optional \$2,500 Med Pay	136.80	24.62	
Uninsured Motorist	70.61	77.46	
Property Damage	142.93	142.93	
<u>Liability Subtotal</u>	<u>558.11</u>	<u>530.59</u>	4.9%
Comprehensive Collision	110.77	110.77	
233.73	233.73	233.73	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>875.09</u>	3.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	285.58	
PIP*/Optional \$5,000 Med Pay	136.80	45.14	
Uninsured Motorist	70.61	77.46	
Property Damage	142.93	142.93	
<u>Liability Subtotal</u>	<u>558.11</u>	<u>551.11</u>	1.3%
Comprehensive Collision	110.77	110.77	
233.73	233.73	233.73	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>895.61</u>	0.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Volusia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	390.90	
Personal Injury Protection*	155.27		
Uninsured Motorist	99.40	109.04	
Property Damage	150.56	150.56	
<u>Liability Subtotal</u>	<u>689.62</u>	<u>650.50</u>	5.7%
Comprehensive Collision	81.94	81.94	
212.07	212.07	212.07	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>944.51</u>	4.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	390.90	
PIP*/Optional \$2,500 Med Pay	155.27	27.95	
Uninsured Motorist	99.40	109.04	
Property Damage	150.56	150.56	
<u>Liability Subtotal</u>	<u>689.62</u>	<u>678.45</u>	1.6%
Comprehensive Collision	81.94	81.94	
212.07	212.07	212.07	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>972.46</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	390.90	
PIP*/Optional \$5,000 Med Pay	155.27	51.24	
Uninsured Motorist	99.40	109.04	
Property Damage	150.56	150.56	
<u>Liability Subtotal</u>	<u>689.62</u>	<u>701.74</u>	-1.8%
Comprehensive Collision	81.94	81.94	
212.07	212.07	212.07	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>995.75</u>	-1.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Wakulla County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	284.47	
Personal Injury Protection*	115.58		
Uninsured Motorist	73.99	81.17	
Property Damage	126.75	126.75	
<u>Liability Subtotal</u>	<u>523.28</u>	<u>492.39</u>	5.9%
Comprehensive Collision	119.93	119.93	
222.58	222.58	222.58	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>834.90</u>	3.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	284.47	
PIP*/Optional \$2,500 Med Pay	115.58	20.80	
Uninsured Motorist	73.99	81.17	
Property Damage	126.75	126.75	
<u>Liability Subtotal</u>	<u>523.28</u>	<u>513.19</u>	1.9%
Comprehensive Collision	119.93	119.93	
222.58	222.58	222.58	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>855.70</u>	1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	284.47	
PIP*/Optional \$5,000 Med Pay	115.58	38.14	
Uninsured Motorist	73.99	81.17	
Property Damage	126.75	126.75	
<u>Liability Subtotal</u>	<u>523.28</u>	<u>530.53</u>	-1.4%
Comprehensive Collision	119.93	119.93	
222.58	222.58	222.58	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>873.04</u>	-0.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Walton County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	298.02	
Personal Injury Protection*	101.86		
Uninsured Motorist	86.78	95.20	
Property Damage	143.20	143.20	
<u>Liability Subtotal</u>	<u>548.66</u>	<u>536.42</u>	2.2%
Comprehensive Collision	113.01	113.01	
231.24	231.24	231.24	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>880.67</u>	1.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	298.02	
PIP*/Optional \$2,500 Med Pay	101.86	18.33	
Uninsured Motorist	86.78	95.20	
Property Damage	143.20	143.20	
<u>Liability Subtotal</u>	<u>548.66</u>	<u>554.75</u>	-1.1%
Comprehensive Collision	113.01	113.01	
231.24	231.24	231.24	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>899.00</u>	-0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	298.02	
PIP*/Optional \$5,000 Med Pay	101.86	33.61	
Uninsured Motorist	86.78	95.20	
Property Damage	143.20	143.20	
<u>Liability Subtotal</u>	<u>548.66</u>	<u>570.03</u>	-3.9%
Comprehensive Collision	113.01	113.01	
231.24	231.24	231.24	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>914.28</u>	-2.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium
 Impact of PIP Repeal and SB 1088
 Washington County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	264.50	
Personal Injury Protection*	107.82		
Uninsured Motorist	61.35	67.30	
Property Damage	127.86	127.86	
<u>Liability Subtotal</u>	<u>489.46</u>	<u>459.66</u>	6.1%
Comprehensive	119.23	119.23	
Collision	221.28	221.28	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>800.17</u>	3.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	264.50	
PIP*/Optional \$2,500 Med Pay	107.82	19.41	
Uninsured Motorist	61.35	67.30	
Property Damage	127.86	127.86	
<u>Liability Subtotal</u>	<u>489.46</u>	<u>479.07</u>	2.1%
Comprehensive	119.23	119.23	
Collision	221.28	221.28	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>819.58</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	264.50	
PIP*/Optional \$5,000 Med Pay	107.82	35.58	
Uninsured Motorist	61.35	67.30	
Property Damage	127.86	127.86	
<u>Liability Subtotal</u>	<u>489.46</u>	<u>495.24</u>	-1.2%
Comprehensive	119.23	119.23	
Collision	221.28	221.28	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>835.75</u>	-0.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical coverages.

Average Premium Impact of Compulsory Repeal and SB 1088

Statewide Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	452.52	
Personal Injury Protection*	219.10		
Uninsured Motorist	111.60	123.16	
Property Damage	180.06	180.06	
<u>Liability Subtotal</u>	<u>839.98</u>	<u>755.74</u>	10.0%
Comprehensive	102.03	102.03	
Collision	267.50	271.78	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,129.55</u>	6.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	452.52	
PIP*/Optional \$2,500 Med Pay	219.10	39.44	
Uninsured Motorist	111.60	123.16	
Property Damage	180.06	180.06	
<u>Liability Subtotal</u>	<u>839.98</u>	<u>795.18</u>	5.3%
Comprehensive	102.03	102.03	
Collision	267.50	271.78	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,168.99</u>	3.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	452.52	
PIP*/Optional \$5,000 Med Pay	219.10	72.30	
Uninsured Motorist	111.60	123.16	
Property Damage	180.06	180.06	
<u>Liability Subtotal</u>	<u>839.98</u>	<u>828.04</u>	1.4%
Comprehensive	102.03	102.03	
Collision	267.50	271.78	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,201.85</u>	0.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Alachua County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	342.74	
Personal Injury Protection*	126.61		
Uninsured Motorist	91.55	101.03	
Property Damage	156.37	156.37	
<u>Liability Subtotal</u>	<u>623.88</u>	<u>600.14</u>	3.8%
Comprehensive	87.06	87.06	
Collision	230.93	234.62	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>921.82</u>	2.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	342.74	
PIP*/Optional \$2,500 Med Pay	126.61	22.79	
Uninsured Motorist	91.55	101.03	
Property Damage	156.37	156.37	
<u>Liability Subtotal</u>	<u>623.88</u>	<u>622.93</u>	0.2%
Comprehensive	87.06	87.06	
Collision	230.93	234.62	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>944.61</u>	-0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	342.74	
PIP*/Optional \$5,000 Med Pay	126.61	41.78	
Uninsured Motorist	91.55	101.03	
Property Damage	156.37	156.37	
<u>Liability Subtotal</u>	<u>623.88</u>	<u>641.92</u>	-2.9%
Comprehensive	87.06	87.06	
Collision	230.93	234.62	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>963.60</u>	-2.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Baker County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	311.63	
Personal Injury Protection*	138.92		
Uninsured Motorist	72.03	79.49	
Property Damage	144.08	144.08	
<u>Liability Subtotal</u>	<u>581.75</u>	<u>535.20</u>	8.0%
Comprehensive	114.38	114.38	
Collision	246.27	250.21	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>899.79</u>	4.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	311.63	
PIP*/Optional \$2,500 Med Pay	138.92	25.01	
Uninsured Motorist	72.03	79.49	
Property Damage	144.08	144.08	
<u>Liability Subtotal</u>	<u>581.75</u>	<u>560.21</u>	3.7%
Comprehensive	114.38	114.38	
Collision	246.27	250.21	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>924.80</u>	1.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	311.63	
PIP*/Optional \$5,000 Med Pay	138.92	45.84	
Uninsured Motorist	72.03	79.49	
Property Damage	144.08	144.08	
<u>Liability Subtotal</u>	<u>581.75</u>	<u>581.04</u>	0.1%
Comprehensive	114.38	114.38	
Collision	246.27	250.21	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>945.63</u>	-0.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Bay County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	297.94	
Personal Injury Protection*	120.03		
Uninsured Motorist	78.12	86.21	
Property Damage	164.38	164.38	
<u>Liability Subtotal</u>	<u>579.29</u>	<u>548.53</u>	5.3%
Comprehensive	104.25	104.25	
Collision	234.62	238.37	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>891.15</u>	2.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	297.94	
PIP*/Optional \$2,500 Med Pay	120.03	21.61	
Uninsured Motorist	78.12	86.21	
Property Damage	164.38	164.38	
<u>Liability Subtotal</u>	<u>579.29</u>	<u>570.14</u>	1.6%
Comprehensive	104.25	104.25	
Collision	234.62	238.37	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>912.76</u>	0.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	297.94	
PIP*/Optional \$5,000 Med Pay	120.03	39.61	
Uninsured Motorist	78.12	86.21	
Property Damage	164.38	164.38	
<u>Liability Subtotal</u>	<u>579.29</u>	<u>588.14</u>	-1.5%
Comprehensive	104.25	104.25	
Collision	234.62	238.37	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>930.76</u>	-1.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Bradford County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	295.19	
Personal Injury Protection*	134.36		
Uninsured Motorist	78.46	86.59	
Property Damage	141.95	141.95	
<u>Liability Subtotal</u>	<u>569.53</u>	<u>523.73</u>	8.0%
Comprehensive	104.72	104.72	
Collision	224.95	228.55	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>857.00</u>	4.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	295.19	
