

The Florida Senate
COMMITTEE MEETING EXPANDED AGENDA

BANKING AND INSURANCE
Senator Flores, Chair
Senator Steube, Vice Chair

MEETING DATE: Tuesday, January 24, 2017
TIME: 10:00 a.m.—12:00 noon
PLACE: *Toni Jennings Committee Room*, 110 Senate Office Building

MEMBERS: Senator Flores, Chair; Senator Steube, Vice Chair; Senators Bracy, Braynon, Farmer, Gainer, Garcia, Mayfield, and Thurston

TAB	BILL NO. and INTRODUCER	BILL DESCRIPTION and SENATE COMMITTEE ACTIONS	COMMITTEE ACTION
	Presentations on Motor Vehicle Insurance		Presented
	Other Related Meeting Documents		



Florida Office of Insurance Regulation

Sandra Starnes, Director of Property & Casualty Product Review

Florida Personal Auto Market

Presented to:

The Florida Senate

Committee on Banking and Insurance

January 24, 2017



Part I

Rates Trends and the Impact of HB 119





Changes in Auto Rates

Changes in Personal Auto Rates for Top 25 Insurers*

Filing Effective Date Range	PIP	Liability Coverages	All Coverages
January 1, 2011 to December 31, 2012	46.2%	21.1%	13.2%
January 1, 2013 to December 31, 2014	-14.4%	-1.3%	-0.7%
January 1, 2015 to Current	25.7%	23.4%	21.4%

*Top 25 insurers determined using 2013 Calendar Year Florida Direct Written Premium for the Personal Auto lines of business. Filing information as of January 18, 2017.



Why Are Rates Increasing?

Changes in Consumer Price Index for all Urban Consumers, U.S. City Average:

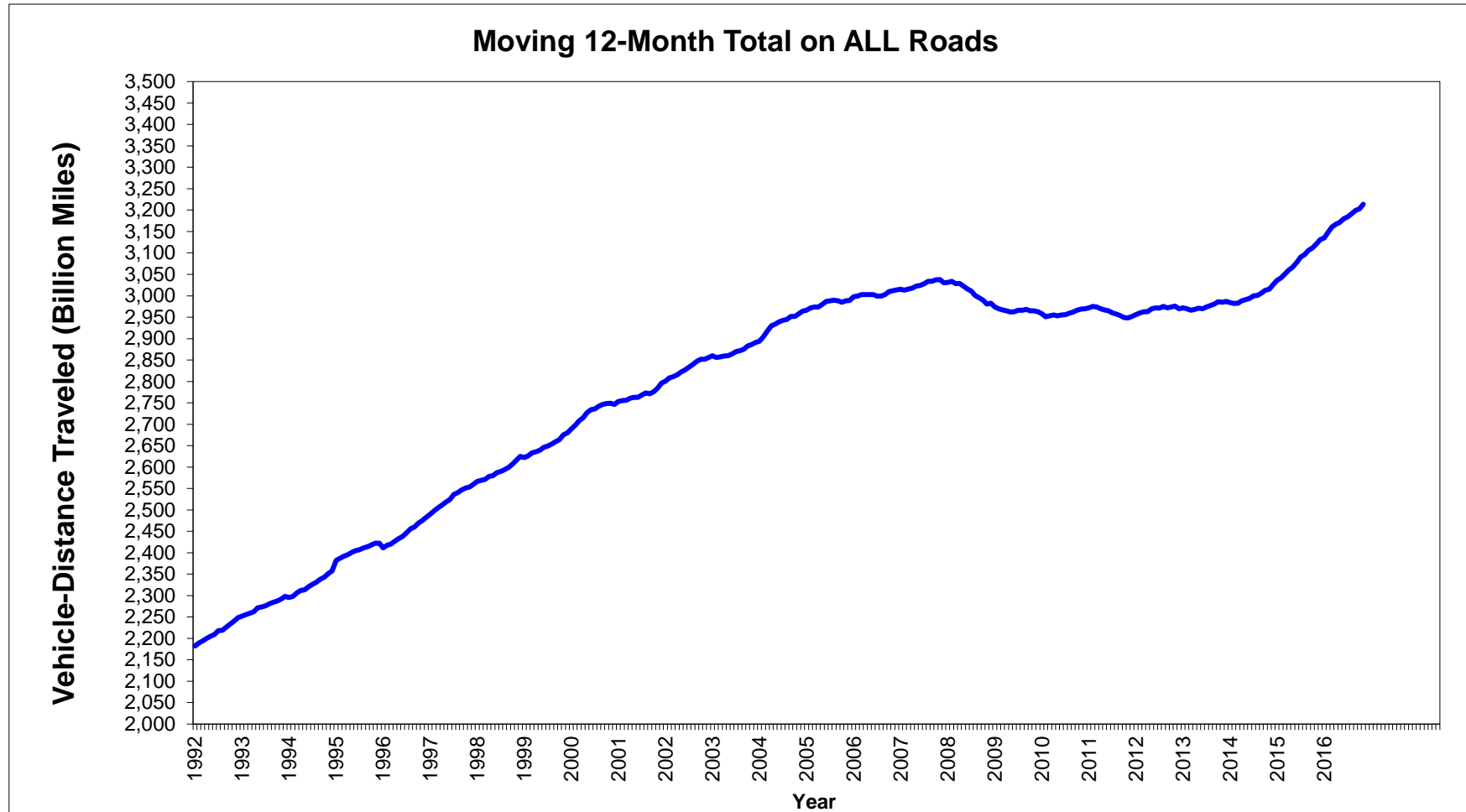
Category	Dec-2014	Dec-2016	Change
Medical care	439.720	469.447	6.8%
Hospital and related services	743.152	805.623	8.4%
Motor vehicle body work	279.096	291.454	4.4%
Motor vehicle insurance	448.993	507.589	13.1%

Base: 1982-84 = 100

Source: December 2015 and December 2016 Consumer Price Index Detailed Reports at www.bls.gov/cpi/cpi_dr.htm#2016



More Miles Are Being Driven

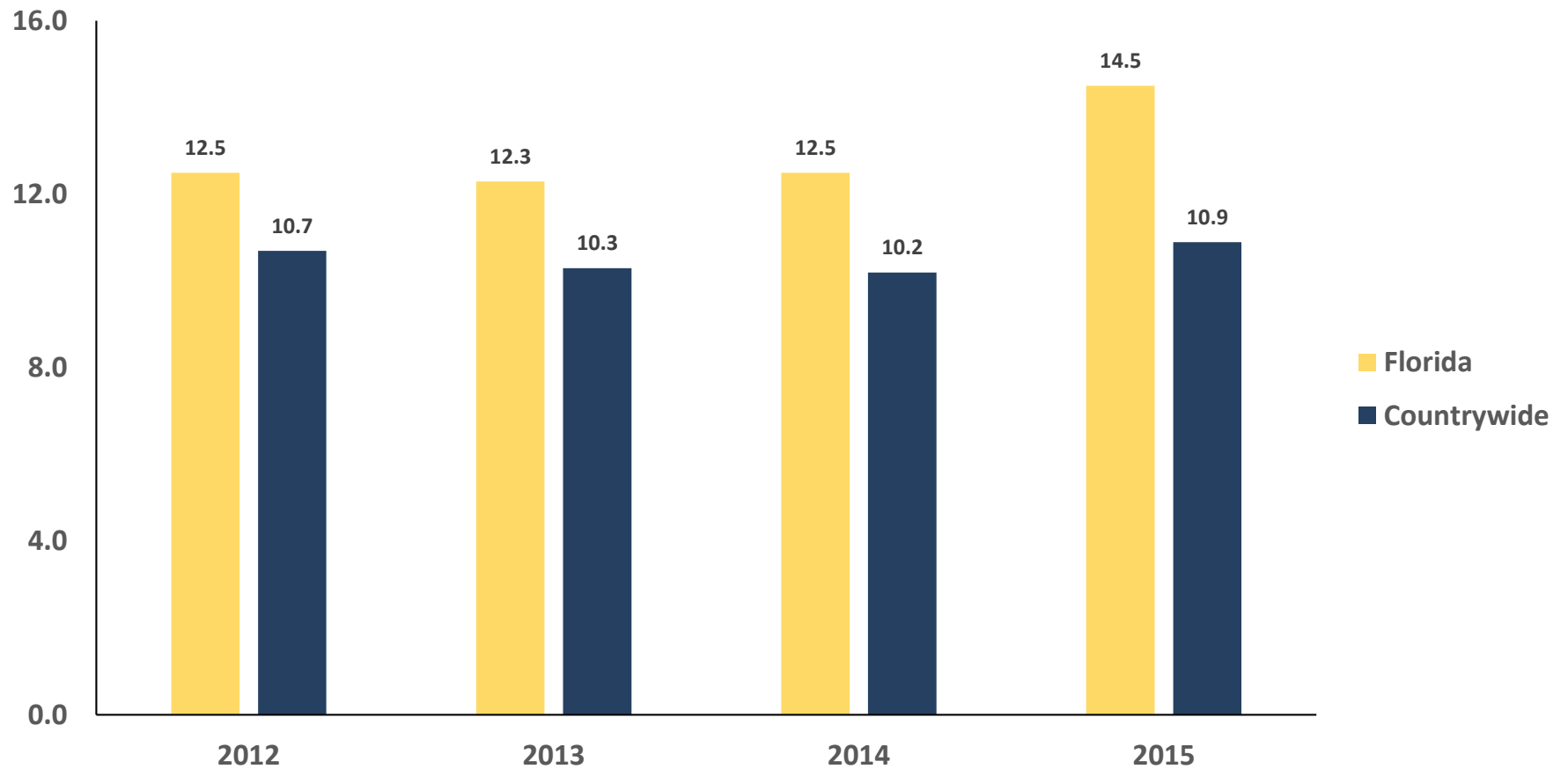


Source: November 2016 Report from the Office of Highway Policy Information, U.S. Department of Transportation's Federal Highway Administration
www.fhwa.dot.gov/policyinformation/travel_monitoring/tvt.cfm



More Fatalities Are Occurring

Motor Vehicle Crash Deaths Per 100,000 Population

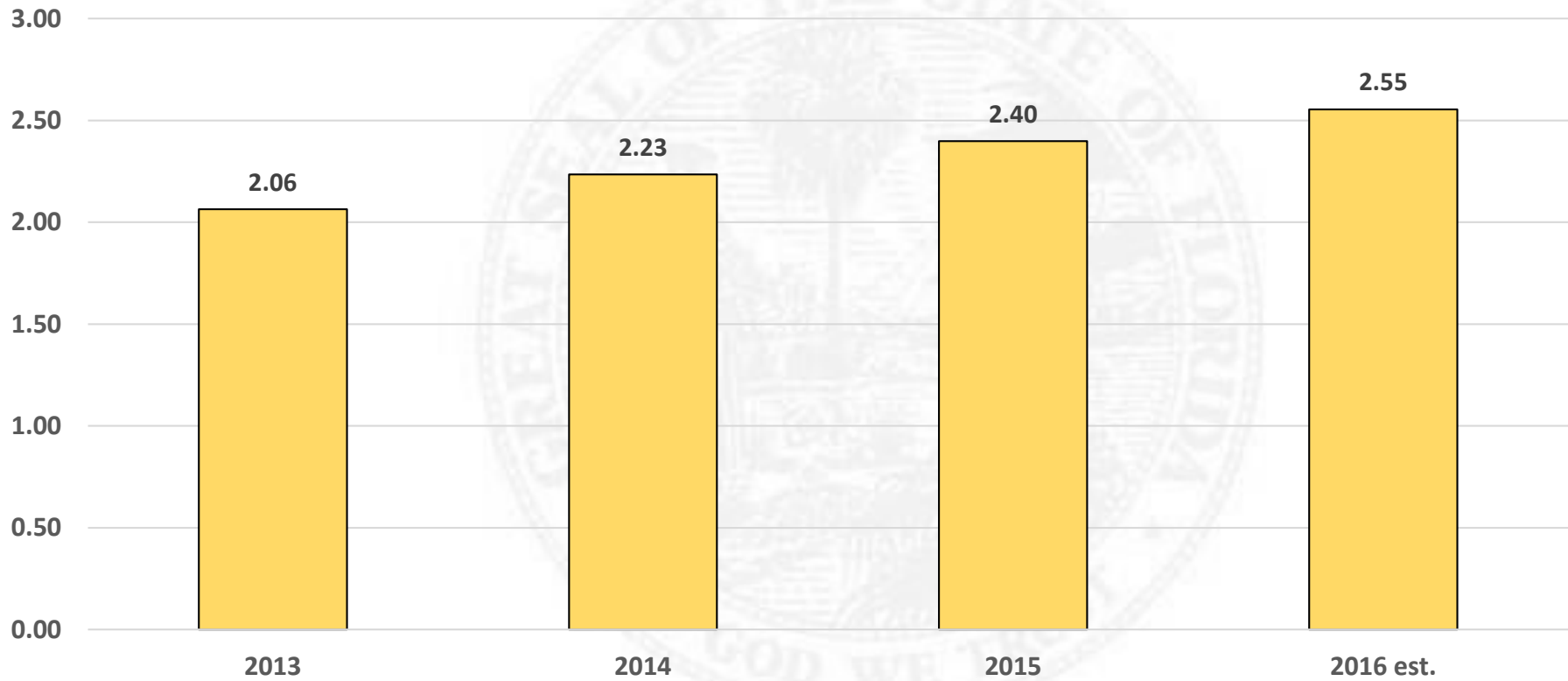


Source: State by State Reports from the Insurance Institute for Highway Safety/Highway Loss Data Institute
www.iihs.org/iihs/topics/t/general-statistics/fatalityfacts/state-by-state-overview



Frequency of Crashes Has Increased

Frequency of Crashes per 100 Licensed Drivers



Source: Driver Demographics Reports and Traffic Crash Reports from Florida Department of Highway Safety and Motor Vehicles (www.flhsmv.gov/html/safety.html)
2016 frequency uses crashes occurring between January 1st and September 30th, reported as of January 19, 2017, and adjusted to estimate 2016 total number of crashes.



2016 Pinnacle Analysis

Based on Fast Track information comparing year ending December 31, 2012 with year ending December 31, 2014:

- Florida experienced a **20.0% reduction** in total PIP loss costs
- Countrywide (excl. Florida) experienced a **4.1% increase** in total PIP loss costs

*The impact of HB 119, relative to what the costs would likely have been if no reform has passed, is a **23.2% reduction** in total PIP costs.*



Impact of Moving to a Mandatory B.I. System





What Happens if PIP is Eliminated?

- There will be cost-shifting within the auto insurance industry and outside of the industry.
 - An estimated **73.8%** of PIP losses would be absorbed by other coverages in an auto policy.
 - The remaining **26.2%** of the PIP losses would impact be shifted outside of an auto policy and borne by private health insurers, health care providers, Medicare, Medicaid, and the injured persons.
- Based on results when Colorado changed from a No-Fault system to a Tort system, there will likely be an increase in the amount of unpaid emergency medical treatment costs and reimbursement timeframes for healthcare providers may increase.
- Bodily Injury (BI), Medical Payments (MP) and Uninsured Motorist (UM) premiums would increase since some benefits currently covered under PIP would shift to BI, MP or UM.



Assumptions for Estimate of Impact

- Of the estimated **73.8%** of current PIP losses that will be absorbed by the industry.
 - Approximately **49.1%** of the PIP losses will be now covered under BI.
 - Approximately **9.2%** of the PIP losses will be now covered under UM.
 - The remaining **15.5%** went to Medical Payments.
- Health care insurance is estimated to absorb **21.1%** of those costs (26.2%) likely to fall outside of the auto insurance industry with estimates for injured persons at **3.7%** and providers at **1.5%**.
- While the potential for fraud will likely be reduced by the switch to a mandatory BI system, some of the savings will likely be mitigated because:
 - The elimination of the tort threshold will allow all claims to potentially be eligible for non-economic damages such as pain & suffering, and
 - There may be increased litigation.



Impact of the Repeal of No-Fault

Estimated Statewide Average Change:

Scenario	Impact on Liability Coverages	Impact on All Major Coverages
Without Purchasing Med Pay	-9.60%	-6.70%
Optional \$2,500 Med Pay	-4.90%	-3.40%
Optional \$5,000 Med Pay	-1.00%	-0.70%

Source: Page 59 of the 2016 Pinnacle Report “Florida Office of Insurance Regulation: Review of Personal Injury Protection Legislation”, dated September 13, 2016.
<http://www.flair.com/siteDocuments/FLOIRReviewPIP20160913.pdf>



Methodology for Estimating Premium Impacts

- A rating examples from recent rate filings for five large auto insurers were reviewed to estimate the impact of the elimination of PIP.
- Three of the insurers represent the non-standard market, while the other two represent the standard, or preferred, market.
- To reflect the elimination of PIP
 - 49.1% of the PIP premium was moved to BI
 - 15.5% of the PIP premium was moved to MP
 - 9.2% of the PIP premium was moved to UM



Summary of Premium Impacts

When changing from a policy with the current minimum required limits (\$10,000 Property Damage and \$10,000 PIP) to a policy under a Tort system with PIP eliminated and limits of 10/20/10:

- Non-standard insurers experienced significant decreases across almost all regions studied, while the standard/preferred insurers had decreases in regions where PIP fraud was prevalent.
- If Full Coverage policies (containing BI, PD, PIP, UM, MP, COMP and COLL) were purchased, all insurers (across all regions studied) experienced decreases in premium.



Estimated Impact by Region

Central Miami: Married Couple – Both Age 40

	Minimum Required Limits			Full Coverage Policies (10/20/10/1)		
	PIP/PD	BI/PD* 10/20/10	Change	No-Fault	Tort * System	Change
Non-Standard Company A	\$1,810.21	\$1,348.72	-25%	\$3,252.07	\$2,852.02	-12%
Non-Standard Company B	\$3,108.25	\$2,062.40	-34%	\$5,934.25	\$5,191.87	-13%
Stand./Pref. Company C	\$1,312.80	\$1,084.72	-17%	\$3,304.62	\$3,043.36	-8%
Stand./Pref. Company D	\$1,334.90	\$1,127.33	-16%	\$3,257.13	\$3,006.12	-8%
Stand./Pref. Company E	\$1,118.81	\$1,027.12	-8%	\$2,478.69	\$2,236.23	-10%

Source: Premium shown is annual premium from Rate Collection System information for recent personal auto rate filing. Limits shown as A/B/C/D where the BI limit per person is \$A, BI limit per occurrence is \$B, PD limit is \$C and MP limit (if applicable) is \$D.

* - Includes adjustment to reflect elimination of PIP



Estimated Impact by Region

Tallahassee: Married Couple – Both Age 40

	Minimum Required Limits			Full Coverage Policies (10/20/10/1)		
	PIP/PD	BI/PD* 10/20/10	Change	No-Fault	Tort * System	Change
Non-Standard Company A	\$476.10	\$488.90	3%	\$1,462.74	\$1,384.99	-5%
Non-Standard Company B	\$876.00	\$759.92	-13%	\$2,466.00	\$2,293.81	-7%
Stand./Pref. Company C	\$633.30	\$633.70	0%	\$2,076.51	\$1,979.90	-5%
Stand./Pref. Company D	\$652.92	\$669.53	3%	\$1,990.59	\$1,898.13	-5%
Stand./Pref. Company E	\$259.44	\$436.90	68%	\$1,163.10	\$1,128.16	-3%

Source: Premium shown is annual premium from Rate Collection System information for recent personal auto rate filing. Limits shown as A/B/C/D where the BI limit per person is \$A, BI limit per occurrence is \$B, PD limit is \$C and MP limit (if applicable) is \$D.

* - Includes adjustment to reflect elimination of PIP



Florida Office of Insurance Regulation

Sandra Starnes, Director of Property & Casualty Product Review

The Great Seal of the State of Florida is a large, faint watermark in the background. It is circular and contains the text "GREAT SEAL OF THE STATE OF FLORIDA" around the top and "IN GOD WE TRUST" around the bottom. The central image depicts a palm tree, a sun, and a figure holding a scale.

Questions?

FLORIDA MOTOR VEHICLE INSURANCE OVERVIEW

SENATE COMMITTEE ON
BANKING AND INSURANCE



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Compulsory Motor Vehicle Insurance

Purpose

- › Compulsory motor vehicle insurance statutes are premised on motor vehicles being a “dangerous instrumentality.”
 - 344,170 traffic crashes in Florida in 2014.
 - 2,494 people were killed in vehicle crashes in 2013.
- › Almost all states require bodily injury (BI) liability and property damage (PD) liability coverages.
 - BI coverage insures the policyholder against liability for injuries or death the policyholder causes to another.
 - › Florida does not require BI coverage except for persons causing accidents with bodily injury or are convicted of certain offenses.
 - PD coverage insures the policyholder against liability for damage to the property of another the policyholder causes.

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Florida Motor Vehicle Insurance Compulsory Insurance Requirements

- › Florida requires drivers to have \$10,000 in Personal Injury Protection (PIP) Insurance and \$10,000 in Property Damage Liability Coverage
- › PIP provides \$10,000 in benefits for the named insured, relatives residing in the same household, and the driver and passengers of the motor vehicle if diagnosed with an emergency medical condition. Limit of \$2,500 if medical provider determines injured person did not have an emergency medical condition.
 - Medical benefits: 80% of all reasonable, medically necessary expenses.
 - Disability benefits: 60% of any loss of gross income and earning capacity.
 - \$5,000 death benefit.

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No-Fault Insurance

Purpose

- › The principle underlying no-fault motor vehicle insurance laws is a trade-off:
 - The insured receives payment of medical, disability, and death benefits without regard to fault.
 - The insured's right to sue for non-economic (pain and suffering) damages is limited.
- › Objectives of no-fault:
 - Assure persons injury in accidents are compensated.
 - Lessen court congestion.
 - Lower automobile insurance premiums.
 - Eliminate inequities of recovery under the tort system.



Florida Motor Vehicle No-Fault Law

Florida Legislative History (1971 – 1988)

- › Enacted in 1971 with required coverages of PIP of \$5,000; bodily injury coverage of \$10,000/\$20,000; and property damage coverage of \$5,000. PIP Benefit increased to \$10,000 in 1978.
- › The verbal threshold was established in 1976 and strengthened in 1978.
- › The limits on bodily injury coverage were revised in 1972, 1973, and 1976 before being the requirement was repealed in 1977.
- › Property damage coverage requirement repealed in 1977 and reinstated in 1988 at \$10,000.

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Florida Motor Vehicle No-Fault Law

Florida Legislative History (1989 – 2008)

- › Mandatory binding arbitration of disputes between insurers and medical providers required in 1990. Held unconstitutional by Florida Supreme Court in 2000.
- › Health care clinic registration required in 2001.
- › No-Fault repealed by 2001 Legislature, effective October 2007.
- › No-Fault re-enacted, effective January 1, 2008. Adopts medical fee schedule limiting reimbursement to 80% of 200% of the Medicare fee schedule, or for hospitals 75% of usual and customary charges.

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Florida Motor Vehicle No-Fault Law

Florida Legislative History (2009 - 2016)

- › 2012 Legislature passed HB 119, substantially revising the No-Fault law.
 - Limits PIP benefits to \$2,500 for non-emergency medical conditions.
 - Requires persons seeking PIP medical benefits to receive initial medical services and care within 14 days of accident.
 - Eliminates reimbursement for massage and acupuncture.
 - Prohibited attorney fee multipliers.
 - Required insurers to make a 2012 rate filing reducing PIP rates by 10% and a 2014 filing reducing PIP rates by 25%.
 - September 2016 study estimates HB 119 produced an average PIP premium savings of 15.1%.

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Motor Vehicle Insurance Mandates State by State

- › Thirty-eight states are classified as tort states.
 - All such states require the purchase of Bodily Injury liability coverage except New Hampshire.
- › Twelve states are classified as No-Fault states
 - Nine states require all drivers to purchase PIP Insurance.
 - › Florida, Hawaii, Kansas, Massachusetts, Michigan, Minnesota, New York, North Dakota, and Utah.
 - › Florida is the only No-Fault state that does not require BI.
 - Three states are choice No-Fault states, allowing the driver to decide whether to purchase PIP and receive No-Fault protection.
 - › Kentucky, New Jersey, and Pennsylvania.

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No-Fault Insurance Mandates

Mandatory and Choice

- › Twelve states are classified as No-Fault states
- › No-Fault states are states where PIP is required and the right to recover in tort is limited unless the injury exceeds a threshold of severity.
 - Nine states require all drivers to purchase PIP Insurance.
 - › Florida (\$10,000), Hawaii (\$10,000), Kansas (\$4,500), Massachusetts (\$8,000), Michigan (Unlimited), Minnesota (\$40,000), New York (\$50,000), North Dakota (\$30,000), and Utah (\$3,000).
 - Three states are choice No-Fault states, allowing the driver to decide whether to purchase PIP and receive No-Fault protection.
 - › Kentucky (\$10,000), New Jersey (\$15,000), and Pennsylvania (\$5,000).

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FLORIDA
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ST	Ins. Req.	Min. BI/PD	ST	Ins. Req.	Min. BI/PD	ST	Ins. Req.	Min. BI/PD
AL	BI/PD	25/50/25	LA	BI/PD	15/30/25	OH	BI/PD	25/50/25
AK	BI/PD	50/100/25	ME	BI/PD/UM	50/100/25	OK	BI/PD	25/50/25
AZ	BI/PD	15/30/10	MD	BI/PD/PIP/UM	30/60/15	OR	BI/PD/PIP/UM	25/50/25
AR	BI/PD/PIP	25/50/25	MA	BI/PD/PIP/UM	20/40/5	PA	BI/PD/PIP	15/30/5
CA	BI/PD	15/30/5	MI	BI/PD/PIP	20/40/10	RI	BI/PD	25/50/25
CO	BI/PD	25/50/15	MN	BI/PD/PIP/UM	30/60/10	SC	BI/PD/UM	25/50/25
CT	BI/PD/UM	20/40/10	MS	BI/PD	25/50/25	SD	BI/PD/UM	25/50/25
DE	BI/PD/PIP	15/30/10	MO	BI/PD/UM	25/50/10	TN	BI/PD	25/50/15
FL	PIP/PD	10/20/10	MT	BI/PD	25/50/20	TX	BI/PD	30/60/25
GA	BI/PD	25/50/25	NE	BI/PD/UM	25/50/25	UT	BI/PD/PIP	25/65/15
HI	BI/PD/PIP	20/40/10	NV	BI/PD	15/30/10	VT	BI/PD/UM	25/50/10
ID	BI/PD	25/50/15	NH	None	25/50/25	VA	BI/PD/UM	25/50/20
IL	BI/PD/UM	25/50/20	NJ	BI/PD/PIP/UM	15/30/5	WA	BI/PD	25/50/10
IN	BI/PD	25/50/25	NM	BI/PD	25/50/10	WV	BI/PD/UM	25/50/25
IA	BI/PD	20/40/15	NY	BI/PD/PIP/UM	35/50/10	WI	BI/PD/UM	25/50/10
KS	BI/PD/PIP	25/50/25	NC	BI/PD/UM	30/60/25	WY	BI/PD	25/50/20
KY	BI/PD/PIP	25/50/10	ND	BI/PD/PIP/UM	25/50/25	DC	BI/PD/PIP/UM	25/50/10



Property Insurance Average Rate Comparison (2014)

Top Ten States – Average Expenditure
(National Average: \$866)

State	Rate
New Jersey	\$1,264
Michigan	\$1,227
New York	\$1,205
Louisiana	\$1,193
Florida	\$1,141
Delaware	\$1,126
Rhode Island	\$1,106
Massachusetts	\$1,036
Connecticut	\$1,032
Maryland	\$1,001

Top Ten States – Average Combined
Premium (National Average: \$982)

State	Rate
New Jersey	\$1,379
Louisiana	\$1,364
Michigan	\$1,350
New York	\$1,328
Rhode Island	\$1,257
Delaware	\$1,216
Florida	\$1,208
Connecticut	\$1,133
Massachusetts	\$1,108
Maryland	\$1,096

COMMITTEE ON BANKING AND INSURANCE

September 13, 2016

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

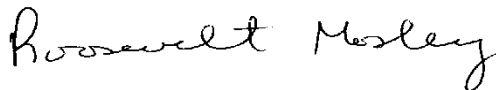
Dear Ms. Starnes:

Attached is 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.

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.

It has been a pleasure working with you and your team to complete this study. I am available for any questions or comments you have regarding the 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

September 13, 2016



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Commitment Beyond Numbers

Review of Personal Injury Protection Legislation

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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.

Distribution and Use

This report is being provided to the OIR for its use and the use of makers of public policy in evaluating the savings resulting from HB 119, and also in the evaluation premium impacts if certain insurance requirements are repealed. Specifically, the OIR must submit this report to the Governor, the President of the Senate and the Speaker of the House of Representatives. Permission is hereby granted for this distribution on the condition that the entire report, including the exhibits, is distributed rather than any excerpt. We are available to answer any questions that may arise regarding this report.

Any third parties receiving the report should recognize that the furnishing of this report is not a substitute for their own due diligence and should place no reliance on this report or the data contained herein that would result in the creation of any duty or liability by Pinnacle to the third party.

Our conclusions are predicated on a number of assumptions as to future conditions and events. These assumptions, which are documented in subsequent sections of the report, must be understood in order to place our conclusions in their appropriate context. In addition, our work is subject to inherent limitations, which are also discussed in this report.

Reliances and Limitations

Listed in the next section are the data sources Pinnacle has relied on in our analysis. We have relied on the accuracy of these data sources in our calculations. If it is subsequently discovered that the underlying data or information is erroneous, then our calculations would need to be revised accordingly.

We have also relied on a number of assumptions about the implementation of various provisions of HB 119, the repeal of certain aspects of the insurance requirements and other assumptions regarding the calculations contained herein. Those assumptions are described in detail later in this report.

We have relied on a significant amount of publicly available data and information without audit or verification. However, we did review as many elements of the data and information as practical for reasonableness and consistency with our knowledge of the insurance industry. It is possible that the historical data used to develop our estimates may not be predictive of future loss and loss adjustment expense (LAE) experience in Florida. We have not anticipated any extraordinary changes to the legal, social or economic environment which might affect the number or cost of automobile insurance claims beyond those contemplated in HB 119 or in the repeal of certain insurance requirements.

Pinnacle is not qualified to provide formal legal interpretation of state legislation or proposed changes to state legislation. The elements of this report that require legal interpretation should be recognized as reasonable interpretations of the available statutes, regulations and administrative rules. State governments and courts are also constantly in the process of changing and reinterpreting these statutes.

Data

In our analysis, we have relied on data from the following sources:

1. Florida Department of Highway Safety and Motor Vehicles. "2011 Florida Traffic Crash Statistics"
2. Florida Department of Highway Safety and Motor Vehicles. "Traffic Crash Facts Annual Report 2012"
3. Florida Department of Highway Safety and Motor Vehicles. "Traffic Crash Facts Annual Report 2013"
4. Florida Department of Highway Safety and Motor Vehicles. "Traffic Crash Facts Annual Report 2014"
5. Mitchell International, Inc. (Mitchell) Medical Bill Information by Region and Claimant: 2011 – 2014
6. Insurance Research Council (IRC). "2014 Auto Injury Insurance Claims: Countrywide Patterns in Treatment, Cost and Compensation"
7. OIR. "HB 119 Data Call – Compiled Results" December 29, 2014
8. OIR. "PIP Data Call – Other Sources"
9. National Association of Insurance Commissioners (NAIC), Insurance Services Offices (ISO), Independent Statistical Services (ISS), National Insurance Statistical Services (NISS) Fast Track Private Passenger Auto Loss Data – 1st Quarter, 2016
10. NAIC ISO, ISS, NISS Fast Track Private Passenger Auto Loss Data – 1st Quarter, 2006
11. Property Casualty Insurers Association of America and Personal Insurance Federation of Florida, "Results from Recent Industry Survey on Florida Attorney Fees", November 11, 2011
12. Earned premium and earned exposure by ZIP Code, 2014 and 2015. ISS, NISS, ISO.

13. A.M. Best annual statement data, 2004 – 2015
14. ISS. “2015 Compilation of Automobile Experience, All Coverages, Florida”
15. United States Census Bureau, 2010 Data
16. Claim personnel surveys conducted by Pinnacle
17. Insurance Research Council. “Uninsured Motorists – 2014 Edition” August 2014
18. Kaiser Family Foundation. “Health Insurance Coverage of the Total Population” 2014

As part of the analysis, Pinnacle sent a survey to the top ten private passenger automobile insurance companies in Florida to obtain their insights on the impact of the HB 119 reforms. The claim survey sought specific information related to each of the individual reforms. Pinnacle received six responses to the survey, and this information was considered as part of the estimate of the overall HB 119 savings.

Executive Summary

Florida House Bill 119

The first analysis completed was an analysis of the impact of HB 119. HB 119 was implemented in 2012 in response to PIP costs that were increasing at a significant rate. Based on data from the OIR PIP data call, which represented about 80% of the auto insurance market, the number of PIP claims opened or recorded in 2010 was over 386,000, a 28% aggregate increase over the claim count level in 2006. During this same time period, dollars paid for PIP claims by insurers included in the data call increased 66% from approximately \$1.5 billion to \$2.5 billion.

Pinnacle completed an extensive analysis of the data sources described above regarding the impacts of HB 119 on PIP coverage benefits and payments in Florida. We also conducted a survey of the top ten private passenger automobile insurers in the state. In addition, we held discussions with OIR staff. Sixteen provisions of HB 119 were evaluated, and each of these provisions is discussed in detail in the following sections of the report. The overall conclusion is the HB 119 reforms produced an estimated aggregate savings since enactment in PIP claim costs of 17.5%, and an estimated statewide average savings in PIP premiums of 15.1%.

For many of the sixteen provisions of HB 119, we did not have available detailed claim data to measure the impacts precisely and had to rely on claim survey information which may have been based in part on judgement. Therefore, we have also estimated the overall cost savings from HB 119 based on industry Fast Track claim frequency and severity data. Specifically, we examined the arising claim frequency and paid claim severity for PIP coverage in Florida for the year ending December 31, 2014 compared to the year ended December 31, 2012 (last year prior to the HB 119 reforms). The arising claim frequency is based on the number of reported claims. This best shows the immediate impacts of HB 119. We used arising claim frequency because the paid claim frequency is on a calendar year basis rather than accident year, and can be distorted by older claims from prior accident years.

The analysis showed a 10.2% reduction in PIP arising claim frequency and a 10.9% reduction in claim severity, for a combined **reduction** in total Florida PIP loss costs of 20.0%. This compares to countrywide PIP experience excluding Florida, which showed an overall **increase** of 4.1% during this period. This results in an estimated reduction in loss costs based on the HB 119 reforms of 23.2% relative to what the costs would have likely been if no reform had been passed. Pinnacle's 2012 study for the OIR ("Impact Analysis of HB 119" – August 20, 2012) projected an overall reduction in loss costs of 16.3% to 28.7% with a central estimated savings of 22.7%.

However, since 2014, we have seen a small erosion in the cost savings from this legislation. The most recent Fast Track data for the year ending March 31, 2016 shows an increase of 5.0% in claim severity compared to the year ending December 31, 2014 and an increase in arising claim frequency of 2.3%, for a **combined increase in PIP loss costs of 7.5%**. This compares to a **4.7% increase in PIP costs**

countrywide excluding Florida. This latest Fast Track data also shows a significant increase in Florida's PIP paid claim frequency. In the responses to our claim survey and in follow up conversations with individual companies, we believe that this latest paid claim frequency may be distorted by payments on older claims. We, therefore, are placing primary reliance on the arising claim frequency figures which are more stable and show only a 2.3% increase in claim frequency since 2014. We also note that one of the companies surveyed said that their PIP claim costs are now above the 2012 level (i.e., all of the savings have been eroded).

The savings estimates in this report are generally stated in terms of the impact on PIP losses. The impact on losses are not equivalent to premium savings because a portion of insurance company expenses are for general overhead costs and do not decrease proportionally with loss costs. Based on the 2015 A.M. Best's Aggregates and Averages, Private Passenger Automobile Liability general and other acquisition expenses represent 14.0% of the industry-wide written premium (this percentage does not include agents' commissions, premium taxes and other premium-related expenses). To estimate the PIP premium savings corresponding to the cost savings shown in the report, it is necessary to reduce the cost savings by a factor of 0.86. Thus, a 17.5% loss savings equates to a 15.1% premium savings.

Estimated premium savings do not equate to the changes in insurance company premiums charged after the implementation of HB 119. To the extent that insurance company PIP premiums were inadequate prior to the implementation of HB 119, it is likely that insurers offset the savings from HB 119 against the otherwise indicated PIP rates. Also, it should be recognized that PIP coverage amounts to only 20% of the total personal automobile premium paid for a full coverage policy, so the estimated total premium impact is smaller than the PIP premium impact.

PIP Repeal

The next analysis completed was an analysis of the impact of repealing the requirement to purchase PIP coverage and replacing it with a traditional tort liability system. Pinnacle conducted an independent actuarial study to determine the estimated premium impact and the impact on the Florida Health Care system of the repeal. We have determined which current PIP insurance costs will be absorbed by other insurance programs versus which costs will go unreimbursed.

If no fault insurance is repealed in Florida, we estimate an overall reduction in premiums of 9.6% on the liability coverage package or \$81 per car annually for the average driver. This assumes that the current PIP coverage will be eliminated with the repeal of no fault. Drivers electing to replace no fault coverage with \$2,500 first party MP coverage will save an estimated 4.9% or \$41 per car annually on the liability premium. For drivers electing to buy \$5,000 in MP coverage, the liability premium would decrease by 1.0%, or approximately \$9.

For all coverages combined, the estimated premium decrease is 6.7% without MP coverage. For insureds that select \$2,500 in MP coverage, the estimated premium decrease is 3.4%. For insureds electing \$5,000 in MP coverage, the estimated premium decrease is 0.7%.

The estimated impact on the health care system is shown below.

Table 1: Impact of No Fault Repeal on Health Care System

Current PIP Loss Covered By:	Amount	Percent Of Current PIP Coverage
BI	\$1,094,392,142	
UM	\$205,090,811	
MPC - not at fault	\$50,725,794	
MPC - at fault	\$294,547,971	
Auto Insurance System subtotal	\$1,644,756,717	73.75%
Health Care Providers	\$32,781,464	1.47%
Health Care Insurance	\$469,711,546	21.06%
Injured Claimant	\$82,890,273	3.72%

Additional detail on the premium impacts is included in the report below, including premium impacts based on a mix of demographic characteristics and impacts by county.

Repeal of Requirement to Purchase Insurance

The last analysis completed was an analysis of premium impacts if the requirement to purchase auto insurance was repealed in addition to the repeal of no fault insurance. Based on our analysis, we estimate that the overall impact on premiums would be a decrease in the PIP repeal savings of 0.2% to 0.4%. However, if more stringent enforcement of the Financial Responsibility Law were implemented, we demonstrate scenarios that could increase the PIP repeal savings by 2.1% to 2.3%.

Background

Florida House Bill 119

In the 1971 legislative session, Florida adopted a no fault automobile insurance plan which took effect on January 1, 1972. A no fault plan is designed to quickly provide benefits for a person injured in an automobile accident, regardless of fault. A no fault plan provides payment for medical, wage loss and death benefits, while limiting the insured's right to sue for non-economic losses such as pain and suffering.

In 1974, the Florida Supreme Court opined in *Lasky vs. State Farm Insurance Company* [296 So.2d 9 (Fla. 1974)] that the no-fault law was intended to:

- assure that persons injured in vehicular accidents would be directly compensated by their own insurer, even if the injured party was at fault, thus avoiding dire financial circumstances with the “possibility of swelling the public relief rolls;”
- lessen court congestion and delays in court calendars by limiting the number of lawsuits;
- lower automobile insurance premiums; and
- end the inequities of recovery under the traditional tort system.