PIP*/Optional \$2,500 Med Pay	134.36	24.18	
Uninsured Motorist	78.46	86.59	
Property Damage	141.95	141.95	
<u>Liability Subtotal</u>	<u>569.53</u>	<u>547.91</u>	3.8%
Comprehensive	104.72	104.72	
Collision	224.95	228.55	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>881.18</u>	2.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	295.19	
PIP*/Optional \$5,000 Med Pay	134.36	44.34	
Uninsured Motorist	78.46	86.59	
Property Damage	141.95	141.95	
<u>Liability Subtotal</u>	<u>569.53</u>	<u>568.07</u>	0.3%
Comprehensive	104.72	104.72	
Collision	224.95	228.55	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>901.34</u>	-0.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Brevard County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	386.17	
Personal Injury Protection*	140.40		
Uninsured Motorist	99.62	109.94	
Property Damage	148.20	148.20	
<u>Liability Subtotal</u>	<u>669.17</u>	<u>644.31</u>	3.7%
Comprehensive	75.35	75.35	
Collision	206.33	209.63	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>929.29</u>	2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	386.17	
PIP*/Optional \$2,500 Med Pay	140.40	25.27	
Uninsured Motorist	99.62	109.94	
Property Damage	148.20	148.20	
<u>Liability Subtotal</u>	<u>669.17</u>	<u>669.58</u>	-0.1%
Comprehensive	75.35	75.35	
Collision	206.33	209.63	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>954.56</u>	-0.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	386.17	
PIP*/Optional \$5,000 Med Pay	140.40	46.33	
Uninsured Motorist	99.62	109.94	
Property Damage	148.20	148.20	
<u>Liability Subtotal</u>	<u>669.17</u>	<u>690.64</u>	-3.2%
Comprehensive	75.35	75.35	
Collision	206.33	209.63	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>975.62</u>	-2.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Broward County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	543.35	
Personal Injury Protection*	298.32		
Uninsured Motorist	150.97	166.61	
Property Damage	211.48	211.48	
<u>Liability Subtotal</u>	<u>1,056.07</u>	<u>921.44</u>	12.7%
Comprehensive	117.36	117.36	
Collision	329.51	334.78	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,373.58</u>	8.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	543.35	
PIP*/Optional \$2,500 Med Pay	298.32	53.70	
Uninsured Motorist	150.97	166.61	
Property Damage	211.48	211.48	
<u>Liability Subtotal</u>	<u>1,056.07</u>	<u>975.14</u>	7.7%
Comprehensive	117.36	117.36	
Collision	329.51	334.78	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,427.28</u>	5.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	543.35	
PIP*/Optional \$5,000 Med Pay	298.32	98.45	
Uninsured Motorist	150.97	166.61	
Property Damage	211.48	211.48	
<u>Liability Subtotal</u>	<u>1,056.07</u>	<u>1,019.89</u>	3.4%
Comprehensive	117.36	117.36	
Collision	329.51	334.78	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,472.03</u>	2.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Calhoun County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	259.56	
Personal Injury Protection*	113.25		
Uninsured Motorist	60.31	66.56	
Property Damage	119.06	119.06	
<u>Liability Subtotal</u>	<u>481.46</u>	<u>445.18</u>	7.5%
Comprehensive	125.48	125.48	
Collision	231.10	234.80	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>805.46</u>	3.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	259.56	
PIP*/Optional \$2,500 Med Pay	113.25	20.39	
Uninsured Motorist	60.31	66.56	
Property Damage	119.06	119.06	
<u>Liability Subtotal</u>	<u>481.46</u>	<u>465.57</u>	3.3%
Comprehensive	125.48	125.48	
Collision	231.10	234.80	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>825.85</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	259.56	
PIP*/Optional \$5,000 Med Pay	113.25	37.37	
Uninsured Motorist	60.31	66.56	
Property Damage	119.06	119.06	
<u>Liability Subtotal</u>	<u>481.46</u>	<u>482.55</u>	-0.2%
Comprehensive	125.48	125.48	
Collision	231.10	234.80	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>842.83</u>	-0.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Charlotte County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	377.18	
Personal Injury Protection*	140.12		
Uninsured Motorist	100.07	110.44	
Property Damage	134.17	134.17	
<u>Liability Subtotal</u>	<u>648.77</u>	<u>621.79</u>	4.2%
Comprehensive	72.19	72.19	
Collision	195.61	198.74	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>892.72</u>	2.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	377.18	
PIP*/Optional \$2,500 Med Pay	140.12	25.22	
Uninsured Motorist	100.07	110.44	
Property Damage	134.17	134.17	
<u>Liability Subtotal</u>	<u>648.77</u>	<u>647.01</u>	0.3%
Comprehensive	72.19	72.19	
Collision	195.61	198.74	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>917.94</u>	-0.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	377.18	
PIP*/Optional \$5,000 Med Pay	140.12	46.24	
Uninsured Motorist	100.07	110.44	
Property Damage	134.17	134.17	
<u>Liability Subtotal</u>	<u>648.77</u>	<u>668.03</u>	-3.0%
Comprehensive	72.19	72.19	
Collision	195.61	198.74	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>938.96</u>	-2.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Citrus County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	369.80	
Personal Injury Protection*	126.40		
Uninsured Motorist	95.71	105.62	
Property Damage	128.61	128.61	
<u>Liability Subtotal</u>	<u>619.76</u>	<u>604.03</u>	2.5%
Comprehensive	77.78	77.78	
Collision	188.26	191.27	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>873.08</u>	1.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	369.80	
PIP*/Optional \$2,500 Med Pay	126.40	22.75	
Uninsured Motorist	95.71	105.62	
Property Damage	128.61	128.61	
<u>Liability Subtotal</u>	<u>619.76</u>	<u>626.78</u>	-1.1%
Comprehensive	77.78	77.78	
Collision	188.26	191.27	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>895.83</u>	-1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	369.80	
PIP*/Optional \$5,000 Med Pay	126.40	41.71	
Uninsured Motorist	95.71	105.62	
Property Damage	128.61	128.61	
<u>Liability Subtotal</u>	<u>619.76</u>	<u>645.74</u>	-4.2%
Comprehensive	77.78	77.78	
Collision	188.26	191.27	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>914.79</u>	-3.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Clay County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	389.22	
Personal Injury Protection*	150.38		
Uninsured Motorist	92.72	102.32	
Property Damage	167.93	167.93	
<u>Liability Subtotal</u>	<u>694.20</u>	<u>659.47</u>	5.0%
Comprehensive	100.45	100.45	
Collision	248.98	252.96	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,012.88</u>	2.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	389.22	
PIP*/Optional \$2,500 Med Pay	150.38	27.07	
Uninsured Motorist	92.72	102.32	
Property Damage	167.93	167.93	
<u>Liability Subtotal</u>	<u>694.20</u>	<u>686.54</u>	1.1%
Comprehensive	100.45	100.45	
Collision	248.98	252.96	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,039.95</u>	0.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	389.22	
PIP*/Optional \$5,000 Med Pay	150.38	49.63	
Uninsured Motorist	92.72	102.32	
Property Damage	167.93	167.93	
<u>Liability Subtotal</u>	<u>694.20</u>	<u>709.10</u>	-2.1%
Comprehensive	100.45	100.45	
Collision	248.98	252.96	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,062.51</u>	-1.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Collier County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	392.97	
Personal Injury Protection*	163.51		
Uninsured Motorist	108.29	119.51	
Property Damage	145.06	145.06	
<u>Liability Subtotal</u>	<u>702.76</u>	<u>657.54</u>	6.4%
Comprehensive	76.61	76.61	
Collision	233.11	236.84	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>970.99</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	392.97	
PIP*/Optional \$2,500 Med Pay	163.51	29.43	
Uninsured Motorist	108.29	119.51	
Property Damage	145.06	145.06	
<u>Liability Subtotal</u>	<u>702.76</u>	<u>686.97</u>	2.2%
Comprehensive	76.61	76.61	
Collision	233.11	236.84	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>1,000.42</u>	1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	392.97	
PIP*/Optional \$5,000 Med Pay	163.51	53.96	
Uninsured Motorist	108.29	119.51	
Property Damage	145.06	145.06	
<u>Liability Subtotal</u>	<u>702.76</u>	<u>711.50</u>	-1.2%
Comprehensive	76.61	76.61	
Collision	233.11	236.84	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>1,024.95</u>	-1.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Columbia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	311.53	
Personal Injury Protection*	136.69		
Uninsured Motorist	84.13	92.84	
Property Damage	136.06	136.06	
<u>Liability Subtotal</u>	<u>583.53</u>	<u>540.43</u>	7.4%
Comprehensive	110.39	110.39	
Collision	240.04	243.88	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>894.70</u>	4.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	311.53	
PIP*/Optional \$2,500 Med Pay	136.69	24.60	
Uninsured Motorist	84.13	92.84	
Property Damage	136.06	136.06	
<u>Liability Subtotal</u>	<u>583.53</u>	<u>565.03</u>	3.2%
Comprehensive	110.39	110.39	
Collision	240.04	243.88	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>919.30</u>	1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	311.53	
PIP*/Optional \$5,000 Med Pay	136.69	45.11	
Uninsured Motorist	84.13	92.84	
Property Damage	136.06	136.06	
<u>Liability Subtotal</u>	<u>583.53</u>	<u>585.54</u>	-0.3%
Comprehensive	110.39	110.39	
Collision	240.04	243.88	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>939.81</u>	-0.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

DeSoto County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	366.30	
Personal Injury Protection*	181.89		
Uninsured Motorist	95.87	105.80	
Property Damage	153.19	153.19	
<u>Liability Subtotal</u>	<u>697.44</u>	<u>625.29</u>	10.3%
Comprehensive	100.33	100.33	
Collision	241.88	245.75	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>971.37</u>	6.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	366.30	
PIP*/Optional \$2,500 Med Pay	181.89	32.74	
Uninsured Motorist	95.87	105.80	
Property Damage	153.19	153.19	