The first party (policyholder) benefit coverage is known as PIP, so the terms “no fault” and “PIP coverage” are used interchangeably to denote an automobile insurance program that allows policyholders to recover financial loss resulting from an automobile injury from their own insurer.

Prior to 2012, there were many concerns over inflated claims, fraud and abuse of the PIP system, and increasing premium and the number of law suits filed under the no fault system. From 2008 to 2012, anecdotal data as well as insurers' own experience demonstrated a significant deterioration in the claim experience of PIP coverage. This deterioration lead to the passage of HB 119, which was designed to control the rising PIP costs.

Analysis of Repealing Personal Injury Protection Coverage Requirements

The Florida no fault law provides a verbal threshold wherein auto accident victims who are hurt in or by a covered vehicle cannot recover non-economic losses (“pain and suffering”) from lawsuits unless the accident results in:

- Significant and permanent loss of an important bodily function;
- Permanent injury within a reasonable degree of medical probability, other than scarring or disfigurement;
- Significant and permanent scarring or disfigurement; or,
- Death.

The mandatory PIP coverage consists of:

- A minimum coverage amount of \$10,000 per person;
- Coverage of 80% of medical expenses;
- Coverage of 60% of lost income;
- Coverage for replacement services; and
- Up to \$5,000 in death benefits.

The Florida law provides a coinsurance requirement for PIP claimants such that the claimant is responsible for 20% of medical expense and 40% of lost income. Claimants may pursue a tort recovery for unrecovered economic damages within the first \$10,000 and for loss amounts greater than \$10,000.

In Special Session A of the 2003 Legislative Session, a PIP sunset provision was passed. Effective October 1, 2007, PIP was repealed unless the Legislature reenacted the law prior to such date. While the sunset provision did take effect on October 1, 2007, the Legislature reenacted the no-fault law, effective January 1, 2008, with several changes designed to help control medical costs.

Analysis of Repealing Requirements for Purchasing Insurance

Currently, owners of automobiles in Florida must purchase at least \$10,000 in Property Damage Liability (PD) coverage and PIP coverage. Higher limits of coverage for PD are available, and other coverages can also be purchased as well. Every state in the United States has a mandatory auto insurance requirement with the exception of New Hampshire. The amount of coverage required to be purchased varies from state to state.

In New Hampshire, even though there is no requirement to purchase insurance, auto owners must be able to demonstrate that they can meet the New Hampshire Financial Responsibility laws in the event of an accident. For most auto owners, this requirement is met by purchasing insurance.

Analysis of the Impacts of Florida House Bill 119

Summary of Florida House Bill 119

The following is a description of HB 119 taken from the Florida Senate's 2012 Summary of Legislation passed.

HB 119 revises the Florida Motor Vehicle No-Fault Law. The bill primarily amends laws governing PIP benefits under the No-Fault law and laws related to PIP motor-vehicle insurance fraud. The major changes enacted by the bill are as follows:

PIP Medical Benefits

The bill revises the provision of PIP medical benefits under the Florida Motor Vehicle No-Fault Law effective January 1, 2013. Individuals seeking PIP medical benefits are required to receive initial services and care within 14 days after the motor vehicle accident. Initial services and care are only reimbursable if lawfully provided, supervised, ordered or prescribed by a licensed physician, licensed osteopathic physician, licensed chiropractic physician, licensed dentist, or must be rendered in a hospital, a facility that owns or is owned by a hospital, or a licensed emergency transportation and treatment provider. Follow up services and care require a referral from such providers and must be consistent with the underlying medical diagnosis rendered when the individual received initial services and care.

The bill applies two different coverage limits for PIP medical benefits based upon the severity of the medical condition of the individual. An individual may receive up to \$10,000 in medical benefits for services and care if a physician, osteopathic physician, dentist, physician's assistant or advanced registered nurse practitioner has determined that the injured person had an emergency medical condition. An emergency medical condition is defined as a medical condition manifesting itself by acute symptoms of sufficient severity that the absence of immediate medical attention could reasonably be expected to result in serious jeopardy to patient health, serious impairment to bodily functions, or serious dysfunction of a body organ or part. For an individual who is not diagnosed with an emergency medical condition, the PIP medical benefit limit is \$2,500. Massage and acupuncture are not reimbursable, regardless of the type of provider rendering such services.

PIP Death Benefit

PIP now offers \$5,000 in death benefits in addition to \$10,000 in medical and disability benefits. Prior to HB 119, the death benefit was the remainder of the unused PIP benefits, subject to a limit of \$5,000. The increased death benefit was effective January 1, 2013.

PIP Medical Fee Schedule

The bill revises provisions related to the PIP medical fee schedule in an effort to resolve alleged ambiguities in the schedule that have led to conflicts and litigation between claimants and insurers. The bill clarified that the reimbursement levels for care provided by ambulatory surgical centers and clinical laboratories and for durable medical equipment are 200 percent of the appropriate Medicare Part B schedule. The Medicare fee schedule in effect on March 1 will be the applicable fee schedule for the remainder of that year until the subsequent update. Insurers are authorized to use Medicare coding policies and payment methodologies of the Centers for Medicare and Medicare Services, including applicable modifiers, when applying the fee schedule if they do not constitute a utilization limit. The bill also requires insurers to include notice of the fee schedule in their policies. These provisions are effective January 1, 2013.

Attorney Fees

The bill amends provisions related to attorney fee awards in No-Fault disputes. The bill prohibits the application of attorney fee multipliers. The offer of judgment statute, s. 768.79, F.S., is applied to No-Fault cases, providing statutory authority for insurers to recover fees if the plaintiff's recovery does not exceed the insurer's settlement offer by a statutorily specified percentage. The bill maintains current law allowing a party that obtains a favorable judgment from an insurer to recover reasonable attorney fees from the insurer. The bill also requires that the attorney fees awarded must comply with prevailing professional standards, not overstate or inflate the number of hours reasonably necessary for a case of comparable skill or complexity, and represent legal services that are reasonable to achieve the result obtained.

Investigation and Payment of Claims

Provisions relating to the investigation of PIP claims by insurers are revised effective January 1, 2013. Insurers are authorized to take an examination under oath (EUO) of an insured. Compliance is a condition precedent for receiving benefits (the insurer owes zero benefits if the insured does not comply). An insurer that unreasonably requests EUOs as a general business practice, as determined by the Office of Insurance Regulation (OIR), is subject to s. 626.9541, F.S. of the Unfair Insurance Trade Practices Act. The bill also provides that if a person unreasonably fails to appear for an independent medical examination (IME), the carrier is no longer responsible for benefits. Refusal or failure to appear for two IMEs raises a rebuttable presumption that the refusal or failure was unreasonable.

Changes are made to the statutory process for the payment of PIP benefits, primarily to assist claimants in their claim submissions, effective January 1, 2013. A claimant whose claim is denied due to an error in the claim is given 15 additional days to correct the erroneous claim and resubmit it in a timely manner. The insurer must maintain a log of all PIP benefits paid on behalf of the insured and must provide the log to the insured upon his or her request if litigation has initiated. If a dispute between insurers and insureds occurs, the insurer must provide notice within 15 days of the exhaustion of PIP benefits.

Insurers must reimburse Medicaid within 30 days. The electronic submission of records is authorized effective December 1, 2012.

Prevention of PIP-Related Insurance Fraud

House Bill 119 contains numerous provisions designed to curtail PIP fraud. The bill defines insurance fraud as knowingly presenting a PIP claim to an insurer for payment or other benefits on behalf of a person or entity that committed fraud when applying for health care clinic licensure, seeking an exemption from clinic licensure, or demonstrating compliance with the Health Care Clinic Law. Claims that are unlawful under the patient brokering law (s. 817.505, F.S.) are not reimbursable under the No-Fault Law. A health care practitioner found guilty of insurance fraud under s. 817.234, F.S., loses his or her license for 5 years and may not receive PIP reimbursement for 10 years. Insurers are provided an additional 60 days (90 total) to investigate suspected fraudulent claims, however, an insurer that ultimately pays the claim must also pay an interest penalty.

All entities seeking reimbursement under the No-Fault Law must obtain health care clinic licensure except for hospitals, ambulatory surgical centers, entities owned or wholly owned by a hospital, clinical facilities affiliated with an accredited medical school and practices wholly owned by a physician, dentist, or chiropractic physician or by such physicians and specified family members.

The bill creates standards for evaluating whether an entity claiming it is exempt from the requirement to obtain clinic licensure is actually wholly owned by a physician.

The bill defines failure to pay PIP claims within the time limits of s. 627.736(4)(b), F.S., as an unfair and deceptive practice. The OIR may order restitution to the insured or provider, but is not limited in its other administrative penalties, which may include suspending the insurer's certificate of authority.

Law enforcement is required to complete a long-form crash report when there is an indication of pain or discomfort by any party to a crash. All crash reports completed by law enforcement must identify the vehicle in which each party was a driver or passenger. For all crashes that do not require a law enforcement report, the vehicle driver must submit a report on the crash to the Department of Highway Safety and Motor Vehicles within 10 days of the crash.

The bill creates a non-profit direct support organization, the Automobile Insurance Fraud Strike Force, which can accept private donations for the purposes of preventing, investigating, and prosecuting motor vehicle insurance fraud. Monies raised by the Strike Force may fund the salaries of insurance fraud investigators, prosecutors, and support personnel so long as such grants or expenditures do not interfere with prosecutorial independence. Funds may not be used to advertise using the likeness or name of any elected official or for lobbying.

Mandatory Rate Filings and Data Call

The Office of Insurance Regulation was required to contract with a consulting firm to calculate the expected savings from the act, which was required to be presented to the Governor and Legislature by September 15, 2012. By October 1, 2012, each insurer that writes private passenger automobile personal injury protection insurance was required to submit a rate filing. If the insurer requests a rate that does not provide at least a 10 percent reduction of its current rate, it was required to explain in detail its reasons for failing to achieve those savings. A second rate filing was required to be made by January 1, 2014. If the insurer requests a rate that does not provide at least a 25 percent reduction of the rate that was in effect on July 1, 2012, it was required to explain in detail its reasons for failing to achieve those savings. The Office of Insurance Regulation was required to order an insurer to stop writing new PIP policies if the insurer requested a rate in excess of the statutorily required rate reduction and fails to provide a detailed explanation for that failure. The Office of Insurance Regulation was also required to perform a comprehensive PIP data call and publish the results by January 1, 2015. The data call was to analyze the impact of the act's reforms on the PIP insurance market.

Findings

In order to address the cost savings in a comprehensive and orderly way, we have reviewed the provisions of HB 119 in sixteen major categories. The following chart summarizes our estimates of the impacts of the sixteen changes. For each reform, Pinnacle determined the estimated minimum, central and maximum impact for each individual item. It should be noted that one of the changes in the statute resulted in estimated increases in costs rather than savings (Separation of Death Benefits). This item is shown as a positive number as opposed to the negative numbers associated with the items estimated to have produced savings. Following the chart is a detailed explanation of each item and the rationale for our anticipated savings or increased cost.

Table 2: Estimated Savings from HB 119

<u>Item #</u>	<u>Item Description</u>	<u>Lines</u>	<u>Minimum Impact</u>	<u>Central Impact</u>	<u>Maximum Impact</u>
1	Expansion of Florida Traffic Crash Report Long Form	130-154	-1.0%	-2.0%	-3.0%
2	Clinics must be Licensed	331-334	0.0%	0.0%	0.0%
3	Establish Automobile Insurance Fraud Strike Force	478-613	0.0%	-0.3%	-0.5%
4	Separation of Death Benefit	668-669 & 777-781	0.1%	0.2%	0.4%
5	Initial Services within 14 Days	677-679	-1.0%	-2.0%	-5.0%
6	Limitation on Non-Emergency Conditions	750-754	-1.0%	-4.0%	-6.0%
7	Exclusion of Massage Therapy & Acupuncture	755-776	-3.0%	-5.3%	-7.0%
8	Repay Medicaid within 30 Days	821-823	0.0%	0.0%	0.0%
9	Submission of Revised Claim within 15 Days	852-860	0.0%	0.0%	0.0%
10	Additional 60 Days for Fraud Investigation	964-975	0.0%	0.0%	0.0%
11	Report All Claims Denied for Fraud to Division of Insurance Fraud	975-977	0.0%	0.0%	0.0%
12	Fix Medicare Fee Schedule	1049-1057	-2.0%	-3.0%	-4.0%
13	Insureds Must Comply with Policy Conditions/Examination Under Oath	1428-1439	-0.5%	-0.7%	-1.0%
14	Insureds Refusal to Submit/Failure to Appear at 2 Medical Exams	1522-1525	-0.1%	-0.2%	-0.5%
15	Attorney Fees Calculated w/o Contingency Fee Multiplier	1543-1545	-0.2%	-0.2%	-0.2%
16	Loss of License to Practice for 5 Years/Reimbursement for PIP 10 Years	1746-1751	0.0%	0.0%	0.0%
	Overall Anticipated Impact on Losses		-8.7%	-17.5%	-26.8%
	General and Other Acquisition Expenses		14.0%	14.0%	14.0%
	PIP Premium Savings		-7.5%	-15.1%	-23.0%

In addition to the evaluation of the individual reform elements, we have also reviewed overall claim frequency and claim severity information for PIP in Florida as a reasonability check on the cost savings estimates. Specifically, we examined the arising claim frequency and paid claim severity for PIP coverage in Florida for the year ending December 31, 2014 compared to the year ended December 31, 2012 (last year prior to the HB 119 reforms). This best shows the immediate impacts of HB 119. We used arising claim frequency because the paid claim frequency is on a calendar year basis rather than accident year, and can be distorted by older claims from prior accident years.

The analysis showed a 10.2% reduction in PIP arising claim frequency and a 10.9% reduction in claim severity, for a combined **reduction** in total Florida PIP loss costs of 20.0%. This compares to

countrywide PIP experience excluding Florida, which showed an overall **increase** of 4.1% during this period. So the estimated impact of the HB 119 reforms is a 23.2% reduction in PIP loss costs relative to what the costs would have likely been if no reform had been passed. Pinnacle's 2012 study for the OIR projected an overall reduction in loss costs of 16.3% to 28.7% with a central estimated savings of 22.7%.

However, since 2014, we have seen a small erosion in the cost savings from this legislation. The most recent Fast Track data for the year ending March 31, 2016 shows an increase of 5.0% in claim severity compared to the year ending December 31, 2014 and an increase in arising claim frequency of 2.3% for a **combined increase in PIP loss costs of 7.5%**. This compares to a **4.7% increase in PIP costs countrywide** excluding Florida. This latest Fast Track data also shows a significant increase in Florida's PIP paid claim frequency. In the responses to our claim survey and in follow up conversations with individual companies, we believe that this latest paid claim frequency may be distorted by payments on older claims. We, therefore, are placing primary reliance on the arising claim frequency figures which are more stable and show only a 2.3% increase in claim frequency since 2014. We also note that one of the companies surveyed said that their PIP claim costs are now above the 2012 level (i.e., all of the savings have been eroded).

The cost estimates in this report are generally stated in terms of the impact on claim dollars paid on behalf of the claimant. The impact on claim dollars cannot be used interchangeably with premium savings. This is because a portion of premium is for general overhead (rent, utilities, etc.) and will not decrease proportionately to the claim dollars. Based on the 2013 - 2015 A.M. Best's Aggregates and Averages, Private Passenger Automobile Liability general and other acquisition expenses represent 14.0% of the industry-wide auto liability premiums (this 14.0% is the ratio of general expenses to earned premiums plus other acquisition expenses to written premiums, and excludes agents' commissions, premium taxes and other premium-related expenses). To estimate the premium savings corresponding to the cost savings shown in this report, it is necessary to reduce the cost savings by a factor of 0.86. Thus a 17.5% cost savings equates to 15.1% premium savings.

The savings calculated assume that PIP rates at the time of the implementation of HB 119 were adequate. To the extent that PIP rates were inadequate, it is likely that insurers would have offset the savings from HB 119 against the otherwise indicated PIP rates. We also emphasize that the savings estimates above are statewide averages for PIP coverage only. It is likely that actual savings vary by geographic region. Also, it should be recognized that PIP coverage amounts to only approximately 18.6% of the total personal auto premium paid for a full coverage policy.

Below we discuss each of the reform elements individually.

1. Expansion of Florida Traffic Crash Report Long Form (Lines 130 – 154 of HB 119)

This portion of the statute expanded the circumstances under which the Florida Traffic Crash Report Long Form (Long Form) must be completed. One of the concerns which this section addressed was the possibility that the driver and/or passengers of the vehicles involved in a traffic accident may be misreported. This included “phantom passengers” and “jump-ins” who might then receive fictitious treatment for their injuries.

In order to determine the impact of the Long Form, we reviewed statistics showing the ratio of injured passengers per accident and injured passengers per injured driver as well as the number of claimants per claim. The data for injured passengers was taken from Florida Highway Crash Statistics. As shown in Exhibit 3, Page 1, this data shows a decline of 4.2% in the average number of passengers injured per driver during 2010 - 2012 (prior to the HB 119 reforms) compared to 2013 - 2014. We also examined data from Mitchell regarding the average number of claimants per claim (see Exhibit 3, page 2). This data showed a decrease in the average number of claimants per driver from 2010 - 2012 to 2013 - 2014 of 2.6%.

We also surveyed the top ten private passenger automobile insurers in the state. The companies were generally positive on the impact of this reform, with four of the six responding insurers indicating some positive impact from this change in possibly cutting down the occurrence of staged accidents and “jump-ins.”

We relied primarily on the Mitchell decline in the number of claimants per claim and conclude that the savings from this reform was likely in the 1.0% to 3.0% range.

2. Clinics Must be Licensed (Lines 331 – 334)

This portion of the reform stipulates that an entity providing PIP services shall be deemed a clinic and must be licensed in order to receive reimbursement under PIP. All entities seeking reimbursement under the no fault Law must obtain health care clinic licensure except for:

- hospitals,
- ambulatory surgical centers,
- entities owned or wholly-owned by a hospital,
- clinical facilities affiliated with an accredited medical school, and
- practices wholly-owned by a physician, dentist, or chiropractic physician or by such physicians and specified family members.

The bill also created standards for evaluating whether an entity claiming it is exempt from the requirement to obtain clinic licensure is actually wholly-owned by a physician or other defined medical service provider.

This statutory change addressed concerns that, prior to this change, clinics could avoid being licensed and thus more easily commit fraudulent activities.

In order to estimate the savings associated with this change in requirements, we would need to be able to estimate the percentage of PIP services being provided by unlicensed clinics prior to HB 119 going into effect, and then determine the portion of those PIP services being provided that were fraudulent and/or eliminated due to this provision. Once this is determined, the amount of potential savings should be mitigated because a previously unlicensed clinic could have obtained a license and continued to perpetrate fraud.

In all the research that we have conducted, we were unable to determine an estimate of the percentage of PIP services that were being provided by unlicensed clinics. In our interviews with insurer claim representatives, three of the six respondents believed there had been some positive effect, although they believed the effect to be minimal. The other three believed it has had no measurable effect on PIP losses. We believe that this was a positive step in eliminating potential fraud. In the absence of any data on the impact of this reform, we decided to include this item in our overall anti-fraud estimated impacts as discussed in the following section.

3. Establish Automobile Insurance Fraud Strike Force (Lines 478 – 613)

HB 119 provided for the establishment of the Automobile Insurance Fraud Strike Force (Strike Force). The sole purpose of the Strike Force is to “support the prosecution, investigation, and prevention of motor vehicle insurance fraud.” Insurance companies are allowed to fund the Strike Force activities; however, there are no specific activities required by HB 119 beyond the general mandate stated in their purpose. The Strike Force is a Direct Support Organization (DSO), supporting the anti-fraud efforts of the Division of Insurance Fraud of the Department of Financial Services (Division), state attorneys’ offices, the statewide prosecutor, the Agency for Health Care Administration, and the Department of Health. As such, the Strike Force does not conduct anti-fraud activities itself, but works with other state agencies to support anti-fraud efforts.

The Division was originally established in 1976 to investigate auto liability claims, and has since been expanded to investigate all types of claims. The Division investigators are sworn officers, and insurance companies are required to report suspected fraud to the Division. The Division has put forth significant efforts to combat PIP fraud by establishing dedicated squads in several areas around the state.

Any estimate of potential savings from the Strike Force has a high degree of uncertainty because the funding and activities of the Strike Force do not directly combat fraud, but support efforts of other entities that are already fighting fraud. The discussion herein focuses on the results of all anti-fraud efforts of HB 119, not just those specifically related to the Strike Force.

In order to determine the potential savings from the Strike Force and other fraud related elements from HB 119, we have undertaken the following: review of current anti-fraud efforts in place and the impact of the HB 119 additional anti-fraud provisions; review of insurance company survey results regarding their view of the anti-fraud elements of HB 119; and a review of Division statistics. The goal of the analysis is to determine the additional impact of the legislation over and above the efforts underway in Florida outside of the provisions of HB 119.

a. Discussion with the Division Regarding the Anticipated Impact of HB 119 Anti-Fraud Provisions

Pinnacle reviewed the existing fraud efforts in Florida focused on PIP prior to the implementation of HB 119, and the estimated impact of the anti-fraud aspects of HB 119 on this effort. The Division currently investigates and prosecutes all types of insurance fraud in Florida, including PIP fraud. Specifically, dedicated squads have been established to focus exclusively on PIP fraud, and these squads have been placed in several areas around the state that have significant problems with insurance fraud. Currently, the Division receives insurance fraud reports and tips from consumers, insurance companies, and insurance professionals. In addition, the Division publishes a monthly newsletter, “The PIP Source,” outlining the results of anti-fraud efforts specifically related to PIP and an annual report

with statistics on the results of fraud enforcement efforts.

b. Review of Claim Survey Information Regarding the Impact of the Strike Force

Based on the survey results, insurance companies have either not seen a significant impact related to the Strike Force, or they have been unable to assess the impact of the Strike Force. Also, based on Pinnacle research, the last meeting held by the Strike Force was in December of 2013.

Beyond the Strike Force implementation, insurance companies have seen that the provision for EUO’s has been effective at eliminating fraud. Prior to HB 119, claimants were instructed not to talk directly to insurance companies, but the EUO provision requires they submit to the examination or the claim is denied. This also allows insurers more time to thoroughly investigate suspected fraud. Insurers have not seen any measurable impact from the other anti-fraud provisions in HB 119.

c. Review of Fraud Data

The Division produces an annual report that highlights the results of anti-fraud efforts in the state, and also includes statistics on the results of these efforts. Below are the number of PIP referrals (tips provided to the Division of suspected fraud), presentations for prosecution, arrests and convictions by fiscal year.

Table 3: Florida Division of Insurance Fraud PIP Statistics

Fiscal Year	PIP Referrals	Presentations	Arrests	Convictions
2003/2004	699			
2004/2005	2,625			
2005/2006	3,366			
2006/2007	3,608	187	318	203
2007/2008	3,158	228	221	259
2008/2009	3,624	368	329	169
2009/2010	5,543	440	336	240
2010/2011	6,699	429	352	295
2011/2012	7,748	526	496	355
2012/2013	7,346	802	651	442
2013/2014	6,639	610	558	574
2014/2015	7,240	502	402	424

Since fiscal year 2011/2012, the number of PIP referrals has actually decreased, however there was an increase in referrals of 9.1% in 2014/2015 compared to 2013/2014. For presentations for prosecution and arrests, there was an initial spike in fiscal years

2012/2013 and 2013/2014, but the numbers for fiscal year 2014/2015 are lower than fiscal year 2011/2012. The number of convictions, however, increased significantly subsequent to the implementation of HB 119 and have remained at the higher level.

Conclusion

For the purposes of this report, we have been asked to estimate the impact of the HB 119 anti-fraud provisions on PIP loss costs, including the establishment of the Strike Force. Given the discussion above, we estimate that the combined impact of the anti-fraud efforts on PIP claims has been 0.0% to 0.5% reduction in costs. (This excludes the impact of EUO's, which will be discussed later in the report). The upper end of this range is primarily related to the increase in convictions since the implementation of HB 119. The overall impact on PIP claims of all anti-fraud efforts is greater than this; this is just the portion we are attributing to HB 119.

4. Separation of Death Benefit (Lines 668 – 669 & 777 – 781)

Prior to the implementation of HB 119, the death benefit under PIP was the lesser of the unused PIP benefits and \$5,000. HB 119 provides \$5,000 in death benefits in addition to the \$10,000 in medical and disability benefits.

Exhibit 4 displays the percentage of Florida fatalities per automobile accident during the last 11 years based on data from the “Florida Highway Safety and Motor Vehicles Crash Statistics” reports. Fatalities have declined significantly over this period.

We obtained estimates of the additional costs of the \$5,000 death benefit from the claim surveys, indicating cost increases in the range 0.13% - 0.40%. Based on this input, we estimate a range of impacts for the \$5,000 death benefit of +0.1% to +0.4%, with a central estimate of +0.2%. Note that this is the only HB 119 provision that does not indicate a cost savings.

5. Initial Services within 14 Days (Lines 677 - 679)

Individuals seeking PIP medical benefits are required to receive initial services and care within 14 days after the motor vehicle accident. Initial services and care are only reimbursable if lawfully provided, supervised, ordered or prescribed by a licensed physician, licensed osteopathic physician, licensed chiropractic physician, licensed dentist, or must be rendered in a hospital, a facility that owns or is owned by a hospital, or a licensed emergency transportation and treatment provider. Follow up services and care require a referral from such providers and must be consistent with the underlying medical diagnosis rendered when the individual received initial services and care.

Based on data provided by the IRC and the subsequent data from the OIR PIP data call, the percentage of claimants seeking medical treatments within 14 days has been increasing. This percentage was 77% for accidents occurring in 2005 and had increased to 91% for accidents occurring in 2010 (See Exhibit 5 and tables below). The average cost per claim shows little difference between claimants seeking medical treatments within 14 days and those who wait longer than 14 days.

Table 4: IRC Data - Initial Services Within 14 Days

IRC Data						
Accident Year	All Claims		Initial Treatment <=14 Days Claims			
	Number of Claims	Total Paid	Number of Claims	Total Paid	Percentage of Claims	Percentage of Loss
(1)	(2)	(3)	(4)	(5)	(6)	(7)
N/A	13	54,076	0	0	0.0%	0.0%
1997	1	13,719	1	13,719	100.0%	100.0%
1998	1	12,950	0	0	0.0%	0.0%
1999	1	11,505	0	0	0.0%	0.0%
2000	3	29,280	2	24,080	66.7%	82.2%
2001	4	24,020	3	21,845	75.0%	90.9%
2002	5	37,556	3	19,456	60.0%	51.8%
2003	8	55,270	7	46,146	87.5%	83.5%
2004	30	168,508	26	140,854	86.7%	83.6%
2005	128	970,269	99	766,648	77.3%	79.0%
2006	595	3,973,149	495	3,320,647	83.2%	83.6%
2007	570	3,179,355	513	2,814,819	90.0%	88.5%

Table 5: FL OIR Data Call - Initial Services Within 14 Days

Accident <u>Year</u> (1)	FL OIR Data Call		
	Total # of <u>Claims</u> (2)	Treatment < 14 Days <u># of Claims</u> (4)	Percentage Of < 14 Days <u>Claims</u> (6)
2010	198,850	181,359	91.2%
2011	209,790	190,707	90.9%
2012	208,272	186,942	89.8%
2013	216,148	202,651	93.8%
2014	110,761	104,833	94.6%

The data shown above labelled FL OIR Data Call is from the OIR PIP data call with 2014 data as of June 30, 2014. This data shows the percentage of PIP claimants who seek initial treatment in the first 14 days had increased to 94.6% as of June 30, 2014. The overwhelming majority of claimants are now aware that they must seek treatment within 14 days. The requirement for initial treatment in 14 days also may have caused some claimants with minor injuries to seek treatment immediately rather than waiting and seeing if treatment was necessary.

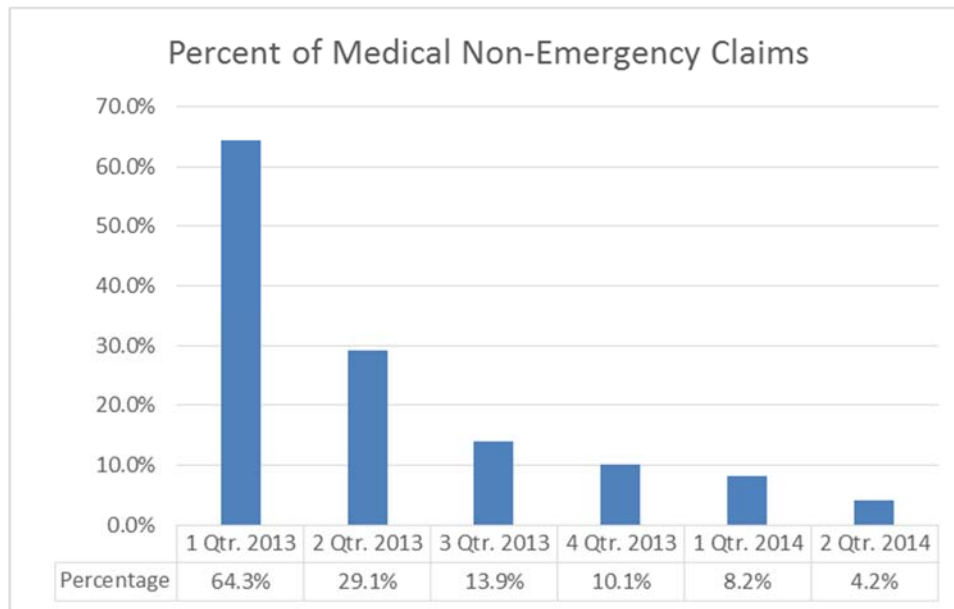
Our claim surveys of the top ten insurers show that the percentage of PIP claimants who seek initial treatment in the first 14 days is now approximately 96%. The fact that in 2014, 94.6% of PIP claimants were receiving initial treatment within 14 days of the accident implies a maximum savings from this feature of the law of approximately 5%. Our claim surveys indicate that the denial rate for this 14 day requirement is approximately 1.0% to 1.5%. We conclude that this feature of the law is resulting in savings of 1.0% to 5.0%, with 2.0% as our best estimate.

6. Limitation on Non-Emergency Conditions (Lines 750 - 754)

HB 119 applies different coverage limits for PIP medical benefits based upon the severity of the initial medical condition of the individual. An individual may receive up to \$10,000 in medical benefits for services and care if a physician, osteopathic physician, dentist, physician's assistant or advanced registered nurse practitioner has determined that the injured person had an emergency medical condition. An emergency medical condition is defined as a medical condition manifesting itself by acute symptoms of sufficient severity that the absence of immediate medical attention could reasonably be expected to result in serious jeopardy to patient health, serious impairment to bodily functions, or serious dysfunction of a body organ or part. For an individual who is not diagnosed with an emergency medical condition, the PIP medical benefit limit is \$2,500.

Exhibit 6 is from the OIR PIP data call and shows the payments and claims which were categorized as non-emergency versus emergency by quarter beginning in the first quarter of 2013 through the second quarter of 2014. The chart below shows the percentage of claims which were categorized as non-emergency. The percentage of claims considered non-emergency has been decreasing steadily since the first quarter of 2013 and was down to 8% in the first quarter of 2014.

Figure 1: Percentage of Medical Non-Emergency Claims



This decline in the number of non-emergency claims is consistent with the information provided in our claim surveys indicating that many of these cases are being litigated, many claimants are seeking an emergency determination post-treatment and some insurers are not making the distinction between non-emergency and emergency in view of the likelihood of litigation.

In order to determine the savings, we focused on the most recent credible data, namely the last quarter of 2013 and the first quarter of 2014. For these two quarters we calculated the reduced severity for the non-emergency claims, and multiplied the savings in severity by the percentage of claims which were deemed non-emergency. This yields an indicated savings of 3.7%, although the savings has been trending downward as more PIP claimants are able to get their injuries certified as satisfying the definition of an emergency medical condition. One concern we have with the data submitted in the OIR data call is that the average severity for non-emergencies is around \$4,100 in the first quarter of 2014, whereas we would have expected it to be around \$2,500 given the HB 119 limit. This may reflect the fact that some insurers are not limiting their non-emergency payments as they are allowed to under HB 119 out of concern for the litigation.

Our claim surveys indicate that the insurance companies believe the savings from this provision of the law are much lower than our estimate above, and may be as low as 1.0%. We estimate the range of savings as between 1.0% and 6.0%, with a central estimate of 4.0%. We believe the estimated savings could ultimately be larger if the courts uphold the non-emergency limitation in the law and all of the insurers implement this limitation.

7. Exclusion of Massage Therapy & Acupuncture (Lines 755 - 776)

Massage therapy and acupuncture are no longer reimbursable under HB 119.

Exhibit 7, Page 1 displays Mitchell data showing massage therapy and acupuncture claims data before and after the effective date of HB 119. This exhibit shows that in the three years prior to HB 119 (2010 to 2012), massage and acupuncture claims amounted to 11.8% of total PIP payments and in the three years after (2013 to 2015), these payments dropped to 1.2%, indicating a potential savings of 10.6%. However, it is unlikely that this level of savings was realized because, as revealed in the claim surveys, many of the massage therapy claims in particular appear to have been recoded to other CPT codes which are allowable, such as manual therapy. The insurers responding to our survey were unanimous in their opinion that a large portion of the potential savings had in fact not been realized due to shifting of the massage therapy claims to other CPT codes, and two insurers said that no savings had been realized. Evidence of this shifting is shown in the attached Exhibit 7, Page 2 based on data from Mitchell.

Based on this evidence and the responses to our claim survey, we have reduced the theoretical savings shown above by 50% to 5.3%. We have selected a minimum impact of 3.0% and a maximum impact of 7.0% on a judgmental basis after reviewing the claim survey responses.

8. Repay Medicaid within 30 Days (Lines 821-823)

The new law added language which stated that “within 30 days after receiving notice that the Medicaid program paid such benefits, the insurer shall repay the full amount of the benefits to the Medicaid program.”

In theory, this change had the potential to increase costs of PIP coverage in Florida. However, it is our understanding that the prior to HB 119, providers in Florida generally went to the PIP insurers first for reimbursement. Even if Medicaid paid first, the insurers had already been repaying Medicaid. So we believe that any increase in costs from this change was negligible. This is also consistent with the responses from our claim surveys.

9. Submission of Revised Claim within 15 Days (Lines 852 - 860)

Changes were made to the statutory process for the payment of PIP benefits, primarily to assist claimants in their claim submissions. A claimant whose claim was denied due to an error in the claim is given 15 additional days to correct the erroneous claim and resubmit it in a timely manner. The insurer must maintain a log of all PIP benefits paid on behalf of the insured and must provide the log to the insured upon his or her request if litigation has initiated. If a dispute between an insurer and claimant occurs, the insurer must provide notice within 15 days of the exhaustion of PIP benefits.

Based on the responses to our claim survey, we do not believe that these provisions had any impact either to reduce or increase PIP costs.

10. Additional 60 Days for Fraud Investigation (Lines 964 - 975)

HB 119 provided that if an insurance company has a reasonable belief that a claim is fraudulent, within 30 days of being notified of the claim, the insurer can notify the claimant that the claim is being investigated for fraud. Once this notification has been made, the insurer then has an additional 60 days to investigate the claim beyond the initial 30 days. If it is ultimately deemed that the claim should be paid, simple interest must be paid by the insurance company to the claimant from the date that initial claim notification was made to the insurer to the date of payment.

This provision would have a potential impact on insurance costs if insurers were not able to adequately investigate claims within the current 30 day period, or if there were claims that an insurance company suspected were suspicious but, due to the limited time period, decided just to pay them.

Based on responses to our claim survey and our understanding of insurer claims procedures prior to HB 119, we estimate that the savings from this provision was minimal, although two of the insurers thought the provision was a positive one to reduce fraud. We have included the impact of this provision along with several others in our anti-fraud savings estimates in Section 3 above.

11. Report All Claims Denied for Fraud to Division of Insurance Fraud (Lines 975 – 977)

HB 119 stipulates that if a claim is denied by an insurance company for fraud, the claim must be reported to the Division.

We believe this provision of HB 119 had a negligible impact. Based on the insurance companies that we surveyed, fraudulent claims were already being reported to the Division prior to the implementation of HB 119; this was not a new practice.

12. Fix Medicare Fee Schedule (Lines 1049 - 1057)

Since 2001, there have been numerous attempts to limit PIP claims through the use of a medical fee schedule. In 2001, the Florida Legislature enacted a fee schedule for a narrow class of PIP claims.

Several years later, the Florida Legislature concluded that a fee schedule for only a narrow class of PIP claims was insufficient to drive down the costs of PIP. In a report commissioned in 2005 and prepared for the Florida Senate by the Committee on Banking and Insurance¹, the Committee found that “[p]remium rates for PIP increased significantly from 2002 to 2003,” and that this increase was attributable to an “increased amount paid for the average PIP claim.”

The Committee recommended that the Florida Legislature:

1. Reenact the no fault law provided that additional reforms are enacted to control costs, most importantly, a medical fee schedule as listed below.
2. Adopt a medical fee schedule for PIP, set at a specified percentage above the Medicare fee schedule. In addition to helping control PIP medical costs, a fee schedule would also reduce litigation over the reasonableness of medical fees and thereby reduce PIP LAE and attorney fee awards paid by insurers.

In 2007, based on the Committee’s report and recommendations, the Florida Legislature enacted a fee schedule for all PIP claims², stating that the reenactment of the PIP Law and the creation of the PIP fee schedule “was intended to be remedial and curative in nature.” The PIP statute requires insurers to pay “[e]ighty percent of all reasonable expenses for medically necessary medical, surgical, X-ray, dental, and rehabilitative services.” Section 627.736(1)(a). The 2007 revision amended the PIP statute to incorporate Medicare fee schedules. Section 627.736(5)(a)(2)(f) provides that an insurer may limit reimbursement to providers to 80 percent of “200 percent of the allowable amount under the participating physicians schedule of Medicare Part B.”

In the marketplace, some insurers who implemented this change were later precluded from utilization of the fee schedules because of several adverse court decisions³. Specifically these cases cited the permissive nature of the revised statute which indicated that insurers “**may**” use the limitations to the Medicare schedule as cited in the statute and the fact that the company’s policies also indicate that the

¹ Comm. on Banking & Ins., Florida’s Motor Vehicle No-Fault Law, Report No. 2006-102 at 62 (2005).

² See Ch. 2007-324, § 19, Laws of Fla. (2007)

³ Kingsway Amigo Insurance Company v. Ocean Health, Inc.; GEICO Indemnity Company v. Virtual Imaging Services, Inc.

company will pay 80% of medical expenses,” defining “medical expenses” as “reasonable expenses for necessary medical, surgical, [and] X-ray services.”

Accordingly, these decisions give the insured the benefit of the doubt given two methods are prescribed and thus required that the higher of the two methods be paid to the insured.

Insurers have noted in their responses to our survey that the fee schedule changes that went into effect in 2007 led to an unexpected deluge of lawsuits related to their application and the “reasonableness” of the amount paid by the carriers under the applicable fee schedule. Under HB 119, an insurer may limit payments for the Medicare fee schedule only if the insurance policy includes a notice at the time of issuance or renewal that the insurer may limit payments pursuant to the schedule of changes specified in the law.

Based on the results of our claim survey and discussions with Mitchell International, Inc. (Mitchell), most carriers had already implemented a fee schedule. Therefore, we believe that any savings resulting from the HB 119 law change would be small. However, we note that the claim survey indicates that many lawsuits continue to be filed challenging the validity of the fee schedules even for companies who followed the OIR memorandum for giving notice to their policyholders that their policies were subject to the fee schedules. The outcome of these lawsuits could have a significant impact on the savings resulting from HB 119.