<u>Liability Subtotal</u>	<u>697.44</u>	<u>658.03</u>	5.7%
Comprehensive	100.33	100.33	
Collision	241.88	245.75	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>1,004.11</u>	3.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	366.30	
PIP*/Optional \$5,000 Med Pay	181.89	60.02	
Uninsured Motorist	95.87	105.80	
Property Damage	153.19	153.19	
<u>Liability Subtotal</u>	<u>697.44</u>	<u>685.31</u>	1.7%
Comprehensive	100.33	100.33	
Collision	241.88	245.75	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>1,031.39</u>	0.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Dixie County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	265.83	
Personal Injury Protection*	125.94		
Uninsured Motorist	76.57	84.50	
Property Damage	121.51	121.51	
<u>Liability Subtotal</u>	<u>517.42</u>	<u>471.84</u>	8.8%
Comprehensive	106.93	106.93	
Collision	222.35	225.91	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>804.68</u>	5.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	265.83	
PIP*/Optional \$2,500 Med Pay	125.94	22.67	
Uninsured Motorist	76.57	84.50	
Property Damage	121.51	121.51	
<u>Liability Subtotal</u>	<u>517.42</u>	<u>494.51</u>	4.4%
Comprehensive	106.93	106.93	
Collision	222.35	225.91	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>827.35</u>	2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	265.83	
PIP*/Optional \$5,000 Med Pay	125.94	41.56	
Uninsured Motorist	76.57	84.50	
Property Damage	121.51	121.51	
<u>Liability Subtotal</u>	<u>517.42</u>	<u>513.40</u>	0.8%
Comprehensive	106.93	106.93	
Collision	222.35	225.91	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>846.24</u>	0.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Duval County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	421.54	
Personal Injury Protection*	175.26		
Uninsured Motorist	96.80	106.83	
Property Damage	188.81	188.81	
<u>Liability Subtotal</u>	<u>767.55</u>	<u>717.18</u>	6.6%
Comprehensive	107.09	107.09	
Collision	273.99	278.37	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,102.64</u>	4.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	421.54	
PIP*/Optional \$2,500 Med Pay	175.26	31.55	
Uninsured Motorist	96.80	106.83	
Property Damage	188.81	188.81	
<u>Liability Subtotal</u>	<u>767.55</u>	<u>748.73</u>	2.5%
Comprehensive	107.09	107.09	
Collision	273.99	278.37	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,134.19</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	421.54	
PIP*/Optional \$5,000 Med Pay	175.26	57.84	
Uninsured Motorist	96.80	106.83	
Property Damage	188.81	188.81	
<u>Liability Subtotal</u>	<u>767.55</u>	<u>775.02</u>	-1.0%
Comprehensive	107.09	107.09	
Collision	273.99	278.37	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,160.48</u>	-1.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Escambia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	342.80	
Personal Injury Protection*	143.98		
Uninsured Motorist	85.58	94.44	
Property Damage	177.15	177.15	
<u>Liability Subtotal</u>	<u>656.11</u>	<u>614.39</u>	6.4%
Comprehensive	116.87	116.87	
Collision	259.14	263.29	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>994.55</u>	3.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	342.80	
PIP*/Optional \$2,500 Med Pay	143.98	25.92	
Uninsured Motorist	85.58	94.44	
Property Damage	177.15	177.15	
<u>Liability Subtotal</u>	<u>656.11</u>	<u>640.31</u>	2.4%
Comprehensive	116.87	116.87	
Collision	259.14	263.29	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>1,020.47</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	342.80	
PIP*/Optional \$5,000 Med Pay	143.98	47.51	
Uninsured Motorist	85.58	94.44	
Property Damage	177.15	177.15	
<u>Liability Subtotal</u>	<u>656.11</u>	<u>661.90</u>	-0.9%
Comprehensive	116.87	116.87	
Collision	259.14	263.29	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>1,042.06</u>	-1.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Flagler County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	382.67	
Personal Injury Protection*	138.82		
Uninsured Motorist	96.68	106.69	
Property Damage	136.45	136.45	
<u>Liability Subtotal</u>	<u>650.35</u>	<u>625.81</u>	3.8%
Comprehensive	88.47	88.47	
Collision	210.64	214.01	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>928.29</u>	2.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	382.67	
PIP*/Optional \$2,500 Med Pay	138.82	24.99	
Uninsured Motorist	96.68	106.69	
Property Damage	136.45	136.45	
<u>Liability Subtotal</u>	<u>650.35</u>	<u>650.80</u>	-0.1%
Comprehensive	88.47	88.47	
Collision	210.64	214.01	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>953.28</u>	-0.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	382.67	
PIP*/Optional \$5,000 Med Pay	138.82	45.81	
Uninsured Motorist	96.68	106.69	
Property Damage	136.45	136.45	
<u>Liability Subtotal</u>	<u>650.35</u>	<u>671.62</u>	-3.3%
Comprehensive	88.47	88.47	
Collision	210.64	214.01	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>974.10</u>	-2.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Franklin County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	267.29	
Personal Injury Protection*	108.01		
Uninsured Motorist	79.62	87.87	
Property Damage	121.75	121.75	
<u>Liability Subtotal</u>	<u>503.84</u>	<u>476.91</u>	5.3%
Comprehensive	125.94	125.94	
Collision	224.26	227.85	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>830.70</u>	2.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	267.29	
PIP*/Optional \$2,500 Med Pay	108.01	19.44	
Uninsured Motorist	79.62	87.87	
Property Damage	121.75	121.75	
<u>Liability Subtotal</u>	<u>503.84</u>	<u>496.35</u>	1.5%
Comprehensive	125.94	125.94	
Collision	224.26	227.85	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>850.14</u>	0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	267.29	
PIP*/Optional \$5,000 Med Pay	108.01	35.64	
Uninsured Motorist	79.62	87.87	
Property Damage	121.75	121.75	
<u>Liability Subtotal</u>	<u>503.84</u>	<u>512.55</u>	-1.7%
Comprehensive	125.94	125.94	
Collision	224.26	227.85	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>866.34</u>	-1.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Gadsden County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	274.92	
Personal Injury Protection*	147.12		
Uninsured Motorist	70.85	78.19	
Property Damage	133.02	133.02	
<u>Liability Subtotal</u>	<u>551.00</u>	<u>486.13</u>	11.8%
Comprehensive	126.53	126.53	
Collision	247.34	251.30	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>863.96</u>	6.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	274.92	
PIP*/Optional \$2,500 Med Pay	147.12	26.48	
Uninsured Motorist	70.85	78.19	
Property Damage	133.02	133.02	
<u>Liability Subtotal</u>	<u>551.00</u>	<u>512.61</u>	7.0%
Comprehensive	126.53	126.53	
Collision	247.34	251.30	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>890.44</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	274.92	
PIP*/Optional \$5,000 Med Pay	147.12	48.55	
Uninsured Motorist	70.85	78.19	
Property Damage	133.02	133.02	
<u>Liability Subtotal</u>	<u>551.00</u>	<u>534.68</u>	3.0%
Comprehensive	126.53	126.53	
Collision	247.34	251.30	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>912.51</u>	1.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Gilchrist County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	288.06	
Personal Injury Protection*	123.03		
Uninsured Motorist	75.70	83.54	
Property Damage	125.32	125.32	
<u>Liability Subtotal</u>	<u>533.62</u>	<u>496.92</u>	6.9%
Comprehensive	102.74	102.74	
Collision	205.10	208.38	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>808.04</u>	4.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	288.06	
PIP*/Optional \$2,500 Med Pay	123.03	22.15	
Uninsured Motorist	75.70	83.54	
Property Damage	125.32	125.32	
<u>Liability Subtotal</u>	<u>533.62</u>	<u>519.07</u>	2.7%
Comprehensive	102.74	102.74	
Collision	205.10	208.38	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>830.19</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	288.06	
PIP*/Optional \$5,000 Med Pay	123.03	40.60	
Uninsured Motorist	75.70	83.54	
Property Damage	125.32	125.32	
<u>Liability Subtotal</u>	<u>533.62</u>	<u>537.52</u>	-0.7%
Comprehensive	102.74	102.74	
Collision	205.10	208.38	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>848.64</u>	-0.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Glades County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	392.89	
Personal Injury Protection*	183.02		
Uninsured Motorist	97.24	107.31	
Property Damage	149.78	149.78	
<u>Liability Subtotal</u>	<u>715.88</u>	<u>649.98</u>	9.2%
Comprehensive	105.40	105.40	
Collision	243.24	247.13	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,002.51</u>	5.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	392.89	
PIP*/Optional \$2,500 Med Pay	183.02	32.94	
Uninsured Motorist	97.24	107.31	
Property Damage	149.78	149.78	
<u>Liability Subtotal</u>	<u>715.88</u>	<u>682.92</u>	4.6%
Comprehensive	105.40	105.40	
Collision	243.24	247.13	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,035.45</u>	2.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	392.89	
PIP*/Optional \$5,000 Med Pay	183.02	60.40	
Uninsured Motorist	97.24	107.31	
Property Damage	149.78	149.78	
<u>Liability Subtotal</u>	<u>715.88</u>	<u>710.38</u>	0.8%
Comprehensive	105.40	105.40	
Collision	243.24	247.13	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,062.91</u>	0.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Gulf County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	267.66	
Personal Injury Protection*	104.81		
Uninsured Motorist	75.45	83.27	
Property Damage	120.71	120.71	
<u>Liability Subtotal</u>	<u>495.70</u>	<u>471.64</u>	4.9%
Comprehensive	117.32	117.32	
Collision	226.87	230.50	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>819.46</u>	2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	267.66	
PIP*/Optional \$2,500 Med Pay	104.81	18.87	
Uninsured Motorist	75.45	83.27	
Property Damage	120.71	120.71	
<u>Liability Subtotal</u>	<u>495.70</u>	<u>490.51</u>	1.0%
Comprehensive	117.32	117.32	