We examined data from Mitchell (Exhibit 8), which indicates that the average percentage reduction in PIP payments due to the medical fee schedules has declined from an average of 27% before HB 119 to 22% after HB 119. These numbers may not include some smaller carriers who did not use fee schedules in the past and now do. The Mitchell data also shows an average increase in fee schedule usage from 2013 to 2015 of 13.6%, which produces an estimated savings of 3.0% from this provision of the law. We have assumed a savings of 2.0% to 4.0%.

13. Insureds Must Comply with Policy Conditions/Examination Under Oath (Lines 1428 - 1439)

The results of our survey indicate that several insurers viewed this change positively, and one indicated a savings of 7% from this law change, although others believed the savings to be minimal. Given the mixed survey results and the lack of actual data, we have assumed a small overall savings from this provision of 0.5% to 1.0%, with a best estimate of 0.7%.

14. Insureds Refusal to Submit /Failure to Appear at Two Medical Exams (Lines 1522 - 1525)

This section of the law provides that if a person unreasonably refuses to submit to or fails to appear at an IME, the PIP carrier is no longer liable for subsequent PIP benefits. An insured's refusal to submit to or failure to appear at two examinations raises a rebuttable presumption that the insured's refusal or failure was unreasonable.

We note that this change should address the case law in *Custer Medical Center v. United Automobile Insurance Co.*, and generally relieves insurers in these cases of liability for PIP payments.

The results of our claims survey indicate that insurers believe that the savings from this change have been positive but minimal. We estimate the savings at 0.1% to 0.5%, with a central impact at 0.2%.

15. Attorney Fees Calculated Without Contingency Fee Multiplier (Lines 1543 - 1545)

HB 119 **requires** that “upon request by either party, a judge must make written findings, substantiated by evidence presented at trial or any hearings associated therewith, that any award of attorney fees complies with this subsection. Notwithstanding s. 627.428, attorney fees recovered under s. 627.730-627.7405 must be calculated without regard to a contingency risk multiplier.

Per the 2011 PIP Working Group Report:

“Currently, cases involving PIP litigation are subject to the award of a contingency Risk Multiplier. *Compensation Fund v. Rowe* established the precedent that courts could use a contingency risk multiplier in calculating the attorneys’ fees awarded pursuant to a “fee-shifting” statute. However, in a later decision, *Sarkis v. Allstate Insurance Company*, the Court acknowledged it never intended to vest trial or appellate courts with the ability to apply attorneys’ fees in statutes that impose “penalties” on parties who do not prevail in litigation. The Court has refused jurisdiction from certified questions from the Third and Fifth District Court of Appeals regarding the application of the multiplier for attorneys’ fees resulting from penalty based fee statutes. The result has been conflicting decisions in the Fifth and First District Courts of Appeals. The main controversy in these cases involves the essential requirements found in *Rowe* that one of the underpinnings for the award of the multiplier would be that it is established that the relevant market requires a contingency fee multiplier to obtain competent counsel. It is noted in the Fifth Districts’ case *Progressive Express Insurance Co. v Shultz* the Court noted that “[c]ommon sense also plays a role here. We are not so isolated from the world around us to know that few people have any difficulty retaining competent counsel in these circumstances. Our docket, and the dockets of the trial courts in Central Florida, has hundreds, and perhaps thousands, of PIP suits pending at any given time.” In addition to capturing the increased frequency of lawsuits, a request for information regarding any change in severity was made of the insurance industry. Based on information from a survey conducted by the Property Casualty Insurers Association of America (PCI) and Personal Insurance Federation of Florida (PIFF), from 2008 through the third quarter of 2011, total attorneys’ fees have represented approximately 5 percent of total No-Fault losses and loss adjustment expenses (LAE). Between 2009 and 2011, the amounts paid to plaintiff attorneys have grown nearly three times faster than amounts paid to defense attorneys, which is offered to support the insurers’ position that they currently allocate more resources towards the increasing number of No-Fault lawsuits. However, data from the industry does not support that the development of attorneys’ fees represents an increase of severity. The attorneys’ fees impact has been the result of frequency in the number of demands and suits filed and the perpetuation of these settlements with attorneys’ fees awarded consistently over hundreds of

lawsuits where the underlying claim may be pennies on the dollar. Information from Farmers Insurance Company submitted to the House of Representatives Insurance & Banking Subcommittee revealed a case study example of one global settlement with one provider represented by one attorney for over 300 cases. The underlying indemnity to the provider was \$69,694 while the attorney received over \$890,000 in fees for the global settlement.”

We have attempted to verify the use of a contingency fee multiplier by district in our claim surveys. It is our understanding that multipliers have been allowed in Escambia County, Seminole County and the First District Court of Appeals (DCA) in Florida pursuant to *Massie v. Progressive Express*. This case contradicts *Progressive v. Schultz*. Our understanding is that the *Massie* case requires a showing that a party would have difficulty securing counsel without the opportunity for a multiplier. This implies that it did not apply to all PIP cases in the First DCA, but only to cases with an affirmative showing that they would have had difficulty in securing counsel without the use of contingency multipliers. Our discussions with company claim representatives indicate that only a minority of cases outside Escambia County have involved multipliers.

To arrive at our savings estimate, we determined the percentage of the claims in Florida that came from Escambia County and added 10% of the PIP medical payments from the remainder of the counties in the First DCA as the assumed number of cases which have successfully obtained multipliers. We then multiplied this percentage by the estimated 5% of PIP payments that went to attorney fees (cited above from the study by PCI and PIFF) and a 2.5 multiplier to arrive at an estimated savings from elimination of the multiplier of 0.2% (See Exhibit 9).

16. Loss of License to Practice for 5 Years/Reimbursement for PIP 10 Years (Lines 1746 - 1751)

A licensed health care practitioner who is found guilty of fraud under this statute will lose their license to practice for five years and will not be eligible to receive PIP reimbursements for ten years.

The impact of this provision is dependent on its enforcement and the effect of this enforcement to deter medical providers from involvement in fraudulent schemes due to the potential loss of license to practice. The impact of this provision is difficult to estimate. There certainly is the potential for a positive impact if the loss of license becomes a very real possibility, but given the small number of prosecutions and convictions of health care providers for fraud, it would be difficult to predict a significant impact without increased levels of convictions. The table below shows the number of convictions of providers for PIP fraud based on the Division statistics from 2004 – 2011:

Table 6: Provider Convictions for PIP Fraud

Fiscal Year	Provider Convictions
2004/2005	21
2005/2006	18
2006/2007	16
2007/2008	24
2008/2009	11
2009/2010	25
2010/2011	35

The number of providers convicted yearly has fluctuated, but has been as low as 11 and as high as 35 for the last year that data is available. So the actual percentage of providers being convicted was a small number of total providers, and was also a small percentage of the number of cases referred to the Division.

Prior to HB 119, the penalties for fraud were significant, so to the extent that those penalties were a deterrent to providers for committing insurance fraud, the addition of a five year loss of license and a ten year loss of the privilege for PIP reimbursement are not be likely to provide an additional deterrent. Prior to HB 119, medical providers convicted of insurance fraud faced prison time, fines, and

restitution. Depending on the extent of the fraud, the prison time can be significant, and certainly greater than ten years. Therefore, to the extent that a significant prison sentence is not a deterrent, the enacted penalties in HB 119 would not be an additional deterrent.

We also reviewed the responses to our claim survey and have gleaned that insurers have found that this provision did not result in any significant savings in PIP costs. Given this, we estimate that the medical provider loss of license penalties and loss of the right to receive PIP reimbursements for ten years had a negligible impact on PIP costs.

Bodily Injury/Uninsured/Underinsured Motorists Coverage

Injured accident victims in Florida whose medical bills are not paid by PIP can sue for excess economic loss benefits. They can additionally sue for “pain and suffering” if the injuries meet the verbal threshold criteria in Florida law. Therefore, the reduction in PIP benefits due to HB 119 has likely resulted in an increase in BI costs. This increase in costs is not be equivalent to the PIP reduction since the insured’s recoveries under BI or UM/UIM will be reduced by their percentage of fault under Florida’s comparative negligence law.

As shown on the attached Exhibit 2 our estimate of the corresponding increase in BI and UM/UIM premiums is 1.6% to 4.9%, with a best estimate of 3.2%.

Premium Impact

Applying the estimated PIP, BI and UM impacts to the Florida average premiums for 2015 produces the estimated impacts below.

Table 7: Estimated Premium Impacts of PIP Reform

Statewide Average Premium Impact				
Auto Insurance Coverage	Current Average Rate		Repeal of No Fault	
			Revised Average Rate	Percentage Savings
Bodily Injury	329.22		339.76	
Personal Injury Protection	219.10		186.02	
Uninsured Motorist	111.60		115.17	
Property Damage	180.06		180.06	
<u>Liability Subtotal</u>	<u>839.98</u>		<u>821.01</u>	2.3%
Comprehensive	102.03		102.03	
Collision	267.50		267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>		<u>1,190.54</u>	1.6%

In addition, the estimated impact considering only the mandatory coverages (PIP and PD) is an 8.3% savings.

Analysis of Repeal of no fault Insurance

Findings

If no fault insurance is repealed in Florida, we estimate an overall reduction in premiums of 9.6% on the liability coverage package or \$81 per car annually for the average driver. This assumes that the current PIP coverage will be eliminated with the repeal of no fault. Drivers electing to replace no fault coverage with \$2,500 first party MP coverage will save an estimated 4.9% or \$41 per car annually on the liability premium. For drivers electing to buy \$5,000 in MP coverage, the liability premium would decrease by 1.0%, or approximately \$9.

For all coverages combined, the estimated premium decrease is 6.7% without MP coverage. For insureds that select \$2,500 in MP coverage, the estimated premium decrease is 3.4%. For insureds electing \$5,000 in MP coverage, the estimated premium decrease is 0.7%.

These estimated effects are the result of our research team's review of prior no fault repeals, analysis of the 2014 IRC closed claim automobile accident injuries data and claim frequency and severity data from the Fast Track Monitoring System.

Analysis

Pinnacle was requested to evaluate the impact on insurance costs of repealing the current no fault law in Florida. To determine this impact, we evaluated the probable impact on the BI loss costs using several methods.

1. **IRC Florida PIP Data – Claim Examiner's Evaluation Regarding Tort Eligibility**

The first method employed the use of the 2014 IRC closed claim PIP loss data to estimate the impact on BI pure premium. We also analyzed the Florida IRC data in comparison to other no fault states to assess the relative success of the Florida law in achieving reductions in BI costs.

2. **Comparison of Florida to Tort States**

We then compared Florida's loss data as measured by the NAIC Fast Track data to similar tort states to evaluate the savings in BI costs which have resulted from Florida's no fault system.

3. **Effect of Introduction of no fault Laws**

We conducted a review of the effect of the introduction of no fault laws on BI losses.

4. **Experience of States That Have Repealed no fault Laws**

We have evaluated the experience for those states which have repealed no fault laws.

5. IRC Ground Up Analysis

We have completed a ground up claim analysis of the PIP claims in the IRC database to estimate the impact on other auto insurance coverages and on the health care system.

1. IRC Florida PIP Data – Claims Examiner’s Evaluation Regarding Tort Eligibility

The IRC study segregates PIP losses into separate categories based upon the claims handler’s evaluation. The questions asked in the survey are shown below:

1. In your judgment, does this claim QUALIFY for a BI tort recovery under the current no fault law whether or not a tort claim is being pursued?
2. For those claims that did not qualify under the current state threshold, would they be eligible for recovery if the no fault threshold did not exist?

With respect to the first question, the data in the table below indicates that PIP claims that resulted in 49% of PIP losses would be eligible to pursue a tort recovery.

Table 8: Does Claim Qualify for Tort Recovery

Response	Number of Claims	Total Economic Loss	Average Economic Loss	% of Total PIP Loss
Qualifies	239	\$6,850,971	\$28,665	49.2%
Doesn't Qualify	427	\$5,847,308	\$13,694	42.0%
Unknown	112	\$1,213,544	\$10,835	8.7%
Total	778	\$13,911,823	\$17,882	

The IRC survey further asked whether the claims that did not qualify under the current state threshold would be eligible for recovery if the no fault threshold did not exist. As shown below, the claim examiners indicated that an additional 143 claims, representing approximately \$1.9 million of PIP economic losses, would become eligible for a tort action if the no fault threshold did not exist.

Table 9: Would Claim Qualify for Tort if No Fault Threshold Did Not Exist?

**Additional Losses Eligible for Tort Action
if No-Fault Threshold Did Not Exist**

Claims	Total Economic Loss	Average Economic Loss
143	\$1,872,010	\$13,091

Therefore, on a pure additional loss basis, this would indicate that the repeal of the threshold would produce an increase of 27.3% (\$1,872,010/\$6,850,971) in economic losses from claims that would now be eligible for BI.

Based on this analysis, we have selected 25% as our estimate of additional BI losses which would be transferred from PIP based on claims that are currently not eligible for tort recovery but would become eligible after the repeal of no fault.

We anticipate that these additional claims would have a greater impact on BI losses than 25% due to the fact that the amount of BI loss payment also includes a non-economic loss component. The 2014 IRC study indicates that on a countrywide basis, the ratio of the average BI payment to the BI economic loss decreases in direct proportion to the size of the economic loss as follows:

Table 10: Ratio of BI Payment to BI Economic Loss

Economic Loss Interval	Number of Claimants	Average Economic Loss	Average BI Loss Payment	Ratio of BI Payment to Economic Loss
<500	2,358	249	759	3.05
501-1,000	1,502	747	1,746	2.34
1,001-2,000	2,283	1,484	2,984	2.01
2,001-5,000	4,742	3,365	5,837	1.73
5,001-10,000	3,406	7,110	10,890	1.53
10,001-25,000	2,640	15,429	19,602	1.27
25,001-50,000	801	35,231	40,134	1.14
<u>>50,000</u>	<u>709</u>	<u>178,354</u>	<u>84,877</u>	<u>0.48</u>
Total	18,441	13,051	11,934	0.91

Taking the ratio of BI payment to economic loss from the chart above for the average severity of the additional losses (\$13,091), the estimated increase including non-economic losses is 31.8% (.25 x 1.27).

This is the estimated increase in the BI losses which would result solely due to the additional claims which would now be eligible for tort recovery given the elimination of no fault. However, if the current no fault law were to be repealed, there would also be an additional impact resulting from the fact that BI awards today are currently reduced by the PIP benefits. As such, it is necessary to quantify this additional impact.

From the 2014 IRC study, for those Florida BI losses which are subject to the threshold, general damages (pain and suffering) and special damages (economic loss) represent 69% and 31%, respectively, of total BI payments as compared to 60% general damages and 40% special damages countrywide. This implies that approximately 13% of the total loss has been transferred to PIP, as a 13% reduction in special damages losses would produce a 31% ratio of special damages to total losses $[(.40 - x) = .31(1 - x)]$. The indicated impact on BI losses would thus be $1.00/0.87 = 14.9\%$. Therefore the total indicated increase to the BI losses which would result from a repeal of the threshold would be the combination of the 31.8% increase due to additional claims eligible for tort recovery plus 14.9% which is attributable to the current PIP claim payments which would now be recoverable under BI. This produces an overall increase in BI losses of 46.7%.

This is the impact for those losses which are covered by the no fault law. The Florida law would not be applicable to claims involving motorcycles and out of state accidents. Accordingly it is necessary to adjust the impact to account for the fact that losses not subject to the no fault law would be unaffected by these reforms. Based upon the 2014 IRC Florida data, 93.5% of the BI losses were subject to a tort threshold under the no fault law. Therefore, 6.5% of the BI losses were covered under tort and would be uninfluenced by the repeal of no fault. As such the indicated increase of 46.7% in BI losses would become 43.7% $(.467 \times .935)$. This would translate to an increase of 37.6% in BI premium $(.437 \times .86)$ after making the adjustment for fixed expenses.

We additionally examined the IRC Florida BI loss data by size of economic loss in order to validate this estimate. If the Florida threshold was successful in eliminating the less severe accidents from tort recovery, we would expect that the Florida distribution of BI loss by size of economic loss would have fewer claims in the lower economic loss categories than states without a no fault threshold. By comparing this difference in the amount of losses eliminated, it is possible to quantify the savings achieved by the Florida no fault law. The inverse of the savings would produce the cost increase which would be associated with the repeal of the no fault law.

Set forth below is the distribution of BI losses paid above selected dollar intervals of economic loss for Florida and Countrywide excluding no fault states:

Table 11: Distribution of BI Losses Paid

(1)	(2)	(3)	(4)	(5)
Economic Loss Interval	Florida % of BI Payments	Countywide % of BI Payments	Indicated Savings	Indicated BI Increase
> \$5,000	87.8%	74.8%	14.9%	17.5%
> \$7,500	84.6%	65.8%	22.2%	28.5%
> \$10,000	79.3%	58.5%	26.3%	35.6%
> \$12,500	73.4%	53.2%	27.5%	37.9%
> \$15,000	66.2%	48.7%	26.5%	36.0%

As can be seen, the percentage of losses above the dollar intervals are appreciably different for Florida since there are a smaller percentage of lower dollar claims. The indicated savings and inverse pricing which is implied by this is set forth in columns 4 and 5, respectively. These indicated increases in BI losses would be directly comparable to the 31.8% increase determined above since this would only measure the effect of losses which were eliminated by the threshold, and not include the additional effect of the PIP offset to the BI awards.

2. Comparison of Florida to Other Similar No Fault States

For no fault states, the IRC Bldata indicates whether the claim was subject to a tort threshold. If the claim was subject to a threshold, the claim is identified by the type of loss which was used or could be used to overcome the tort threshold. Accordingly, it is possible to analyze the Florida, New Jersey and Michigan data by type of loss to compare how the threshold was overcome in each state (Note: for New Jersey, this data includes only those claims where the no fault option was selected).

Unfortunately, New York data on this detail was not available from the IRC report due to a reporting issue. We chose New Jersey and Michigan because of the similarities in verbal thresholds. Set forth below are the percentage of BI losses paid by each category of injury for each state.

Table 12: How the Tort Threshold was Overcome

How Threshold was Overcome	Michigan	New Jersey	Florida
Death	7.1%	13.1%	2.0%
Dismemberment	0.0%	0.3%	1.1%
Disfiguration	9.7%	6.5%	2.5%
Fractures	20.3%	11.4%	7.4%
Fractures only	1.4%	0.7%	0.4%
Fracture together with Permanent Injury, Loss of Body Function, & Disability	0.0%	1.1%	0.4%
Fracture together with Permanent Injury, Loss of Body Function	0.0%	0.0%	0.0%
Fracture together with Permanent Injury & Disability	2.7%	5.1%	2.8%
Fracture together with Permanent Injury	0.0%	0.0%	0.0%
Fracture together with Loss of Body Function & Disability	5.5%	0.0%	0.0%
Fracture together with Loss of Body Function	1.2%	0.0%	0.0%
Fracture together with Disability	9.5%	4.6%	3.8%
Loss of Body Function	41.7%	4.4%	3.2%
Loss of Body Function only	15.6%	0.2%	1.8%
Loss of Body Function together with Disability	19.0%	3.5%	0.2%
Loss of Body Function together with Permanent Injury & Disability	7.1%	0.7%	0.9%
Loss of Body Function together with Permanent Injury	0.0%	0.0%	0.4%
Disability	12.1%	30.1%	40.9%
Disability only	8.1%	6.6%	11.3%
Disability together with Permanent Injury	4.0%	23.5%	29.6%
Permanent Injury			
Permanent Injury only	0.7%	24.2%	21.2%
Other	8.4%	10.0%	21.5%
Total	100.0%	100.0%	100.0%

For those claims for which multiple categories were selected, they have been assigned to a major category based upon the following priority: fractures, loss of body function, disability and permanent injury.

As can be seen from this data, the percentage of losses in Florida which result in permanent injury and disability (62.1%) is higher than in Michigan (12.8 %) and New Jersey (54.3%). Moreover, the other category for Florida at 21.5% is also much higher than Michigan (8.4%) and New Jersey (10.0%).