Collision	226.87	230.50	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>838.33</u>	0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	267.66	
PIP*/Optional \$5,000 Med Pay	104.81	34.59	
Uninsured Motorist	75.45	83.27	
Property Damage	120.71	120.71	
<u>Liability Subtotal</u>	<u>495.70</u>	<u>506.23</u>	-2.1%
Comprehensive	117.32	117.32	
Collision	226.87	230.50	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>854.05</u>	-1.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Hamilton County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	273.89	
Personal Injury Protection*	126.51		
Uninsured Motorist	62.29	68.74	
Property Damage	118.58	118.58	
<u>Liability Subtotal</u>	<u>506.64</u>	<u>461.21</u>	9.0%
Comprehensive	126.23	126.23	
Collision	226.94	230.57	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>818.01</u>	4.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	273.89	
PIP*/Optional \$2,500 Med Pay	126.51	22.77	
Uninsured Motorist	62.29	68.74	
Property Damage	118.58	118.58	
<u>Liability Subtotal</u>	<u>506.64</u>	<u>483.98</u>	4.5%
Comprehensive	126.23	126.23	
Collision	226.94	230.57	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>840.78</u>	2.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	273.89	
PIP*/Optional \$5,000 Med Pay	126.51	41.75	
Uninsured Motorist	62.29	68.74	
Property Damage	118.58	118.58	
<u>Liability Subtotal</u>	<u>506.64</u>	<u>502.96</u>	0.7%
Comprehensive	126.23	126.23	
Collision	226.94	230.57	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>859.76</u>	0.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Hardee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	370.65	
Personal Injury Protection*	191.68		
Uninsured Motorist	88.53	97.70	
Property Damage	159.38	159.38	
<u>Liability Subtotal</u>	<u>709.25</u>	<u>627.73</u>	11.5%
Comprehensive	108.72	108.72	
Collision	243.71	247.61	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>984.06</u>	7.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	370.65	
PIP*/Optional \$2,500 Med Pay	191.68	34.50	
Uninsured Motorist	88.53	97.70	
Property Damage	159.38	159.38	
<u>Liability Subtotal</u>	<u>709.25</u>	<u>662.23</u>	6.6%
Comprehensive	108.72	108.72	
Collision	243.71	247.61	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>1,018.56</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	370.65	
PIP*/Optional \$5,000 Med Pay	191.68	63.25	
Uninsured Motorist	88.53	97.70	
Property Damage	159.38	159.38	
<u>Liability Subtotal</u>	<u>709.25</u>	<u>690.98</u>	2.6%
Comprehensive	108.72	108.72	
Collision	243.71	247.61	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>1,047.31</u>	1.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Hendry County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	390.21	
Personal Injury Protection*	223.63		
Uninsured Motorist	101.69	112.22	
Property Damage	160.08	160.08	
<u>Liability Subtotal</u>	<u>769.29</u>	<u>662.51</u>	13.9%
Comprehensive	116.37	116.37	
Collision	274.56	278.95	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,057.83</u>	8.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	390.21	
PIP*/Optional \$2,500 Med Pay	223.63	40.25	
Uninsured Motorist	101.69	112.22	
Property Damage	160.08	160.08	
<u>Liability Subtotal</u>	<u>769.29</u>	<u>702.76</u>	8.6%
Comprehensive	116.37	116.37	
Collision	274.56	278.95	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,098.08</u>	5.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	390.21	
PIP*/Optional \$5,000 Med Pay	223.63	73.80	
Uninsured Motorist	101.69	112.22	
Property Damage	160.08	160.08	
<u>Liability Subtotal</u>	<u>769.29</u>	<u>736.31</u>	4.3%
Comprehensive	116.37	116.37	
Collision	274.56	278.95	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,131.63</u>	2.5%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Hernando County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	485.44	
Personal Injury Protection*	189.47		
Uninsured Motorist	114.41	126.26	
Property Damage	166.34	166.34	
<u>Liability Subtotal</u>	<u>823.39</u>	<u>778.04</u>	5.5%
Comprehensive	93.96	93.96	
Collision	220.98	224.52	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,096.52</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	485.44	
PIP*/Optional \$2,500 Med Pay	189.47	34.10	
Uninsured Motorist	114.41	126.26	
Property Damage	166.34	166.34	
<u>Liability Subtotal</u>	<u>823.39</u>	<u>812.14</u>	1.4%
Comprehensive	93.96	93.96	
Collision	220.98	224.52	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,130.62</u>	0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	485.44	
PIP*/Optional \$5,000 Med Pay	189.47	62.53	
Uninsured Motorist	114.41	126.26	
Property Damage	166.34	166.34	
<u>Liability Subtotal</u>	<u>823.39</u>	<u>840.57</u>	-2.1%
Comprehensive	93.96	93.96	
Collision	220.98	224.52	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,159.05</u>	-1.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Highlands County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	367.78	
Personal Injury Protection*	156.16		
Uninsured Motorist	89.63	98.91	
Property Damage	138.21	138.21	
<u>Liability Subtotal</u>	<u>651.57</u>	<u>604.90</u>	7.2%
Comprehensive	91.04	91.04	
Collision	220.20	223.72	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>919.66</u>	4.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	367.78	
PIP*/Optional \$2,500 Med Pay	156.16	28.11	
Uninsured Motorist	89.63	98.91	
Property Damage	138.21	138.21	
<u>Liability Subtotal</u>	<u>651.57</u>	<u>633.01</u>	2.8%
Comprehensive	91.04	91.04	
Collision	220.20	223.72	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>947.77</u>	1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	367.78	
PIP*/Optional \$5,000 Med Pay	156.16	51.53	
Uninsured Motorist	89.63	98.91	
Property Damage	138.21	138.21	
<u>Liability Subtotal</u>	<u>651.57</u>	<u>656.43</u>	-0.7%
Comprehensive	91.04	91.04	
Collision	220.20	223.72	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>971.19</u>	-0.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Hillsborough County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	551.79	
Personal Injury Protection*	264.20		
Uninsured Motorist	125.28	138.26	
Property Damage	208.65	208.65	
<u>Liability Subtotal</u>	<u>999.57</u>	<u>898.70</u>	10.1%
Comprehensive	109.06	109.06	
Collision	282.35	286.87	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,294.63</u>	6.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	551.79	
PIP*/Optional \$2,500 Med Pay	264.20	47.56	
Uninsured Motorist	125.28	138.26	
Property Damage	208.65	208.65	
<u>Liability Subtotal</u>	<u>999.57</u>	<u>946.26</u>	5.3%
Comprehensive	109.06	109.06	
Collision	282.35	286.87	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,342.19</u>	3.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	551.79	
PIP*/Optional \$5,000 Med Pay	264.20	87.19	
Uninsured Motorist	125.28	138.26	
Property Damage	208.65	208.65	
<u>Liability Subtotal</u>	<u>999.57</u>	<u>985.89</u>	1.4%
Comprehensive	109.06	109.06	
Collision	282.35	286.87	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,381.82</u>	0.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Holmes County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	268.50	
Personal Injury Protection*	101.51		
Uninsured Motorist	61.98	68.40	
Property Damage	116.69	116.69	
<u>Liability Subtotal</u>	<u>475.52</u>	<u>453.59</u>	4.6%
Comprehensive	125.79	125.79	
Collision	219.28	222.79	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>802.17</u>	2.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	268.50	
PIP*/Optional \$2,500 Med Pay	101.51	18.27	
Uninsured Motorist	61.98	68.40	
Property Damage	116.69	116.69	
<u>Liability Subtotal</u>	<u>475.52</u>	<u>471.86</u>	0.8%
Comprehensive	125.79	125.79	
Collision	219.28	222.79	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>820.44</u>	0.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	268.50	
PIP*/Optional \$5,000 Med Pay	101.51	33.50	
Uninsured Motorist	61.98	68.40	
Property Damage	116.69	116.69	
<u>Liability Subtotal</u>	<u>475.52</u>	<u>487.09</u>	-2.4%
Comprehensive	125.79	125.79	
Collision	219.28	222.79	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>835.67</u>	-1.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Indian River County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	423.45	
Personal Injury Protection*	144.78		
Uninsured Motorist	117.94	130.16	
Property Damage	144.61	144.61	
<u>Liability Subtotal</u>	<u>715.40</u>	<u>698.22</u>	2.4%
Comprehensive	74.33	74.33	
Collision	210.40	213.77	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>986.32</u>	1.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	423.45	
PIP*/Optional \$2,500 Med Pay	144.78	26.06	
Uninsured Motorist	117.94	130.16	
Property Damage	144.61	144.61	
<u>Liability Subtotal</u>	<u>715.40</u>	<u>724.28</u>	-1.2%
Comprehensive	74.33	74.33	
Collision	210.40	213.77	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>1,012.38</u>	-1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	423.45	
PIP*/Optional \$5,000 Med Pay	144.78	47.78	
Uninsured Motorist	117.94	130.16	
Property Damage	144.61	144.61	
<u>Liability Subtotal</u>	<u>715.40</u>	<u>746.00</u>	-4.3%
Comprehensive	74.33	74.33	
Collision	210.40	213.77	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>1,034.10</u>	-3.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Jackson County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	271.36	
Personal Injury Protection*	114.64		
Uninsured Motorist	69.67	76.89	
Property Damage	122.79	122.79	
<u>Liability Subtotal</u>	<u>504.52</u>	<u>471.04</u>	6.6%
Comprehensive	125.71	125.71	
Collision	225.80	229.41	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>826.16</u>	3.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	271.36	
PIP*/Optional \$2,500 Med Pay	114.64	20.64	
Uninsured Motorist	69.67	76.89	
Property Damage	122.79	122.79	
<u>Liability Subtotal</u>	<u>504.52</u>	<u>491.68</u>	2.5%
Comprehensive	125.71	125.71	
Collision	225.80	229.41	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>846.80</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	271.36	
PIP*/Optional \$5,000 Med Pay	114.64	37.83	
Uninsured Motorist	69.67	76.89	
Property Damage	122.79	122.79	
<u>Liability Subtotal</u>	<u>504.52</u>	<u>508.87</u>	-0.9%
Comprehensive	125.71	125.71	
Collision	225.80	229.41	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>863.99</u>	-0.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Jefferson County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	278.64	
Personal Injury Protection*	117.95		
Uninsured Motorist	82.17	90.68	
Property Damage	131.63	131.63	
<u>Liability Subtotal</u>	<u>534.47</u>	<u>500.95</u>	6.3%
Comprehensive	116.36	116.36	
Collision	218.89	222.39	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>839.70</u>	3.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	278.64	
PIP*/Optional \$2,500 Med Pay	117.95	21.23	
Uninsured Motorist	82.17	90.68	
Property Damage	131.63	131.63	
<u>Liability Subtotal</u>	<u>534.47</u>	<u>522.18</u>	2.3%
Comprehensive	116.36	116.36	
Collision	218.89	222.39	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>860.93</u>	1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	278.64	
PIP*/Optional \$5,000 Med Pay	117.95	38.92	
Uninsured Motorist	82.17	90.68	
Property Damage	131.63	131.63	
<u>Liability Subtotal</u>	<u>534.47</u>	<u>539.87</u>	-1.0%
Comprehensive	116.36	116.36	
Collision	218.89	222.39	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>878.62</u>	-1.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Lafayette County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	293.68	
Personal Injury Protection*	120.51		
Uninsured Motorist	59.82	66.02	
Property Damage	123.95	123.95	
<u>Liability Subtotal</u>	<u>517.94</u>	<u>483.65</u>	6.6%
Comprehensive	121.11	121.11	
Collision	232.18	235.89	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>840.65</u>	3.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	293.68	
PIP*/Optional \$2,500 Med Pay	120.51	21.69	
Uninsured Motorist	59.82	66.02	
Property Damage	123.95	123.95	
<u>Liability Subtotal</u>	<u>517.94</u>	<u>505.34</u>	2.4%
Comprehensive	121.11	121.11	
Collision	232.18	235.89	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>862.34</u>	1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	293.68	
PIP*/Optional \$5,000 Med Pay	120.51	39.77	
Uninsured Motorist	59.82	66.02	
Property Damage	123.95	123.95	
<u>Liability Subtotal</u>	<u>517.94</u>	<u>523.42</u>	-1.1%
Comprehensive	121.11	121.11	
Collision	232.18	235.89	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>880.42</u>	-1.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Lake County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	376.34	
Personal Injury Protection*	146.62		
Uninsured Motorist	94.65	104.45	
Property Damage	149.36	149.36	
<u>Liability Subtotal</u>	<u>664.43</u>	<u>630.15</u>	5.2%
Comprehensive	83.66	83.66	
Collision	214.91	218.35	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>932.16</u>	3.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	376.34	
PIP*/Optional \$2,500 Med Pay	146.62	26.39	
Uninsured Motorist	94.65	104.45	
Property Damage	149.36	149.36	
<u>Liability Subtotal</u>	<u>664.43</u>	<u>656.54</u>	1.2%
Comprehensive	83.66	83.66	
Collision	214.91	218.35	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>958.55</u>	0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	376.34	
PIP*/Optional \$5,000 Med Pay	146.62	48.38	
Uninsured Motorist	94.65	104.45	
Property Damage	149.36	149.36	
<u>Liability Subtotal</u>	<u>664.43</u>	<u>678.53</u>	-2.1%
Comprehensive	83.66	83.66	
Collision	214.91	218.35	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>980.54</u>	-1.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Lee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	411.24	
Personal Injury Protection*	177.06		
Uninsured Motorist	108.72	119.98	
Property Damage	151.92	151.92	
<u>Liability Subtotal</u>	<u>736.89</u>	<u>683.14</u>	7.3%
Comprehensive	77.84	77.84	
Collision	228.19	231.84	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>992.82</u>	4.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	411.24	
PIP*/Optional \$2,500 Med Pay	177.06	31.87	
Uninsured Motorist	108.72	119.98	
Property Damage	151.92	151.92	
<u>Liability Subtotal</u>	<u>736.89</u>	<u>715.01</u>	3.0%
Comprehensive	77.84	77.84	
Collision	228.19	231.84	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>1,024.69</u>	1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	411.24	
PIP*/Optional \$5,000 Med Pay	177.06	58.43	
Uninsured Motorist	108.72	119.98	
Property Damage	151.92	151.92	
<u>Liability Subtotal</u>	<u>736.89</u>	<u>741.57</u>	-0.6%
Comprehensive	77.84	77.84	
Collision	228.19	231.84	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>1,051.25</u>	-0.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Leon County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	348.69	
Personal Injury Protection*	123.70		
Uninsured Motorist	86.23	95.16	
Property Damage	172.31	172.31	
<u>Liability Subtotal</u>	<u>635.92</u>	<u>616.16</u>	3.1%
Comprehensive	99.74	99.74	
Collision	267.51	271.79	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>987.69</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	348.69	
PIP*/Optional \$2,500 Med Pay	123.70	22.27	
Uninsured Motorist	86.23	95.16	
Property Damage	172.31	172.31	
<u>Liability Subtotal</u>	<u>635.92</u>	<u>638.43</u>	-0.4%
Comprehensive	99.74	99.74	
Collision	267.51	271.79	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>1,009.96</u>	-0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	348.69	
PIP*/Optional \$5,000 Med Pay	123.70	40.82	
Uninsured Motorist	86.23	95.16	
Property Damage	172.31	172.31	
<u>Liability Subtotal</u>	<u>635.92</u>	<u>656.98</u>	-3.3%
Comprehensive	99.74	99.74	
Collision	267.51	271.79	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>1,028.51</u>	-2.5%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Levy County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	305.73	
Personal Injury Protection*	130.24		
Uninsured Motorist	80.28	88.60	
Property Damage	131.09	131.09	
<u>Liability Subtotal</u>	<u>564.04</u>	<u>525.42</u>	6.8%
Comprehensive	96.23	96.23	
Collision	206.37	209.67	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>831.32</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	305.73	
PIP*/Optional \$2,500 Med Pay	130.24	23.44	
Uninsured Motorist	80.28	88.60	
Property Damage	131.09	131.09	
<u>Liability Subtotal</u>	<u>564.04</u>	<u>548.86</u>	2.7%
Comprehensive	96.23	96.23	
Collision	206.37	209.67	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>854.76</u>	1.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	305.73	
PIP*/Optional \$5,000 Med Pay	130.24	42.98	
Uninsured Motorist	80.28	88.60	
Property Damage	131.09	131.09	
<u>Liability Subtotal</u>	<u>564.04</u>	<u>568.40</u>	-0.8%
Comprehensive	96.23	96.23	
Collision	206.37	209.67	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>874.30</u>	-0.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Review of Personal Injury Protection Legislation

Average Premium Impact of Compulsory Repeal and SB 1088

Liberty County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	263.08	
Personal Injury Protection*	113.35		
Uninsured Motorist	58.74	64.82	
Property Damage	121.62	121.62	
<u>Liability Subtotal</u>	<u>485.11</u>	<u>449.52</u>	7.3%
Comprehensive	131.15	131.15	
Collision	237.59	241.39	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>822.06</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	263.08	
PIP*/Optional \$2,500 Med Pay	113.35	20.40	
Uninsured Motorist	58.74	64.82	
Property Damage	121.62	121.62	
<u>Liability Subtotal</u>	<u>485.11</u>	<u>469.92</u>	3.1%
Comprehensive	131.15	131.15	
Collision	237.59	241.39	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>842.46</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	263.08	
PIP*/Optional \$5,000 Med Pay	113.35	37.41	
Uninsured Motorist	58.74	64.82	
Property Damage	121.62	121.62	
<u>Liability Subtotal</u>	<u>485.11</u>	<u>486.93</u>	-0.4%
Comprehensive	131.15	131.15	
Collision	237.59	241.39	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>859.47</u>	-0.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Madison County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	269.74	
Personal Injury Protection*	118.09		
Uninsured Motorist	60.08	66.30	
Property Damage	117.55	117.55	
<u>Liability Subtotal</u>	<u>491.96</u>	<u>453.59</u>	7.8%
Comprehensive	126.28	126.28	
Collision	220.55	224.08	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>803.95</u>	4.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	269.74	
PIP*/Optional \$2,500 Med Pay	118.09	21.26	
Uninsured Motorist	60.08	66.30	
Property Damage	117.55	117.55	
<u>Liability Subtotal</u>	<u>491.96</u>	<u>474.85</u>	3.5%
Comprehensive	126.28	126.28	
Collision	220.55	224.08	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>825.21</u>	1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	269.74	
PIP*/Optional \$5,000 Med Pay	118.09	38.97	
Uninsured Motorist	60.08	66.30	
Property Damage	117.55	117.55	
<u>Liability Subtotal</u>	<u>491.96</u>	<u>492.56</u>	-0.1%
Comprehensive	126.28	126.28	
Collision	220.55	224.08	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>842.92</u>	-0.5%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Manatee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	457.01	
Personal Injury Protection*	170.41		
Uninsured Motorist	105.64	116.58	
Property Damage	168.04	168.04	
<u>Liability Subtotal</u>	<u>776.58</u>	<u>741.63</u>	4.5%
Comprehensive	82.73	82.73	
Collision	238.16	241.97	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,066.33</u>	2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	457.01	
PIP*/Optional \$2,500 Med Pay	170.41	30.67	
Uninsured Motorist	105.64	116.58	
Property Damage	168.04	168.04	
<u>Liability Subtotal</u>	<u>776.58</u>	<u>772.30</u>	0.6%
Comprehensive	82.73	82.73	
Collision	238.16	241.97	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,097.00</u>	0.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	457.01	
PIP*/Optional \$5,000 Med Pay	170.41	56.24	
Uninsured Motorist	105.64	116.58	
Property Damage	168.04	168.04	