Accordingly, this data supports the claims of those critics of the Florida no fault law who believe that the verbal threshold in Florida has not been very effective in reducing the overall amounts of tort claims as originally intended by the introduction of a verbal threshold. The permanency and disability standards appear to be a weakness in the current Florida PIP law, as they allow many more claims into the system compared to the Michigan and New Jersey laws. If the no fault law is retained in Florida, a comparison of the effectiveness of the tort threshold between Florida and the other no fault states should be undertaken. This would provide insight into the differences in the effectiveness of the threshold definitions, and may also provide direction for potential changes to the threshold or its application in Florida.

Additionally, we have tested the effectiveness of the current law by examining the BI Fast Track data for Florida as it compares to other no fault and non no fault states.

First regarding other no fault states:

Table 13: Year Ending First Quarter 2016 BI Fast Track Data

State	Tort Threshold	BI Paid Claim Frequency	BI Arising Claim Frequency	BI Severity	BI Paid to PD Paid Claim Frequency	BI Arising to PD Paid Claim Frequency	BI Paid to PIP Paid Claim Frequency	BI Arising to PIP Arising Claim Frequency	2014 IRC % PIP Eligible for BI Claim
Florida	Verbal	10.36	17.11	\$20,652	0.265	0.438	0.501	0.668	49
Michigan	Verbal	1.44	3.55	\$43,841	N/A	N/A	0.179	0.287	21
New York	Verbal	4.64	11.84	\$39,090	0.111	0.282	0.326	0.540	29
New Jersey	Verbal	4.46	12.22	\$39,974	0.115	0.316	0.409	0.628	N/A
Hawaii(a)	5,000(a)	2.11	6.38	\$28,450	0.057	0.171	0.246	0.497	30
Minnesota	4,000	2.40	5.41	\$25,065	0.089	0.201	0.253	0.451	50
Utah	3,000	7.33	12.09	\$16,450	0.212	0.349	0.599	0.689	37
N. Dakota	2,500	1.58	3.71	\$22,562	0.063	0.149	0.261	0.483	N/A
Kansas	2,000	3.46	6.32	\$21,867	0.122	0.224	0.468	0.552	42
Kentucky	1,000	6.52	10.29	\$20,516	0.219	0.345	0.544	0.615	N/A

(a) Hawaii revised its Reparations System in 1998. BI settlements are reduced by a minimum of \$5,000, or the amount of PIP benefits incurred on the plaintiff's behalf, up to \$10,000.

The fact that Florida's BI to PD claim frequency ratio is significantly higher than in New Jersey and New York (.265 versus .115 and .111 respectively for paid claims, and .438 versus .316 and .282 for claims arising) provides evidence that the Florida no fault law has not been as effective in reducing lawsuits as other verbal threshold states. (Note: the New Jersey Fast Track experience reflects a combination of the threshold and no threshold options which are available in the state, although the threshold option is purchased by over 90% of New Jersey residents.) The BI to PIP ratio is also higher in Florida than other states except for Kentucky and Utah, and is much higher than the ratio for Michigan. Michigan is the no fault state which is generally regarded as the state having the strictest verbal threshold law. Comparable Michigan ratios for BI to PD are not meaningful for this analysis since in Michigan, PD is also subject to a no fault law.

Therefore, this data indicates that the amount of increase in BI losses which would be expected from the repeal of the Florida no fault threshold law would not be as significant as would have been expected if the Florida no fault law was more effective in reducing BI claims.

3. Comparison of Florida to Tort States

In addition we have compared the Florida Fast Track data to other representative tort states and countrywide data.

Table 14: Fast Track Data Ending 1st Quarter 2016

State/Region	BI Claim Severity	BI Paid Claim Frequency	BI Arising Claim Frequency	BI Loss Cost	PD Paid Claim Frequency	BI Paid to PD Paid Claim Frequency	BI Arising to PD Paid Claim Frequency
Florida	20,652	10.36	17.11	214.00	39.08	0.265	0.438
Countrywide excl. FL	13,729	9.19	13.88	126.16	35.67	0.258	0.389
Illinois	17,546	7.09	10.50	124.39	35.54	0.199	0.296
California	13,098	10.19	16.47	133.45	41.24	0.247	0.399
Ohio	11,329	7.92	11.45	89.72	32.38	0.245	0.354
Texas	12,872	10.09	17.24	129.84	46.04	0.219	0.374
Connecticut	23,126	9.93	15.89	229.72	41.06	0.242	0.387

As expected, the claim severity for BI in Florida is significantly higher than most tort states which would indicate that the law has been effective in eliminating smaller, less serious claims from BI coverage. Moreover, the loss cost for Florida is dramatically higher than the selected states and countrywide, with the sole exception of Connecticut. As such, we conclude from this data that the Florida BI experience is significantly worse than would normally be expected for a state with a verbal threshold. (Note: there are numerous other reasons which could account for the absolute difference in loss costs between different states, such as population density and other demographic factors. Therefore, this sole observation would not imply that there have been no cost savings in Florida due to no fault.)

4. Effect of Introduction of No Fault Laws

It is instructive to review past insurance data in order to determine the impact of the introduction of prior no fault laws on insurance losses. The most readily available data to use for this type of analysis is the NAIC’s Fast Track experience which first became available in 1975. As Florida’s law initially became effective in January 1, 1975, it is not possible to review Florida experience on a pre-no fault basis. Similarly, most no fault states became effective prior to 1975 and are therefore unavailable for analysis.

However, North Dakota (\$2,500 medical threshold, 60 days disability) introduced no fault effective January 1, 1976. Therefore, we are able to evaluate this state’s data on a pre and post no fault basis. Specifically, we have reviewed claim frequency, claim severity and loss costs. This data is set forth below.

Table 15: North Dakota BI Pre-no fault Fast-Track (Year ending December 1975)

BI Frequency	5.27
BI Severity	\$2,970
BI Loss Cost	\$15.66

Table 16: North Dakota Post no fault BI Cost and Frequency

Year-ending	Frequency	Severity	Loss Cost
June 1977	1.89	6,602	12.47
September 1977	1.63	7,676	12.49
December 1977	1.62	7,676	12.47
March 1978	1.58	7,179	11.32
June 1978	1.70	8,016	13.59
Average	1.68	7,430	12.47

As can be seen, the post no fault BI pure premiums were approximately \$12.50 in three of the five year-ending quarters and averaged \$12.47 over the entire interval. Therefore, assuming a post no fault pure premium of \$12.50 would imply an actual reduction in BI pure premium of 20% ($12.50/15.66 = .798$). This equates to an assumed frequency reduction of 69% ($1.63/5.27$) and a claim cost increase of approximately 159% ($7,676/2,970$).

A reverse cost estimate would imply that if no fault were to be repealed at that time, the BI losses would increase by 1.00/0.80 or 25%. With regard to the individual components of loss costs, frequency would be expected to increase 223%, and severity to decrease by approximately 61%. However, changes of this magnitude to the individual components would not be expected in Florida due to the fact that Florida's BI claim frequency and claim cost are significantly higher than North Dakota's.

This estimate of the impact of the repeal of no fault on BI costs is based on a \$2,500 monetary threshold, which on an inflation adjusted basis would be approximately \$10,000 today. Also, Florida uses a verbal threshold which cannot be readily compared to the North Dakota threshold.

5. Experience of States That Have Repealed No Fault Laws

Additionally, we have evaluated the experience for those states which have repealed their no fault laws. The following states have repealed their no fault laws since 1991.

Table 17: States That Have Repealed No Fault Laws

State	Date of no fault Repeal	Dollar Threshold
Nevada	01/01/1980	\$750
Georgia	10/01/1991	\$500
Connecticut	01/01/1994	\$400
Colorado	07/01/2003	\$2,500

These states had a dollar threshold lower than the current Florida law provides. As such, the impact experienced in these states would be expected to be less than that anticipated for Florida, as fewer BI losses were eliminated due to the weaker thresholds. Nevertheless, it is instructive to review the post-repeal data in these states to analyze what actually occurred with the repeal of no fault.

In Georgia, the increase in claim frequency was approximately 26% to 34% higher than the increase in countrywide claim frequency based on the Fast Track data one year after the repeal of the no fault law. Claim severity decreased approximately 13% to 17%, with a resulting increase in pure premium of 8% to 12%. Given the low threshold in Georgia, it would be expected that the change would be much less than anticipated in Florida.

In Nevada, the claim frequency increased by approximately 57% to 66% with a corresponding reduction in BI claim cost of 23% to 29%. This resulted in an overall increase in pure premium of approximately 17% to 24%, with an average increase of 18% over this time interval.

In Connecticut, the claim frequency increased by approximately 20% to 36% with a corresponding reduction in BI claim cost of between 19% to 26%, resulting in an overall change in pure premium of approximately -3% to +4%. It would appear that there were other mitigating factors which affected the insurance losses in Connecticut, which unfortunately masks the actual effect of the no fault repeal.

As shown in the table below, in Colorado, the claim frequency increased by approximately 102% to 129% with a corresponding reduction in BI claim cost of approximately 35%. This resulted in an overall increase in pure premium of approximately 32% to 51% with an average increase of 45% over this time interval.

Countrywide data for this same time interval shows that pure premium trends were generally flat. Therefore, it is not necessary to adjust these indications for any inflationary or other trends which may have been applicable at that time.

Table 18: Colorado Fast Track Data

FAST TRACK PLUS™

Private Passenger Auto Loss Data and Trends

Colorado

Year Ending	Bodily Injury				Percent Changes From 2003 – 2		
	Pure Premium	Paid Claim Freq	Paid Claim Cost(\$)	Arising Claim Freq	Pure Premium	Paid Claim Freq	Paid Claim Cost(\$)
2003 - 1	69.78	0.34	20,510	0.66			
2003 - 2	70.93	0.35	20,151	0.66			
2003 - 3	72.18	0.37	19,268	0.74			
2003 - 4	74.54	0.42	17,871	0.86			
2004 - 1	76.44	0.49	15,523	0.98			
2004 - 2	82.02	0.57	14,283	1.08			
2004 - 3	86.68	0.65	13,397	1.12			
2004 - 4	93.62	0.71	13,158	1.11	32%	102%	-35%
2005 - 1	100.36	0.76	13,277	1.08	41%	115%	-34%
2005 - 2	104.47	0.78	13,405	1.07	47%	121%	-33%
2005 - 3	105.68	0.80	13,172	1.06	49%	128%	-35%
2005 - 4	106.07	0.81	13,143	1.04	50%	129%	-35%
2006 - 1	107.18	0.81	13,314	1.02	51%	129%	-34%
Average Change					45%	121%	-34%

6. IRC Ground Up Analysis

As an additional estimate of the impact of the repeal of no fault, Pinnacle performed a ground up analysis of IRC PIP claims to determine the disposition of the current PIP claims. The following assumptions were made regarding the existing Florida PIP claims:

- 1. For claims that currently meet the tort threshold in the no fault system, the current recovery is:**

Current BI Paid Loss + Current PIP Paid Loss

If PIP is repealed, the estimated new losses would all be paid under liability and would be:

Current BI Paid Loss + (Current PIP Economic Loss * Adjustment for Ratio BI Paid Loss to BI Economic Loss) – All Paid under BI

- 2. For claims that do not meet the current tort threshold, but would be eligible for tort recovery if no fault was repealed, the current recovery is:**

Current PIP Paid Loss + Current BI Paid Loss (for Medical Costs in Excess of Limit)

If PIP is repealed, the new loss would be:

(Current PIP Paid Loss + Current BI Loss) * Adjustment for Pain and Suffering

- 3. For claims that do not meet the current tort threshold, and would not be eligible for tort recovery if no fault was repealed, the current recovery is:**

Current PIP Paid Loss

If PIP is repealed, the new loss would be:

Current PIP Economic Loss subject to MP Limit, paid under MP Coverage

Under these assumptions, the calculation of the impact of the repeal of no fault is shown in the chart below.

Table 19: Ground Up Analysis of IRC PIP Claims

(1)	Current PIP Paid Losses	4,634,365
	<u>Additional BI Losses</u>	
(2)	PIP Losses for for Claims that Currently Meet Threshold	1,987,641
(3)	Paid Loss For Claims That do not Qualify Today, Will When Repealed	901,015
(4)	Non-Economic Loss For Claims That do not Qualify Today, Will When Repealed	243,276
(5)	Total Additional BI Losses	3,131,932
	<u>New Medical Payments Losses</u>	
(6)	Medical Loss For Claims That do not Qualify Today, Will Not Qualify When Repealed	3,906,562
(7)	Subject to \$2,500 Limit	589,248
(8)	Subject to \$5,000 Limit	1,061,656
	<u>Current Losses</u>	
(9)	Current BI Losses	5,375,863
(10)	Current PIP Losses	4,634,365
(11)	Total Current Losses	10,010,228
	<u>Impacts</u>	
(12)	Impact on BI Losses	58.3%

We begin by estimating the increase in BI losses. These increased losses come from the current PIP paid losses from PIP claims that qualify for tort recovery, and from the PIP paid losses for claims that do not currently qualify for tort recovery but will after no fault is repealed. For this group of new claims, an adjustment for pain and suffering was added based on the 27% assumption used above. This produces additional BI losses of \$3.1 million as shown above in line 5.

We then estimate the MP losses, which are the medical losses associated with PIP claims that do not qualify for tort recovery today and will not qualify for tort recovery when PIP is repealed. We estimated losses for both the \$2,500 and \$5,000 MP limit.

This analysis produces an overall estimated increase in BI losses of 58.3%.

Conclusion – BI Loss Impact Resulting from the Repeal of No Fault

The estimated increases in BI losses based on the above analyses are summarized below.

1. IRC Florida PIP Data	43.7%
2. Effect of Introduction of No Fault Laws – North Dakota	25.0%
3. Effect of Repeal of No Fault Laws	
a. Georgia	8.0% - 12.0%
b. Nevada	17.0% - 24.0%
c. Connecticut	-3.0% - 4.0%
d. Colorado	32.0% - 51.0%
4. Ground Up Analysis	58.3%

The following considerations apply to the estimate of the increase in BI losses:

- A comparison of Florida Fast Track experience to other representative tort states and countrywide is inconclusive since the Florida experience has recently deteriorated.
- Nevada and Colorado both had dollar thresholds as compared to the verbal threshold which is in effect in Florida.
- The Colorado increase is particularly applicable here as the Colorado no fault law was repealed most recently.

Accordingly, we conclude that a repeal of the no fault law in Florida can reasonably be expected to result in an increase in BI claims losses of approximately 32% to 58%, and we have selected a point estimate of 45%. This equates to an average 38.7% increase in BI premium. Additionally, for the UM/UIM coverage, we estimate that the repeal would result in a similar increase in the UM portion of the UM/UIM coverage with no effect on the UIM portion since the losses under this coverage would not be significantly affected by the repeal of no fault. Based on the 2012 IRC data, the UIM losses represent 75% of the total UM/UIM losses, such that the overall impact on the UM/UIM losses would be an 11.3% increase. This equates to an average 9.7% increase in the UM/UIM premium.

Optional Medical Payments Coverage

Pinnacle was also requested to review the cost impact of an optional MP coverage with a limit of \$2,500 and \$5,000.

Using the IRC data, we examined PIP payments by size of loss adjusted from an 80% coinsurance basis to a first dollar of loss basis for Florida and determined that a limit of \$2,500 would reduce total PIP payments by 69% relative to the current limits (See Exhibit 12, Page 1). Accounting for the portion of losses that are at fault (50.1% - based on the estimate developed below in Table 28), multiplying by the portion of PIP losses which represents medical payments (93% - developed from IRC data) and adjusting this effect back to an 80% coinsurance level produces an estimate of the cost of \$2,500 medical coverage as a percentage of the current PIP cost of 18% ($.501 \times .93 \times .31 / .80$). For the \$5,000 medical coverage limit the estimated percentage of the current PIP cost of 33% ($.501 \times .93 \times .56 / .80$).

Comparable numbers for medical payments excluding emergency services are 17% and 30% of the PIP losses for the \$2,500 and \$5,000 medical payments limits, respectively. The exclusion of emergency medical services results in an approximate 10 percent reduction in medical payments.

Conclusion – Overall Effect of No Fault Repeal

The repeal of the no fault law in Florida will result in an increase in BI and UM loss costs. This assumes that the PIP coverage would be eliminated with the repeal of no fault. The chart below shows the savings on a statewide average rate basis would be approximately 9.6% on the liability coverages, which is approximately \$81 per car annually. The savings on a full coverage automobile insurance package is 6.7%.

The chart below also illustrates the effect of replacing the current PIP coverage with an optional first party medical coverage similar to what was offered in Florida prior to enactment of the no fault law. This shows a liability savings of 4.9%, which is approximately \$41 per car annually for those electing to replace PIP coverage with a \$2,500 MP coverage. For the \$5,000 MP coverage, the liability premium savings is 1.0%, which is approximately \$9.

Please note that the following chart is illustrative of the impact for an average policyholder carrying a full coverage package. Policyholders with higher or lower limits of coverage, or who have cars which are more or less expensive than average, will see different impacts than illustrated.

Table 20: Premium Impact of PIP Repeal

Statewide Average Premium Change			
		Repeal of No Fault	
Auto Insurance Coverage	Current Average Rate	Revised Average Rate	Percentage Savings
Bodily Injury	329.22	456.63	
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>759.12</u>	9.6%
Comprehensive	102.03	102.03	
Collision	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,128.65</u>	6.7%
		Repeal of No Fault + \$2,500 Med	
Auto Insurance Coverage	Current Average Rate	Revised Average Rate	Percentage Savings
Bodily Injury	329.22	456.63	
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>798.56</u>	4.9%
Comprehensive	102.03	102.03	
Collision	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,168.09</u>	3.4%
		Repeal of No Fault + \$5,000 Med	
Auto Insurance Coverage	Current Average Rate	Revised Average Rate	Percentage Savings
Bodily Injury	329.22	456.63	
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>831.42</u>	1.0%
Comprehensive	102.03	102.03	
Collision	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,200.95</u>	0.7%

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

Transfer of Costs to Health Care Industry

Below, we develop the indicated costs that would be transferred to the health care industry.

Multi-Car Accidents

For the most common type of accident (a multi-car accident with one party at-fault), both the at-fault and not-at-fault parties currently would be able to recover their medical expenses from the PIP coverage for the vehicle they occupied. Under the new tort system, the not-at-fault parties would not be able to recover their medical expenses from PIP since this coverage would be eliminated, but would be able to sue for all medical and other damages. The at-fault party's BI coverage would be responsible for providing coverage for these costs unless the at-fault party was uninsured. However, before using the tort remedy for these expenses, the not-at-fault parties could utilize MP to cover their medical expenses, if such coverage were purchased by them and subject to the limits purchased. Therefore, not all not-at-fault PIP losses will be transferred to BI, as some of the medical expense will be picked up in whole or in part by MP. These losses which are covered by MP could ultimately be subrogated into the BI claim by the not-at-fault driver's insurer.

With respect to the at-fault party in this type of accident, the driver would not be able to recover his/her costs from PIP as they would be able to do under the current system. The driver would now be responsible for these costs. There are several options available to the at-fault parties for reimbursement of their losses. The first option would be the situation in which the at-fault party purchased MP coverage from their insurance company, as most insureds do in tort states. Based upon the 2012 NAIC Auto Database (Exhibit 13) for tort states, approximately 70% of insureds purchase this coverage with limits of \$5,000 and \$10,000 being the most prevalent. The at-fault party would be able to collect from their MP coverage for any medical expense incurred from first dollar of loss. For costs in excess of their MP limits (or for all costs in the event that they did not purchase MP), the at-fault party would have to utilize his/her health care insurance, if available, to cover these expenses. Finally, in the event that the at-fault party did not have a health care plan, then the medical losses would be not be reimbursed and the individual would be responsible for these costs.

Single Car Accidents

For single car accidents, the driver of the vehicle will be presumed to be the at-fault party in virtually every situation, and will effectively be in the same predicament as the at-fault party described above.