<u>Liability Subtotal</u>	<u>776.58</u>	<u>797.87</u>	-2.7%
Comprehensive	82.73	82.73	
Collision	238.16	241.97	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,122.57</u>	-2.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Marion County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	364.59	
Personal Injury Protection*	149.55		
Uninsured Motorist	99.07	109.33	
Property Damage	146.71	146.71	
<u>Liability Subtotal</u>	<u>660.58</u>	<u>620.63</u>	6.0%
Comprehensive	78.83	78.83	
Collision	212.37	215.77	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>915.23</u>	3.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	364.59	
PIP*/Optional \$2,500 Med Pay	149.55	26.92	
Uninsured Motorist	99.07	109.33	
Property Damage	146.71	146.71	
<u>Liability Subtotal</u>	<u>660.58</u>	<u>647.55</u>	2.0%
Comprehensive	78.83	78.83	
Collision	212.37	215.77	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>942.15</u>	1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	364.59	
PIP*/Optional \$5,000 Med Pay	149.55	49.35	
Uninsured Motorist	99.07	109.33	
Property Damage	146.71	146.71	
<u>Liability Subtotal</u>	<u>660.58</u>	<u>669.98</u>	-1.4%
Comprehensive	78.83	78.83	
Collision	212.37	215.77	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>964.58</u>	-1.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Martin County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	484.64	
Personal Injury Protection*	146.21		
Uninsured Motorist	129.43	142.84	
Property Damage	150.83	150.83	
<u>Liability Subtotal</u>	<u>779.06</u>	<u>778.31</u>	0.1%
Comprehensive	77.84	77.84	
Collision	221.77	225.32	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,081.47</u>	-0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	484.64	
PIP*/Optional \$2,500 Med Pay	146.21	26.32	
Uninsured Motorist	129.43	142.84	
Property Damage	150.83	150.83	
<u>Liability Subtotal</u>	<u>779.06</u>	<u>804.63</u>	-3.3%
Comprehensive	77.84	77.84	
Collision	221.77	225.32	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,107.79</u>	-2.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	484.64	
PIP*/Optional \$5,000 Med Pay	146.21	48.25	
Uninsured Motorist	129.43	142.84	
Property Damage	150.83	150.83	
<u>Liability Subtotal</u>	<u>779.06</u>	<u>826.56</u>	-6.1%
Comprehensive	77.84	77.84	
Collision	221.77	225.32	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,129.72</u>	-4.7%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Miami-Dade County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	470.29	
Personal Injury Protection*	417.16		
Uninsured Motorist	131.60	145.23	
Property Damage	230.38	230.38	
<u>Liability Subtotal</u>	<u>1,121.29</u>	<u>845.90</u>	24.6%
Comprehensive	165.36	165.36	
Collision	387.59	393.79	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,405.05</u>	16.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	470.29	
PIP*/Optional \$2,500 Med Pay	417.16	75.09	
Uninsured Motorist	131.60	145.23	
Property Damage	230.38	230.38	
<u>Liability Subtotal</u>	<u>1,121.29</u>	<u>920.99</u>	17.9%
Comprehensive	165.36	165.36	
Collision	387.59	393.79	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,480.14</u>	11.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	470.29	
PIP*/Optional \$5,000 Med Pay	417.16	137.66	
Uninsured Motorist	131.60	145.23	
Property Damage	230.38	230.38	
<u>Liability Subtotal</u>	<u>1,121.29</u>	<u>983.56</u>	12.3%
Comprehensive	165.36	165.36	
Collision	387.59	393.79	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,542.71</u>	7.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Monroe County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	408.00	
Personal Injury Protection*	139.82		
Uninsured Motorist	92.73	102.34	
Property Damage	164.52	164.52	
<u>Liability Subtotal</u>	<u>693.90</u>	<u>674.86</u>	2.7%
Comprehensive	124.61	124.61	
Collision	263.79	268.01	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,067.48</u>	1.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	408.00	
PIP*/Optional \$2,500 Med Pay	139.82	25.17	
Uninsured Motorist	92.73	102.34	
Property Damage	164.52	164.52	
<u>Liability Subtotal</u>	<u>693.90</u>	<u>700.03</u>	-0.9%
Comprehensive	124.61	124.61	
Collision	263.79	268.01	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,092.65</u>	-1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	408.00	
PIP*/Optional \$5,000 Med Pay	139.82		
Uninsured Motorist	92.73	102.34	
Property Damage	164.52	164.52	
<u>Liability Subtotal</u>	<u>693.90</u>	<u>674.86</u>	2.7%
Comprehensive	124.61	124.61	
Collision	263.79	268.01	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,067.48</u>	1.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Nassau County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	337.54	
Personal Injury Protection*	119.13		
Uninsured Motorist	81.42	89.85	
Property Damage	142.23	142.23	
<u>Liability Subtotal</u>	<u>588.35</u>	<u>569.62</u>	3.2%
Comprehensive	116.00	116.00	
Collision	226.95	230.58	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>916.20</u>	1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	337.54	
PIP*/Optional \$2,500 Med Pay	119.13	21.44	
Uninsured Motorist	81.42	89.85	
Property Damage	142.23	142.23	
<u>Liability Subtotal</u>	<u>588.35</u>	<u>591.06</u>	-0.5%
Comprehensive	116.00	116.00	
Collision	226.95	230.58	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>937.64</u>	-0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	337.54	
PIP*/Optional \$5,000 Med Pay	119.13	39.31	
Uninsured Motorist	81.42	89.85	
Property Damage	142.23	142.23	
<u>Liability Subtotal</u>	<u>588.35</u>	<u>608.93</u>	-3.5%
Comprehensive	116.00	116.00	
Collision	226.95	230.58	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>955.51</u>	-2.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Okaloosa County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	289.98	
Personal Injury Protection*	99.76		
Uninsured Motorist	70.35	77.64	
Property Damage	153.74	153.74	
<u>Liability Subtotal</u>	<u>534.82</u>	<u>521.36</u>	2.5%
Comprehensive	117.27	117.27	
Collision	225.27	228.87	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>867.50</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	289.98	
PIP*/Optional \$2,500 Med Pay	99.76	17.96	
Uninsured Motorist	70.35	77.64	
Property Damage	153.74	153.74	
<u>Liability Subtotal</u>	<u>534.82</u>	<u>539.32</u>	-0.8%
Comprehensive	117.27	117.27	
Collision	225.27	228.87	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>885.46</u>	-0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	289.98	
PIP*/Optional \$5,000 Med Pay	99.76	32.92	
Uninsured Motorist	70.35	77.64	
Property Damage	153.74	153.74	
<u>Liability Subtotal</u>	<u>534.82</u>	<u>554.28</u>	-3.6%
Comprehensive	117.27	117.27	
Collision	225.27	228.87	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>900.42</u>	-2.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Okeechobee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	403.34	
Personal Injury Protection*	181.97		
Uninsured Motorist	100.41	110.81	
Property Damage	156.33	156.33	
<u>Liability Subtotal</u>	<u>732.15</u>	<u>670.48</u>	8.4%
Comprehensive	93.23	93.23	
Collision	238.21	242.02	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,005.73</u>	5.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	403.34	
PIP*/Optional \$2,500 Med Pay	181.97	32.75	
Uninsured Motorist	100.41	110.81	
Property Damage	156.33	156.33	
<u>Liability Subtotal</u>	<u>732.15</u>	<u>703.23</u>	4.0%
Comprehensive	93.23	93.23	
Collision	238.21	242.02	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,038.48</u>	2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	403.34	
PIP*/Optional \$5,000 Med Pay	181.97	60.05	
Uninsured Motorist	100.41	110.81	
Property Damage	156.33	156.33	
<u>Liability Subtotal</u>	<u>732.15</u>	<u>730.53</u>	0.2%
Comprehensive	93.23	93.23	
Collision	238.21	242.02	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,065.78</u>	-0.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Orange County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	447.75	
Personal Injury Protection*	241.07		
Uninsured Motorist	102.48	113.10	
Property Damage	192.13	192.13	
<u>Liability Subtotal</u>	<u>861.43</u>	<u>752.98</u>	12.6%
Comprehensive	99.52	99.52	
Collision	276.78	281.21	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,133.71</u>	8.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	447.75	
PIP*/Optional \$2,500 Med Pay	241.07	43.39	
Uninsured Motorist	102.48	113.10	
Property Damage	192.13	192.13	
<u>Liability Subtotal</u>	<u>861.43</u>	<u>796.37</u>	7.6%
Comprehensive	99.52	99.52	
Collision	276.78	281.21	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,177.10</u>	4.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	447.75	
PIP*/Optional \$5,000 Med Pay	241.07	79.55	
Uninsured Motorist	102.48	113.10	
Property Damage	192.13	192.13	
<u>Liability Subtotal</u>	<u>861.43</u>	<u>832.53</u>	3.4%
Comprehensive	99.52	99.52	
Collision	276.78	281.21	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,213.26</u>	2.0%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Osceola County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	449.22	
Personal Injury Protection*	264.95		
Uninsured Motorist	106.74	117.80	
Property Damage	183.06	183.06	
<u>Liability Subtotal</u>	<u>881.57</u>	<u>750.08</u>	14.9%
Comprehensive	96.18	96.18	
Collision	265.58	269.83	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,116.09</u>	10.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	449.22	
PIP*/Optional \$2,500 Med Pay	264.95	47.69	
Uninsured Motorist	106.74	117.80	
Property Damage	183.06	183.06	
<u>Liability Subtotal</u>	<u>881.57</u>	<u>797.77</u>	9.5%
Comprehensive	96.18	96.18	
Collision	265.58	269.83	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,163.78</u>	6.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	449.22	
PIP*/Optional \$5,000 Med Pay	264.95	87.43	
Uninsured Motorist	106.74	117.80	
Property Damage	183.06	183.06	
<u>Liability Subtotal</u>	<u>881.57</u>	<u>837.51</u>	5.0%
Comprehensive	96.18	96.18	
Collision	265.58	269.83	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,203.52</u>	3.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Palm Beach County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	642.46	
Personal Injury Protection*	264.12		
Uninsured Motorist	166.75	184.02	
Property Damage	198.12	198.12	
<u>Liability Subtotal</u>	<u>1,096.40</u>	<u>1,024.60</u>	6.5%
Comprehensive	98.47	98.47	
Collision	305.09	309.97	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,433.04</u>	4.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	642.46	
PIP*/Optional \$2,500 Med Pay	264.12	47.54	
Uninsured Motorist	166.75	184.02	
Property Damage	198.12	198.12	
<u>Liability Subtotal</u>	<u>1,096.40</u>	<u>1,072.14</u>	2.2%
Comprehensive	98.47	98.47	
Collision	305.09	309.97	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,480.58</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	642.46	
PIP*/Optional \$5,000 Med Pay	264.12	87.16	
Uninsured Motorist	166.75	184.02	
Property Damage	198.12	198.12	
<u>Liability Subtotal</u>	<u>1,096.40</u>	<u>1,111.76</u>	-1.4%
Comprehensive	98.47	98.47	
Collision	305.09	309.97	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,520.20</u>	-1.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Pasco County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	540.24	
Personal Injury Protection*	213.53		
Uninsured Motorist	112.23	123.86	
Property Damage	182.82	182.82	
<u>Liability Subtotal</u>	<u>901.62</u>	<u>846.92</u>	6.1%
Comprehensive	100.18	100.18	
Collision	243.75	247.65	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,194.75</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	540.24	
PIP*/Optional \$2,500 Med Pay	213.53	38.44	
Uninsured Motorist	112.23	123.86	
Property Damage	182.82	182.82	
<u>Liability Subtotal</u>	<u>901.62</u>	<u>885.36</u>	1.8%
Comprehensive	100.18	100.18	
Collision	243.75	247.65	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,233.19</u>	1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	540.24	
PIP*/Optional \$5,000 Med Pay	213.53	70.46	
Uninsured Motorist	112.23	123.86	
Property Damage	182.82	182.82	
<u>Liability Subtotal</u>	<u>901.62</u>	<u>917.38</u>	-1.7%
Comprehensive	100.18	100.18	
Collision	243.75	247.65	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,265.21</u>	-1.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Pinellas County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	564.97	
Personal Injury Protection*	201.82		
Uninsured Motorist	126.13	139.19	
Property Damage	187.52	187.52	
<u>Liability Subtotal</u>	<u>926.50</u>	<u>891.68</u>	3.8%
Comprehensive	84.33	84.33	
Collision	238.74	242.56	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,218.57</u>	2.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	564.97	
PIP*/Optional \$2,500 Med Pay	201.82	36.33	
Uninsured Motorist	126.13	139.19	
Property Damage	187.52	187.52	
<u>Liability Subtotal</u>	<u>926.50</u>	<u>928.01</u>	-0.2%
Comprehensive	84.33	84.33	
Collision	238.74	242.56	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,254.90</u>	-0.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	564.97	
PIP*/Optional \$5,000 Med Pay	201.82	66.60	
Uninsured Motorist	126.13	139.19	
Property Damage	187.52	187.52	
<u>Liability Subtotal</u>	<u>926.50</u>	<u>958.28</u>	-3.4%
Comprehensive	84.33	84.33	
Collision	238.74	242.56	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,285.17</u>	-2.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Polk County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	420.45	
Personal Injury Protection*	195.48		
Uninsured Motorist	103.68	114.42	
Property Damage	172.90	172.90	
<u>Liability Subtotal</u>	<u>777.95</u>	<u>707.77</u>	9.0%
Comprehensive	91.34	91.34	
Collision	248.68	252.66	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,051.77</u>	5.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	420.45	
PIP*/Optional \$2,500 Med Pay	195.48	35.19	
Uninsured Motorist	103.68	114.42	
Property Damage	172.90	172.90	
<u>Liability Subtotal</u>	<u>777.95</u>	<u>742.96</u>	4.5%
Comprehensive	91.34	91.34	
Collision	248.68	252.66	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,086.96</u>	2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	420.45	
PIP*/Optional \$5,000 Med Pay	195.48	64.51	
Uninsured Motorist	103.68	114.42	
Property Damage	172.90	172.90	
<u>Liability Subtotal</u>	<u>777.95</u>	<u>772.28</u>	0.7%
Comprehensive	91.34	91.34	
Collision	248.68	252.66	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,116.28</u>	0.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Putnam County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	331.07	
Personal Injury Protection*	147.20		
Uninsured Motorist	87.30	96.34	
Property Damage	140.20	140.20	
<u>Liability Subtotal</u>	<u>615.56</u>	<u>567.61</u>	7.8%
Comprehensive	95.64	95.64	
Collision	223.87	227.45	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>890.70</u>	4.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	331.07	
PIP*/Optional \$2,500 Med Pay	147.20	26.50	
Uninsured Motorist	87.30	96.34	
Property Damage	140.20	140.20	
<u>Liability Subtotal</u>	<u>615.56</u>	<u>594.11</u>	3.5%
Comprehensive	95.64	95.64	
Collision	223.87	227.45	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>917.20</u>	1.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	331.07	
PIP*/Optional \$5,000 Med Pay	147.20	48.58	
Uninsured Motorist	87.30	96.34	
Property Damage	140.20	140.20	
<u>Liability Subtotal</u>	<u>615.56</u>	<u>616.19</u>	-0.1%
Comprehensive	95.64	95.64	
Collision	223.87	227.45	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>939.28</u>	-0.5%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Santa Rosa County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	316.30	
Personal Injury Protection*	117.68		
Uninsured Motorist	79.31	87.53	
Property Damage	157.49	157.49	
<u>Liability Subtotal</u>	<u>584.60</u>	<u>561.32</u>	4.0%
Comprehensive	113.18	113.18	
Collision	232.32	236.04	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>910.54</u>	2.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	316.30	
PIP*/Optional \$2,500 Med Pay	117.68	21.18	
Uninsured Motorist	79.31	87.53	
Property Damage	157.49	157.49	
<u>Liability Subtotal</u>	<u>584.60</u>	<u>582.50</u>	0.4%
Comprehensive	113.18	113.18	
Collision	232.32	236.04	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>931.72</u>	-0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	316.30	
PIP*/Optional \$5,000 Med Pay	117.68	38.83	
Uninsured Motorist	79.31	87.53	
Property Damage	157.49	157.49	
<u>Liability Subtotal</u>	<u>584.60</u>	<u>600.15</u>	-2.7%
Comprehensive	113.18	113.18	
Collision	232.32	236.04	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>949.37</u>	-2.1%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Sarasota County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	423.83	
Personal Injury Protection*	144.94		
Uninsured Motorist	101.46	111.97	
Property Damage	155.89	155.89	
<u>Liability Subtotal</u>	<u>710.64</u>	<u>691.69</u>	2.7%
Comprehensive	73.81	73.81	
Collision	222.53	226.09	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>991.59</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	423.83	
PIP*/Optional \$2,500 Med Pay	144.94	26.09	
Uninsured Motorist	101.46	111.97	
Property Damage	155.89	155.89	
<u>Liability Subtotal</u>	<u>710.64</u>	<u>717.78</u>	-1.0%
Comprehensive	73.81	73.81	
Collision	222.53	226.09	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>1,017.68</u>	-1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	423.83	
PIP*/Optional \$5,000 Med Pay	144.94	47.83	
Uninsured Motorist	101.46	111.97	
Property Damage	155.89	155.89	
<u>Liability Subtotal</u>	<u>710.64</u>	<u>739.52</u>	-4.1%
Comprehensive	73.81	73.81	
Collision	222.53	226.09	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>1,039.42</u>	-3.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Seminole County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	418.22	
Personal Injury Protection*	176.76		
Uninsured Motorist	102.96	113.62	
Property Damage	177.01	177.01	
<u>Liability Subtotal</u>	<u>761.00</u>	<u>708.85</u>	6.9%
Comprehensive	86.53	86.53	
Collision	244.63	248.54	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,043.92</u>	4.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	418.22	
PIP*/Optional \$2,500 Med Pay	176.76	31.82	
Uninsured Motorist	102.96	113.62	
Property Damage	177.01	177.01	
<u>Liability Subtotal</u>	<u>761.00</u>	<u>740.67</u>	2.7%
Comprehensive	86.53	86.53	
Collision	244.63	248.54	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,075.74</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	418.22	
PIP*/Optional \$5,000 Med Pay	176.76	58.33	
Uninsured Motorist	102.96	113.62	
Property Damage	177.01	177.01	
<u>Liability Subtotal</u>	<u>761.00</u>	<u>767.18</u>	-0.8%
Comprehensive	86.53	86.53	
Collision	244.63	248.54	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,102.25</u>	-0.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

St. Johns County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	389.17	
Personal Injury Protection*	113.15		
Uninsured Motorist	93.57	103.26	
Property Damage	150.59	150.59	
<u>Liability Subtotal</u>	<u>640.44</u>	<u>643.02</u>	-0.4%
Comprehensive	86.46	86.46	
Collision	227.30	230.94	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>960.42</u>	-0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	389.17	
PIP*/Optional \$2,500 Med Pay	113.15	20.37	
Uninsured Motorist	93.57	103.26	
Property Damage	150.59	150.59	
<u>Liability Subtotal</u>	<u>640.44</u>	<u>663.39</u>	-3.6%
Comprehensive	86.46	86.46	
Collision	227.30	230.94	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>980.79</u>	-2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	389.17	
PIP*/Optional \$5,000 Med Pay	113.15	37.34	
Uninsured Motorist	93.57	103.26	
Property Damage	150.59	150.59	
<u>Liability Subtotal</u>	<u>640.44</u>	<u>680.36</u>	-6.2%
Comprehensive	86.46	86.46	
Collision	227.30	230.94	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>997.76</u>	-4.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