For a single car accident involving injuries to the occupants of the vehicle, the guest passenger occupants of the vehicle would be able to present a claim against the driver of the vehicle for their injuries and would be in a similar circumstance to the not-at-fault parties' situation described above. For the occupants of the at-fault vehicle, family members would be unable to present a claim for damages in most instances due to the use of intra-family policy exclusions which are prevalent in Florida.

Pedestrians

Pedestrians that are injured in an automobile accident would usually be considered as other not-at-fault parties and also be able to present a claim for their injuries as a not-at-fault party unless the driver of the at-fault vehicle did not have insurance.

Uninsured Drivers

There will be situations where the at-fault party is uninsured and will not have BI coverage. UM will provide coverage for the expenses in this situation, subject to the limit which is purchased by the insured. In addition, the injured party in most cases would have MP coverage, if purchased, as a first remedy for minor medical expenses, but will need to rely on their UM coverage for those expenses in excess of their MP coverage. The percentage of insureds that purchase UM coverage varies significantly by jurisdiction depending on the laws concerning how it is offered to insureds and as a function of the cost of the coverage.

Regarding the manner in which it is offered, some states have a mandatory offer of UM coverage requirement with the right of rejection. This effectively provides UM coverage automatically unless the insured specifically declines this coverage. States which use this method have a much higher percentage of insureds that purchase this coverage than the states which do not have this requirement. For purposes of this analysis, we have presumed that the percentage of Florida drivers who purchase UM is 60% based on the 2015 Statistical Agent Data.

Health Care Insurance

Currently, health care insurance provides secondary coverage to PIP, which provides the primary coverage for medical expenses resulting from automobile accidents. With the repeal of no fault, for those instances where the other automobile insurance mechanisms as set forth above are not applicable, the injured party's health care insurance would now become primary. According to The Henry J. Kaiser Foundation⁴ (Exhibit 14), 85% of the population in Florida was covered by health insurance during 2014 as opposed to 90% countrywide. For purposes of our analysis we have used 85% as our estimate of the percentage of people with health insurance.

Estimate of Health Care Cost Transfer Using IRC Florida PIP Data #1 – Claims Examiner's Evaluation Regarding Tort Eligibility

As discussed above in the section on the no fault repeal, the IRC study segregates PIP losses into separate categories based upon the claims handler's evaluation.

⁴ The Henry J. Kaiser Foundation, Health Insurance Coverage of the Total Population, 2016.

Table 21: Medical Paid Losses Based on Tort Qualification

Response	Number of Claims	Paid Medical Loss	Average Paid Medical Loss	% of Total PIP Loss
Qualifies	239	\$1,967,902	\$8,234	43.2%
Doesn't Qualify	427	\$2,583,360	\$6,050	56.8%
Total	666	\$4,634,448	\$6,834	

As shown below, the claim examiners also indicated that an additional 143 claims, representing just under \$1.0 million of paid PIP medical losses, would become eligible for a tort action if the no fault threshold did not exist.

Table 22: Additional Medical Paid Losses That Would Qualify for Tort Recovery

Additional PIP Medical Paid Losses Eligible for Tort Action if No-Fault Threshold Did Not Exist

Claims	Medical Paid Loss	Average Medical Paid Loss
143	\$984,223	\$6,882

This indicates that the repeal of the threshold would produce an increase of 21.2% (\$984,223/\$4,634,448) in medical losses which would be tort eligible under a traditional tort system. Therefore, the total amount of PIP medical payments which would be eligible for a tort recovery if no fault were to be repealed according to the claims examiners estimations would be 64.4% (43.2% + 21.2%).

Based on the A.M. Best Page 14 Data, the total PIP paid losses in Florida in 2015 was \$2.398 billion. The IRC data shows that approximately 93% of the PIP paid losses were for medical coverages. This results in an industrywide PIP medical loss payment estimate of \$2.230 billion. Applying the percentages derived above to the base PIP medical losses indicates the following:

Table 23: Estimated Losses Not Covered by Auto Insurance

Incident	Likelihood	Incident	Likelihood
Total Medical Loss	2,230,140,000	Total Medical Loss	2,230,140,000
Driver Not-at-fault	64.40%	Driver is At-fault	35.60%
Total Remaining Medical Loss Tort Eligible	1,436,210,160	Total Remaining Medical Loss Not Covered	793,929,840
At-fault Driver is Not Insured	23.80%	Driver has Med Pay Coverage	70.00%
BI Will Cover since at-fault driver insured	1,094,392,142	Within Medical Pay Limits	53.00%
Loss involving uninsured operator	341,818,018	Med Pay will cover	294,547,971
Not-at-fault Driver's UM coverage doesn't cover loss	40.00%	No auto insurance coverage	499,381,869
UM coverage will compensate	205,090,811		
Total Remaining Medical Loss after BI & UM	136,727,207		
Not-at-fault Driver has Med Pay Coverage	70.00%		
Within Medical Pay Limits	53.00%		
MPC will compensate	50,725,794		
Total Remaining Medical Loss Not Covered	86,001,413		
Total Not Recovered from auto insurance	585,383,283		

Of the \$2.230 billion in prior medical PIP losses, 64.4% of the losses (\$1.436 billion) would be “not-at fault,” thus the primary remedy would be the use of the tort system. However, not all of these losses would automatically be covered under BI, since some of these accidents may involve drivers without BI coverage. Of the \$1.436 billion, \$341.8 million may not be collectible since there is a 23.8% probability that the loss was caused by a driver without BI coverage. Of this \$341.8 million, we have assumed that 60% of the insured drivers will purchase the UM coverage, such that \$205.1 million of this will be paid by UM. Of the remaining \$136.7 million, the injured party would then be able to utilize their MP coverage to defray their expenses. Given that 70% of the people would have this coverage and 53% of the losses would be within the limits purchased (assuming a \$5,000 MP limit), \$50.7 million would be compensated under MP, leaving \$86.0 million as the unrecoverable losses from the auto insurance system.

For the at-fault operator, the only remedy from the automobile insurance system would be his/her MP coverage, if it was purchased. Of the \$2.230 billion in total medical PIP losses, 35.6% of the total PIP medical losses would not be eligible for recovery under the tort system (BI or UM coverage) since the injuries were sustained by the at-fault operator. Therefore, \$793.9 million of the total losses would be eligible for recovery from MP. MP would cover \$294.5 million of these losses, leaving \$499.4 million as not being recoverable from the automobile insurance system for the at-fault parties. This amount, together with the unrecoverable of \$86.0 million from the not-at-fault parties, produces a total of \$585.4 million as unrecoverable from the automobile insurance system.

These losses would still be able to be recovered from the health care system to the extent that some form of health care is available to these individuals. According to the American Hospital Association in their 2016 publication “Uncompensated Hospital Care Cost Fact Sheet,” 2013 and 2014 uncompensated hospital costs (charity and bad debt write-offs) averaged 5.9% and 5.3% of all

expenses, respectively. We have assumed an average of these percentages, 5.6%, would carry forward, and have applied that average to the portion of losses not covered by the auto insurance mechanism. Thus, \$32.8 million of this \$585.4 million would be absorbed by health care providers.

Since 85% of Florida residents purchase health care insurance, this would mean that out of the total \$2.230 billion of PIP medical losses, \$82.9 million (3.7%) of the total PIP medical losses would not be covered under some form of insurance and thus covered by the injured claimant. This represents 15% of the remaining amount not covered by insurance (15% of \$585.4 million less \$32.8 million). The amount that would be covered under health care insurance is approximately \$469.7 million.

Table 24: Costs Recovered Under Health Care System

Total Not Recovered under Auto Insurance System	585,383,283
Total Covered by Health Care Providers	32,781,464
Covered Under Health Care Insurance	469,711,546
Covered by Injured Claimant	82,890,273

Estimate of Health Care Cost Transfer Using IRC Florida PIP Data #2 – IRC PIP Payments – Percentage of Fault

As an alternative to the claims examiners’ estimates, we have reviewed the amount of loss which would be transferred to BI as a percentage of PIP loss for the not-at-fault parties using the distribution of claims by accident type.

Per the 2012 IRC study, the majority of claimants were injured in two-vehicle accidents (78% of BI claimants and 68% of PIP claimants). Just 6% of BI claimants were injured in single-vehicle accidents and 16 percent were injured in accidents in which three or more vehicles were involved. Among PIP claimants, 19% were involved in single-vehicle accidents, while 13% were in accidents involving three or more vehicles.

Specifically, in Florida, the distribution of PIP claims and medical losses by type of accident were as follows⁵:

⁵ Note – data omissions regarding type of accident accounted for 10.0% of the number of claims and 0.1% of the medical losses and have been excluded from this analysis.

Table 25: PIP Claims and Medical Losses by Type of Accident

	Percent of Total Claims	Percent of Total Medical Paid
Single Car Accidents	18.6%	18.4%
2 Car Accidents	68.2%	68.1%
3 or more Car Accidents	13.1%	13.5%

We have assigned fault for these types of accidents based upon an assumption that approximately 50% of the drivers would be considered at-fault for a two-car accident, 33.3% for a three-car accident, etc.

For our fault estimate, we have relied on the Florida PIP IRC distribution of drivers and occupants by type of accident, and assigned the probability of fault such that the driver of the not-at-fault car(s) and all occupants of all vehicles would be considered not-at-fault and the driver of the at-fault vehicle would be considered as at-fault⁶.

Table 26: Percent of Total Medical Loss

<u>Cars Involved in Accident</u>	Claims Involving		
	<u>Driver</u>	<u>Occupant</u>	<u>Pedestrian</u>
1	43.8%	25.3%	30.9%
2	86.9%	10.0%	3.1%
3 or more	90.9%	9.1%	0.0%

The occupants of the not-at-fault vehicle and pedestrians would be able to recover from the at-fault party under a tort system. Additionally, the non-family occupants of the at-fault vehicle would also be able to recover for their injuries from the tort system, but family occupants of the at-fault vehicle would not be able to pursue tort claims due to the utilization of intra-family limitations on lawsuits. We

⁶ We have excluded those claims for which detail was not provided for either the by "type of accident" or "role of claimant" which represents 10.4% of the overall data.

have further assigned a fault probability to the distribution of accidents such that only the driver of the at-fault vehicle is considered at-fault.

The 2014 IRC Auto Study contained data which provided details concerning the relationship of the occupants to the named insured. The Florida PIP medical loss data indicates that for passengers in the vehicle (not drivers), 88% of the medical loss was paid to the named insured or someone related to the named insured with 12% of the loss paid to other persons.

Table 27: Losses Paid by Claimant Type

Claimant	Number of Claims	Total Medical Loss Paid	Average Medical Loss Paid	Percent of Medical Loss Paid
Insured	481	3,391,990	7,052	
Family Member	170	1,017,906	5,988	
Other/Unknown	127	612,588	4,824	12.2%
Total	778	5,022,484		

Therefore, we have assumed that 88% of the occupants in an accident would be related to the driver.

Accordingly, we have applied the following percentages of fault to the percentage of medical loss by type of accidents in the following manner:

- Single-car accidents
 - 100% fault to the driver of the vehicle
 - Occupants
 - 88% fault to the occupants since they would be related to the operator of the car
 - 12% not-at-fault since these occupants would be unrelated to the driver and be eligible to file a tort claim
 - Pedestrians: 100% not-at-fault

- Two-Car Accidents
 - 50% of the drivers as at-fault and 50% as not-at-fault
 - At-fault vehicle occupants
 - Assigned fault to 88% of the occupants since they would be related to the operator of the car
 - 12% not-at-fault since these occupants would be unrelated to the driver and be eligible to file a tort claim

- All occupants of the not-at-fault vehicle were considered not-at fault
- Three or More Car Accidents
 - Assumed that 1/3 of the vehicles were at-fault and 2/3 not-at-fault
 - Assigned the probability of fault to the drivers and occupants in the same manner as for the two-car scenario as set forth above after using the 1/3 and 2/3 assignment of fault

Applying these “fault” percentages to the percentage of PIP medical losses produce the following results:

Table 28: Fault Estimates

Number of Cars	% PIP Medical Loss	At-Fault	Not-At-Fault
1	21%	14.1%	7.2%
2	68%	32.4%	35.3%
≥3	11%	3.6%	7.4%
	100%	50.1%	49.9%

Based on these fault estimates, the impact on health insurance is developed below.

Table 29: Costs Not Covered by Auto Insurance

Incident	Likelihood	Incident	Likelihood
Total Medical Loss	2,230,140,000	Total Medical Loss	2,230,140,000
Driver Not-at-fault	49.90%	Driver is At-fault	50.10%
Total Remaining Medical Loss Tort Eligible	1,112,839,860	Total Remaining Medical Loss Not Covered	1,117,300,140
At-fault Driver is Not Insured	23.80%	Driver has Med Pay Coverage	70.00%
BI Will Cover since at-fault driver insured	847,983,973	Within Medical Pay Limits	53.00%
Loss involving uninsured operator	264,855,887	Med Pay will cover	414,518,352
Not-at-fault Driver's UM coverage doesn't cover loss	40.00%	No auto insurance coverage	702,781,788
UM coverage will compensate	158,913,532		
Total Remaining Medical Loss after BI & UM	105,942,355		
Not-at-fault Driver has Med Pay Coverage	70.00%		
Within Medical Pay Limits	53.00%		
MPC will compensate	39,304,614		
Total Remaining Medical Loss Not Covered	66,637,741		
Total Not Recovered	769,419,529		

Table 30: Costs Not Covered Under Health Care System

Total Not Recovered under Auto Insurance System	769,419,529
Total Covered by Health Care Providers	43,087,494
Covered Under Health Care Insurance	617,382,230
Not Covered Under Healthcare	108,949,805

Thus, the estimate of the amount of PIP losses which would not be covered by other forms of insurance would be \$108.9 million using this method versus the \$82.9 million using the claims examiner’s evaluation. This amounts to a difference of 1.2% of the total PIP losses.

Conclusion

The estimate of the losses to be covered by health care predicated on the claim examiner’s evaluation is shown below.

Table 31: Final Estimate of Transfer of Costs to Health Care Based on Claim Examiners Estimate

Current PIP Loss Covered By:	Amount	Percent Of Current PIP Coverage
BI	\$1,094,392,142	
UM	\$205,090,811	
MPC - not at fault	\$50,725,794	
MPC - at fault	\$294,547,971	
Auto Insurance System subtotal	\$1,644,756,717	73.75%
Health Care Providers	\$32,781,464	1.47%
Health Care Insurance	\$469,711,546	21.06%
Injured Claimant	\$82,890,273	3.72%

Based upon our claims examiner’s evaluation estimate, roughly \$82.9 million of the total PIP medical losses of \$2.230 billion will not be covered by any type of insurance system. This represents 3.7% of the total PIP medical losses. The automobile insurance system will continue to cover the majority of these losses with approximately 73.8% of the prior losses remaining within this system. 21.1% of the previous PIP medical losses will be transferred into the health care insurance system, and 1.5% of the PIP medical losses will be covered by health care providers.

Table 32: Final Estimate of Transfer of Costs to Health Care Based on At-Fault Estimate

Current PIP Loss Covered By:	Amount	Percent Of Current PIP Coverage
BI	\$847,983,973	
UM	\$158,913,532	
MPC - not at fault	\$39,304,614	
MPC - at fault	\$414,518,352	
Auto Insurance System subtotal	\$1,460,720,471	65.50%
Health Care Providers	\$43,087,494	1.93%
Health Care Insurance	\$617,382,230	27.68%
Injured Claimant	\$108,949,805	4.89%

Based on the at-fault estimate, roughly \$108.9 million out of the total PIP medical losses of \$2.230 billion will not be covered by any type of insurance system. This represents 4.9% of the total PIP medical losses. The automobile insurance system will continue to cover the majority of these losses with approximately 65.5% of the prior losses remaining within this system. 27.7% of the previous PIP medical losses will be transferred into the health care insurance system, and 1.9% of the PIP medical losses will be covered by health care providers.

The 2015 Florida PIP average premium based upon data from a 2016 industry data call was \$219.10⁷. This average rate covers both the medical and other PIP losses. Medical loss payments represent 93% of the total PIP losses. Therefore the average medical portion of the PIP average rate would be \$203.76 (.93 x 219.10). Based upon our claim examiners' analysis, 21.1% of the current PIP medical loss payments would be transferred to the health care insurance system. This would represent \$42.99 of the average rate (.211 x \$203.76). Therefore, all other things assumed being equal, it could be expected that average annual health care insurance premiums would need to be increased by this amount per car in order to cover the additional losses which will now be transferred to the health care system.

Based upon our at-fault analysis, 27.7% of the current PIP medical loss payments would be transferred to the health care insurance system. This would represent \$56.44 of the average rate (.277 x \$203.76).

The overall average all plans health insurance premium for 2015 based upon the annual Kaiser/HRET⁸ Survey of Employer-Sponsored Health Benefits, 2015 (Exhibit 15) was \$6,251 for a single participant and \$17,545 for a family. The average amount of \$42.99 – \$56.44 which would be transferred to the health care insurance system is on a per vehicle basis. This could represent either a single driver or

⁷ Includes basic, deductible optional and excess PIP coverages.

⁸ The Henry J. Kaiser Family Foundation and Health Research & Educational Trust

family, and is, therefore, not directly comparable to the average health care insurance premiums which are on a single participant versus family basis.

We have related the per vehicle average medical PIP premium which would be transferred to the health care insurance system to both the single participant and family average health care premiums as shown below:

Table 33: Impact on Health Insurance Premiums

Health Care Plan	Heath Care Insurance Premium	Assumed Number of Cars	PIP Medical Amount Transferred: Low Estimate	% Impact: Low Estimate	PIP Medical Amount Transferred: High Estimate	% Impact: High Estimate
Single	\$6,251	1 car	\$42.99	0.7%	\$56.44	0.9%
Family	\$17,545	1 car	\$42.99	0.2%	\$56.44	0.3%
	\$17,545	2 cars	\$85.98	0.5%	\$112.88	0.6%
	\$17,545	2 1/2 cars	\$107.48	0.6%	\$141.10	0.8%

The impact to the average health care insurance premiums due to the shift of PIP losses into the health care insurance system is estimated to be between 0.2% and 0.7% based on the claim examiners’ evaluation. The impact based on the at-fault method is 0.3% to 0.9%.

By County Impacts

Applying the estimated impacts of the PIP repeal shown above to average premiums by county produces estimated premium impacts as shown in Appendix 1.

Financial Responsibility Limit Options

The discussion above assumes there is no change in the current minimum financial responsibility (FR) limits of \$10,000/\$20,000. Pinnacle has also determined the impact if FR limits of \$15,000/\$30,000 and \$25,000/\$50,000 limits were implemented.

To estimate this change, we applied the FR limits above to the BI claims in the IRC data. The percentage of the incurred losses paid at each FR limit are shown below.

Table 34: Percentage of Claims Covered at Each FR Limit

Financial Responsibility Limit	Percentage of Losses Covered
\$10,000/\$20,000	44%
\$15,000/\$30,000	59%
\$25,000/\$50,000	76%

We, therefore, estimate that for a \$15,000/\$30,000 limit, BI losses will be 4.7% higher ($[(.59/.44 - 1.00) * .138]$), which is the estimated increase in additional losses covered adjusted for the percentage of policies that purchase minimum BI limits (13.8% - based on Statistical Agent exposure data). For the \$25,000/\$50,000 limit, the additional increase in BI losses would be 10.0%.

Appendix 2 shows the overall and by county premium impacts for the \$15,000/\$30,000 limit, and Appendix 3 shows the overall and by county premium impacts for the \$25,000/\$50,000 limit.

Rate Examples

The OIR requested that impacts on different risk scenarios be provided for the impacts of the PIP repeal. To accomplish this, Pinnacle used the auto rate examples provided by the OIR on their website.

The OIR includes rate examples by county for three risk examples: a single female, a senior operator and a family risk. The specifications of these rate examples are shown in Appendix 4, Pages 7 – 9.