St. Lucie County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	458.51	
Personal Injury Protection*	203.95		
Uninsured Motorist	126.55	139.66	
Property Damage	156.93	156.93	
<u>Liability Subtotal</u>	<u>821.01</u>	<u>755.10</u>	8.0%
Comprehensive	77.96	77.96	
Collision	219.32	222.83	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,055.89</u>	5.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	458.51	
PIP*/Optional \$2,500 Med Pay	203.95	36.71	
Uninsured Motorist	126.55	139.66	
Property Damage	156.93	156.93	
<u>Liability Subtotal</u>	<u>821.01</u>	<u>791.81</u>	3.6%
Comprehensive	77.96	77.96	
Collision	219.32	222.83	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,092.60</u>	2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	458.51	
PIP*/Optional \$5,000 Med Pay	203.95	67.30	
Uninsured Motorist	126.55	139.66	
Property Damage	156.93	156.93	
<u>Liability Subtotal</u>	<u>821.01</u>	<u>822.40</u>	-0.2%
Comprehensive	77.96	77.96	
Collision	219.32	222.83	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,123.19</u>	-0.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Sumter County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	376.81	
Personal Injury Protection*	110.46		
Uninsured Motorist	90.46	99.83	
Property Damage	124.80	124.80	
<u>Liability Subtotal</u>	<u>599.86</u>	<u>601.44</u>	-0.3%
Comprehensive	76.25	76.25	
Collision	187.20	190.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>867.89</u>	-0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	376.81	
PIP*/Optional \$2,500 Med Pay	110.46	19.88	
Uninsured Motorist	90.46	99.83	
Property Damage	124.80	124.80	
<u>Liability Subtotal</u>	<u>599.86</u>	<u>621.32</u>	-3.6%
Comprehensive	76.25	76.25	
Collision	187.20	190.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>887.77</u>	-2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	376.81	
PIP*/Optional \$5,000 Med Pay	110.46	36.45	
Uninsured Motorist	90.46	99.83	
Property Damage	124.80	124.80	
<u>Liability Subtotal</u>	<u>599.86</u>	<u>637.89</u>	-6.3%
Comprehensive	76.25	76.25	
Collision	187.20	190.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>904.34</u>	-4.8%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Suwannee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	282.35	
Personal Injury Protection*	126.32		
Uninsured Motorist	71.68	79.10	
Property Damage	122.18	122.18	
<u>Liability Subtotal</u>	<u>525.60</u>	<u>483.63</u>	8.0%
Comprehensive	119.28	119.28	
Collision	224.07	227.66	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>830.57</u>	4.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	282.35	
PIP*/Optional \$2,500 Med Pay	126.32	22.74	
Uninsured Motorist	71.68	79.10	
Property Damage	122.18	122.18	
<u>Liability Subtotal</u>	<u>525.60</u>	<u>506.37</u>	3.7%
Comprehensive	119.28	119.28	
Collision	224.07	227.66	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>853.31</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	282.35	
PIP*/Optional \$5,000 Med Pay	126.32	41.69	
Uninsured Motorist	71.68	79.10	
Property Damage	122.18	122.18	
<u>Liability Subtotal</u>	<u>525.60</u>	<u>525.32</u>	0.1%
Comprehensive	119.28	119.28	
Collision	224.07	227.66	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>872.26</u>	-0.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Taylor County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	273.63	
Personal Injury Protection*	123.56		
Uninsured Motorist	78.59	86.73	
Property Damage	122.13	122.13	
<u>Liability Subtotal</u>	<u>523.35</u>	<u>482.49</u>	7.8%
Comprehensive	116.71	116.71	
Collision	221.17	224.71	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>823.91</u>	4.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	273.63	
PIP*/Optional \$2,500 Med Pay	123.56	22.24	
Uninsured Motorist	78.59	86.73	
Property Damage	122.13	122.13	
<u>Liability Subtotal</u>	<u>523.35</u>	<u>504.73</u>	3.6%
Comprehensive	116.71	116.71	
Collision	221.17	224.71	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>846.15</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	273.63	
PIP*/Optional \$5,000 Med Pay	123.56	40.77	
Uninsured Motorist	78.59	86.73	
Property Damage	122.13	122.13	
<u>Liability Subtotal</u>	<u>523.35</u>	<u>523.26</u>	0.0%
Comprehensive	116.71	116.71	
Collision	221.17	224.71	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>864.68</u>	-0.4%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Union County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	285.58	
Personal Injury Protection*	136.80		
Uninsured Motorist	70.61	77.92	
Property Damage	142.93	142.93	
<u>Liability Subtotal</u>	<u>558.11</u>	<u>506.43</u>	9.3%
Comprehensive	110.77	110.77	
Collision	233.73	237.47	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>854.67</u>	5.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	285.58	
PIP*/Optional \$2,500 Med Pay	136.80	24.62	
Uninsured Motorist	70.61	77.92	
Property Damage	142.93	142.93	
<u>Liability Subtotal</u>	<u>558.11</u>	<u>531.05</u>	4.8%
Comprehensive	110.77	110.77	
Collision	233.73	237.47	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>879.29</u>	2.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	285.58	
PIP*/Optional \$5,000 Med Pay	136.80	45.14	
Uninsured Motorist	70.61	77.92	
Property Damage	142.93	142.93	
<u>Liability Subtotal</u>	<u>558.11</u>	<u>551.57</u>	1.2%
Comprehensive	110.77	110.77	
Collision	233.73	237.47	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>899.81</u>	0.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Volusia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	390.90	
Personal Injury Protection*	155.27		
Uninsured Motorist	99.40	109.70	
Property Damage	150.56	150.56	
<u>Liability Subtotal</u>	<u>689.62</u>	<u>651.16</u>	5.6%
Comprehensive	81.94	81.94	
Collision	212.07	215.46	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>948.56</u>	3.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	390.90	
PIP*/Optional \$2,500 Med Pay	155.27	27.95	
Uninsured Motorist	99.40	109.70	
Property Damage	150.56	150.56	
<u>Liability Subtotal</u>	<u>689.62</u>	<u>679.11</u>	1.5%
Comprehensive	81.94	81.94	
Collision	212.07	215.46	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>976.51</u>	0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	390.90	
PIP*/Optional \$5,000 Med Pay	155.27	51.24	
Uninsured Motorist	99.40	109.70	
Property Damage	150.56	150.56	
<u>Liability Subtotal</u>	<u>689.62</u>	<u>702.40</u>	-1.9%
Comprehensive	81.94	81.94	
Collision	212.07	215.46	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>999.80</u>	-1.6%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Wakulla County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	284.47	
Personal Injury Protection*	115.58		
Uninsured Motorist	73.99	81.65	
Property Damage	126.75	126.75	
<u>Liability Subtotal</u>	<u>523.28</u>	<u>492.87</u>	5.8%
Comprehensive	119.93	119.93	
Collision	222.58	226.14	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>838.94</u>	3.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	284.47	
PIP*/Optional \$2,500 Med Pay	115.58	20.80	
Uninsured Motorist	73.99	81.65	
Property Damage	126.75	126.75	
<u>Liability Subtotal</u>	<u>523.28</u>	<u>513.67</u>	1.8%
Comprehensive	119.93	119.93	
Collision	222.58	226.14	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>859.74</u>	0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	284.47	
PIP*/Optional \$5,000 Med Pay	115.58	38.14	
Uninsured Motorist	73.99	81.65	
Property Damage	126.75	126.75	
<u>Liability Subtotal</u>	<u>523.28</u>	<u>531.01</u>	-1.5%
Comprehensive	119.93	119.93	
Collision	222.58	226.14	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>877.08</u>	-1.3%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Walton County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	298.02	
Personal Injury Protection*	101.86		
Uninsured Motorist	86.78	95.77	
Property Damage	143.20	143.20	
<u>Liability Subtotal</u>	<u>548.66</u>	<u>536.99</u>	2.1%
Comprehensive	113.01	113.01	
Collision	231.24	234.94	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>884.94</u>	0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	298.02	
PIP*/Optional \$2,500 Med Pay	101.86	18.33	
Uninsured Motorist	86.78	95.77	
Property Damage	143.20	143.20	
<u>Liability Subtotal</u>	<u>548.66</u>	<u>555.32</u>	-1.2%
Comprehensive	113.01	113.01	
Collision	231.24	234.94	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>903.27</u>	-1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	298.02	
PIP*/Optional \$5,000 Med Pay	101.86	33.61	
Uninsured Motorist	86.78	95.77	
Property Damage	143.20	143.20	
<u>Liability Subtotal</u>	<u>548.66</u>	<u>570.60</u>	-4.0%
Comprehensive	113.01	113.01	
Collision	231.24	234.94	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>918.55</u>	-2.9%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;

Average Premium Impact of Compulsory Repeal and SB 1088

Washington County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	264.50	
Personal Injury Protection*	107.82		
Uninsured Motorist	61.35	67.70	
Property Damage	127.86	127.86	
<u>Liability Subtotal</u>	<u>489.46</u>	<u>460.06</u>	6.0%
Comprehensive	119.23	119.23	
Collision	221.28	224.82	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>804.11</u>	3.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	264.50	
PIP*/Optional \$2,500 Med Pay	107.82	19.41	
Uninsured Motorist	61.35	67.70	
Property Damage	127.86	127.86	
<u>Liability Subtotal</u>	<u>489.46</u>	<u>479.47</u>	2.0%
Comprehensive	119.23	119.23	
Collision	221.28	224.82	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>823.52</u>	0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + Compulsory Repeal + SB 1088 + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	264.50	
PIP*/Optional \$5,000 Med Pay	107.82	35.58	
Uninsured Motorist	61.35	67.70	
Property Damage	127.86	127.86	
<u>Liability Subtotal</u>	<u>489.46</u>	<u>495.64</u>	-1.3%
Comprehensive	119.23	119.23	
Collision	221.28	224.82	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>839.69</u>	-1.2%

* PIP average rate includes basic, deductible optional and excess PIP plus residual medical cover;