Premiums provided on the OIR website are all coverage premiums for 24 – 25 companies individually. Pinnacle calculated the average premium by county for each of the scenarios across all the insurance companies. We then split the all coverage premium into by coverage components using the average premium ratios by coverage from the Statistical Agent premium data. The estimated premium impacts derived above are then applied by coverage for each county, and the impacts are displayed for liability only and all coverages combined. Please see Appendix 4, Pages 1 – 6 for the resulting impacts on the rate example premiums by county.

Analysis of Repeal of Compulsory Insurance

Currently, Florida law requires owners of vehicles to purchase at a minimum Basic PIP coverage and \$10,000 of PD coverage. Vehicle owners must also comply with a FR law to show that they have the ability to cover \$10,000 for BI losses and \$20,000 for PD. Pinnacle was engaged to analyze the impact on insurance costs of the repeal of compulsory insurance.

New Hampshire is the only state that currently does not have a compulsory insurance law. In New Hampshire, even though there is no requirement to purchase insurance, auto owners must also be able to demonstrate that they can meet the New Hampshire FR laws in the event of an accident. For most auto owners, this requirement is met by purchasing insurance.

Based on the 2014 Uninsured Motorist Study by the IRC, the estimated uninsured population in New Hampshire was 9.3%. By comparison, the estimated uninsured population in Florida is 23.8%, which is the second highest uninsured population in the country.

We make the following assumptions regarding the repeal of compulsory insurance:

1. The repeal would remove the requirement to purchase insurance.
2. No fault insurance would be repealed as well and replaced by a tort liability system as discussed in the previous section.

Based on the data received from the statistical agents, approximately 93.4% of the insureds purchase BI coverage, and thus only 6.6% of the insureds purchase minimum coverage. Given that a significant portion of insureds purchase coverage that is optional today, we assume that if the compulsory requirement were repealed, these insureds would continue to purchase insurance at their current levels.

For the 6.6% of insureds that currently purchase minimum coverage, we anticipate that a percentage of these insureds will no longer purchase insurance. There are three scenarios we have to account for in the case that the claimant is other than the insured:

1. Claimant: Other Than Insured, At Fault: Insured, Property Damage Claim

Today, if an insured with the minimum required PD/PIP coverage is at fault in an accident and causes damage to the other vehicle, PD would cover any damage to the claimant vehicle. If the at fault driver is not insured, the claimant would collect under their own collision coverage.

2. Claimant: Other Than Insured, At Fault: Insured, Injury Claim

Today, if an insured with the minimum required PD/PIP is involved in an accident and is at fault and causes injury, the claimant would collect under PIP coverage up to the limit of coverage, and also, if available, under their UM policy up to the limits of coverage. After the auto

insurance coverage is exhausted, any additional medical losses would be covered by either health insurance, the health care industry or the injured claimant. After the repeal of compulsory insurance, if the at fault party is not insured, these losses would be covered first by the claimant's UM policy, if available, and then by health insurance, the health care industry or the injured claimant.

3. Claimant: Other Than Insured, At Fault: Other Than Insured, Injury Claim

Today, if an insured with the minimum required PD/PIP is involved in an accident and is not at fault, the claimant would collect under their PIP coverage up to the limit of coverage. If the not at fault insured party drops coverage after the repeal of compulsory insurance, the injured party would now collect as described under the repeal of no fault section. Therefore, this repeal would not create any additional shifts in costs.

There are two cases to account for when the insured is the claimant:

4. Claimant: Insured, At Fault: Insured, Injury Claim

Today, if an insured with the minimum required PD/PIP is involved in an accident and is at fault, the insured would collect under PIP coverage up to the limit. If the driver were not insured, any medical losses would be covered by either health insurance, the health care industry or the injured insured.

5. Claimant: Insured, At Fault: Other Than Insured, Injury Claim

Today, if an insured with the minimum required PD/PIP is involved in an accident and is not at fault, the insured would collect under PIP coverage up to the limit. If the claim is eligible for tort recovery, the insured could then pursue a tort claim. After the repeal of compulsory insurance, the insured would pursue a tort claim, assuming there is no law passed barring uninsured motorists from pursuing a BI claim against an at fault insured. Therefore, this repeal would not create any additional shifts in costs beyond the pricing contemplated in the previous section on the repeal of no fault.

There is no historical precedent for what would happen to the uninsured population if Florida repealed its compulsory auto law, as this situation has never occurred in any other state. Therefore, we have tested what would happen to the uninsured population if 10% or 25% of those insureds currently purchasing minimum coverage decided to not continue to purchase insurance.

Exhibit 16 shows the estimated percentage of policies that currently purchase minimum coverage by county. This is determined by taking the difference between PIP exposures and BI exposures by county. This ratio varies from a low of 2.7% in St. Johns County to 11.1% in Hardee County, with an overall statewide average of 6.6%. We then applied the percentages above (10%, 25%) to the number of

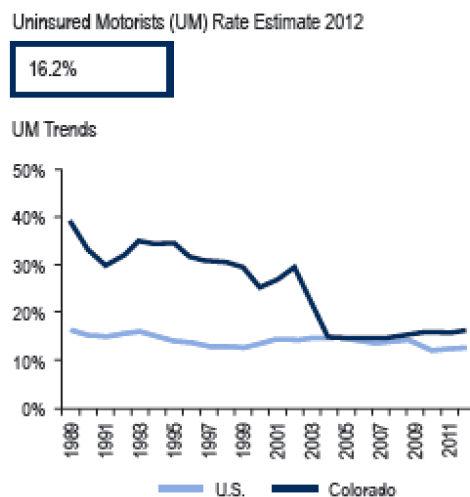
exposures purchasing minimum coverage to develop estimates of the additional number of uninsured drivers after the repeal.

Exhibit 17 shows the results of both scenarios. The latest estimates of the uninsured motorist population in Florida was provided by the IRC in their 2014 Uninsured Motorist Study. This estimate was 23.8%, and was developed as the ratio of UM to BI claims in Florida. Since BI is not mandatory in Florida, an adjustment is made to account for the proportion of insureds that do not purchase BI. This adjustment results in an estimated uninsured population of 16.1%. Applying the assumption that 10% of the insureds purchasing minimum coverage stop buying insurance, this percentage increases to 16.8%. Applying the 25% assumption results in an estimated uninsured population of 18.0%.

There is a potential counterbalancing effect to the minimum coverage effect. The repeal of PIP in Florida will reduce the overall cost of insurance by 7.0%, which could increase the number of drivers that purchase insurance. Furthermore, in Colorado after no fault was repealed, the percentage of Uninsured Motorists increased slightly through the middle of 2004. However, effective January 1, 2005 Colorado implemented a new law which imposed severe penalties against both first-time and repeat offenders of the compulsory insurance law. In addition, the database which was used to match registered vehicles to records from insurance companies was enhanced.

The drop in the number of uninsured motorists subsequent to 2004 is evidence of the effectiveness of this law, and provides an excellent example of the fact that the type of law which is implemented in conjunction with the repeal of no fault will have a significant impact on the number of uninsured motorists. This impact can be seen in the Colorado data from the IRC report.

Figure 2: Colorado Uninsured Estimate - IRC



As shown in the chart above, the uninsured percentage decreased from just over 30% to about 15%, or by about 50%. Therefore, in addition to the impacts described above, we have demonstrated the

estimated impact of decreasing the uninsured population by 25%. Under the proposed law, since the purchase of insurance would no longer be compulsory, the enforcement would focus on ensuring that drivers can satisfy the FR law.

It is difficult to accurately project the potential uninsured motorists' percentages for Florida without knowledge of the complementary laws that will be implemented at the time that no-fault is repealed. The enforcement of the FR law together with stringent penalties for driving in violation of the FR law may produce a situation where the uninsured vehicle percentage may decrease. Conversely, without the implementation of enforcement and penalties for driving uninsured, it is possible that the number of uninsured vehicles may increase.

For the scenarios described above, the percentage impacts are shown below.

1. Claimant: Other Than Insured, At Fault: Insured, Property Damage Claim

We estimate that the PD losses will decrease by the percentage change in the insured population, and a portion of these losses will transfer to collision. We estimate that the impact on collision losses will be between 0.8% and 1.9%. See Exhibit 18.

2. Claimant: Other Than Insured, At Fault: Insured, Injury Claim

We estimate that there will be an impact from this group of a 0.3% to 0.7% increase in UM losses. We estimate that this scenario will have a 0.0% to 0.1% impact on current health care costs. See Exhibit 19.

3. Claimant: Other Than Insured, At Fault: Other Than Insured, Injury Claim

As discussed above, we estimate that there will be no additional impact from the repeal of compulsory insurance based on this provision.

4. Claimant: Insured, At Fault: Insured, Injury Claim

We estimate that the impact health insurance losses is between 0.2% and 0.6% of the current PIP losses. See Exhibit 20.

5. Claimant: Insured, At Fault: Other Than Insured, Injury Claim

As discussed above, we estimate that there will be no additional impact from the repeal of compulsory insurance based on this provision.

Conclusions

Applying the estimates derived above for just the repeal in the Compulsory Law, the estimated combined impact on premiums in addition to the impact of PIP repeal is negligible. As shown in Exhibit 21, the change in the impact for liability coverages is a slightly lower savings that ranges from 0.0% to

0.1% lower depending on the estimated increase in the portion of the minimum limits policies that become uninsured. The resulting all coverage impact is a decrease in savings of 0.2% to 0.4%.

The impact by county for the 25% uninsured estimate is shown in Appendix 5.

If the estimated decrease in the uninsured population of 25% was to occur based on the increased level of enforcement, the expected savings would increase significantly. As shown in Exhibit 22, the estimated liability savings would be 13.2%, and the estimated all coverage savings would range from 8.8% to 9.0%.

In Exhibits 19 and 20, it is estimated that at most, \$15.8 million would be transferred to the health care system, which is 0.7% of current PIP costs. This would translate into a \$1.43 cost ($\$203.76 \times .007$) that would be shifted to health insurance premiums. This would result in a negligible increase in health care premiums.

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14. Health Insurance Coverage
15. Health Insurance Annual Premiums
16. Estimates of Policies Currently Purchasing Minimum Coverage
17. Uninsured Population Estimate
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19. Impact of Repeal of Compulsory | Claimant: Other Than Insured | At Fault: Insured | Injury Losses
20. Impact of Repeal of Compulsory | Claimant: Insured | At Fault: Insured | Injury Losses
21. Loss Impact for Insured Claimant, Insured At Fault Injury Claims
22. Premium Impact – Repeal of Compulsory
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2. Average Premium Change By County, PIP Repeal, 15/30 FR Limit
3. Average Premium Change By County, PIP Repeal, 25/50 FR Limit
4. By County Premium Impact Rate Examples, PIP Repeal
5. Average Premium Change By County, Compulsory Repeal

Florida Office of Insurance Regulation

Review of Personal Injury Protection Legislation

Anticipated Income Effects

Exhibit 1

<u>Item #</u>	<u>Item Description</u>	<u>Lines</u>	<u>Minimum Impact</u>	<u>Central Impact</u>	<u>Maximum Impact</u>
1	Expansion of Florida Traffic Crash Report Long Form	130-154	-1.0%	-2.0%	-3.0%
2	Clinics must be Licensed	331-334	0.0%	0.0%	0.0%
3	Establish Automobile Insurance Fraud Strike Force	478-613	0.0%	-0.3%	-0.5%
4	Separation of Death Benefit	668-669 & 777-781	0.1%	0.2%	0.4%
5	Initial Services within 14 Days	677-679	-1.0%	-2.0%	-5.0%
6	Limitation on Non-Emergency Conditions	750-754	-1.0%	-4.0%	-6.0%
7	Exclusion of Massage Therapy & Acupuncture	755-776	-3.0%	-5.3%	-7.0%
8	Repay Medicaid within 30 Days	821-823	0.0%	0.0%	0.0%
9	Submission of Revised Claim within 15 Days	852-860	0.0%	0.0%	0.0%
10	Additional 60 Days for Fraud Investigation	964-975	0.0%	0.0%	0.0%
11	Report All Claims Denied for Fraud to Division of Insurance Fraud	975-977	0.0%	0.0%	0.0%
12	Fix Medicare Fee Schedule	1049-1057	-2.0%	-3.0%	-4.0%
13	Insureds Must Comply with Policy Conditions/Examination Under Oath	1428-1439	-0.5%	-0.7%	-1.0%
14	Insureds Refusal to Submit/Failure to Appear at 2 Medical Exams	1522-1525	-0.1%	-0.2%	-0.5%
15	Attorney Fees Calculated w/o Contingency Fee Multiplier	1543-1545	-0.2%	-0.2%	-0.2%
16	Loss of License to Practice for 5 Years/Reimbursement for PIP 10 Years	1746-1751	0.0%	0.0%	0.0%
(1)	Overall Anticipated Impact on Losses		-8.7%	-17.5%	-26.8%
(2)	General and Other Acquisition Expenses		14.0%	14.0%	14.0%
(3)	PIP Premium Savings		-7.5%	-15.1%	-23.0%

Rows

- (1) Sum of Individual Items
- (2) Derived from AM Best 2015 Annual Statement Data
- (3) Row (1) x [1 - Row (2)]

Florida Office of Insurance Regulation

Exhibit 2

Review of Personal Injury Protection Legislation

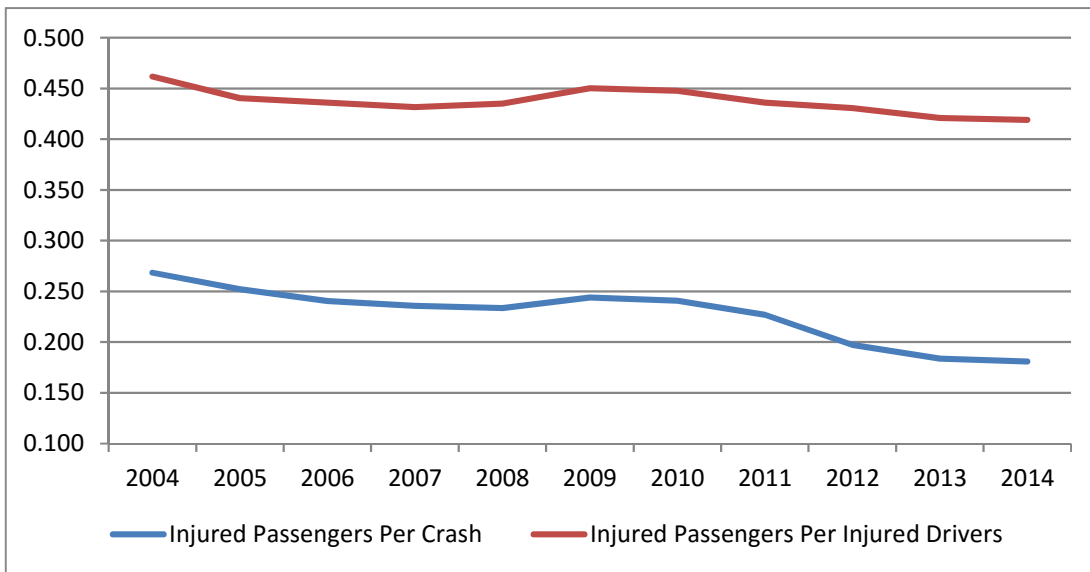
Bodily Injury, Uninsured Motorists and Underinsured Motorists Offset

<u>Item #</u>	<u>Item Description</u>	<u>Minimum Impact</u>	<u>Central Impact</u>	<u>Maximum Impact</u>
(1)	PIP Premium Savings Excluding Fraud	-6.6%	-13.1%	-20.0%
(2)	Lawsuit Recovery for Comparative Negligence	50%	50%	50%
(3)	Percentage of Claims when at least 1 Driver has BI	91.6%	91.6%	91.6%
(4)	Average PIP Premium	234.15	234.15	234.15
(5)	Average BI and UM Premium	437.15	437.15	437.15
(6)	Bodily Injury and Uninsured Motorist Offset	1.6%	3.2%	4.9%

Row

- (1) Exhibit 1, Row (3) with Fraud Removed
- (2) Judgment
- (3) Derived from IRC and FL OIR PIP Data Call Data
- (4) Exhibit 10, Column (22), Total
- (5) Exhibit 10, Column (20), Total + Exhibit 10, Column (24), Total
- (6) -Row (1) x Row (2) x Row (3) x Row (4) / Row (5)

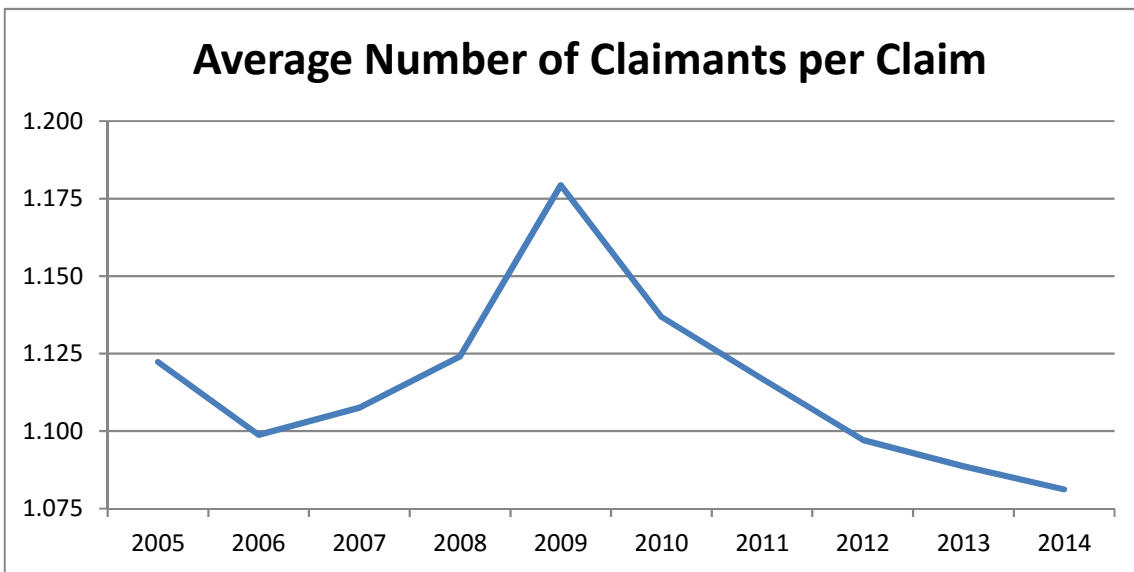
<u>Year</u> (1)	<u># of Crash Reports</u> (2)	<u># of Injured Drivers</u> (3)	<u># of Injured Passengers</u> (4)	<u># of Passengers Injured Per Crash</u> (5)	<u># of Passengers Injured Per Driver Injured</u> (6)
2004	252,902	146,972	67,849	0.268	0.462
2005	268,605	153,724	67,716	0.252	0.441
2006	256,200	141,314	61,619	0.241	0.436
2007	256,206	139,915	60,402	0.236	0.432
2008	243,342	130,599	56,800	0.233	0.435
2009	235,778	127,683	57,479	0.244	0.450
2010	235,461	126,544	56,670	0.241	0.448
2011	227,998	118,711	51,760	0.227	0.436
2012	281,340	128,765	55,456	0.197	0.431
2013	316,943	138,277	58,191	0.184	0.421
2014	344,170	148,532	62,240	0.181	0.419



Columns

- (2) - (4) Derived from Florida Highway Safety and Motor Vehicles - Traffic Crash Statistics Reports 2004-2014
- (5) Column (4) / Column (2)
- (6) Column (4) / Column (3)

<u>Year</u> (1)	<u># of Claimants</u> (2)	<u># of Claims</u> (3)	<u>Claimants per Claim</u> (4)
2005	229,018	204,053	1.122
2006	222,309	202,320	1.099
2007	216,367	195,362	1.108
2008	224,751	199,949	1.124
2009	192,861	163,530	1.179
2010	272,118	239,375	1.137
2011	230,498	206,389	1.117
2012	368,950	336,297	1.097
2013	331,945	304,901	1.089
2014	276,960	256,166	1.081



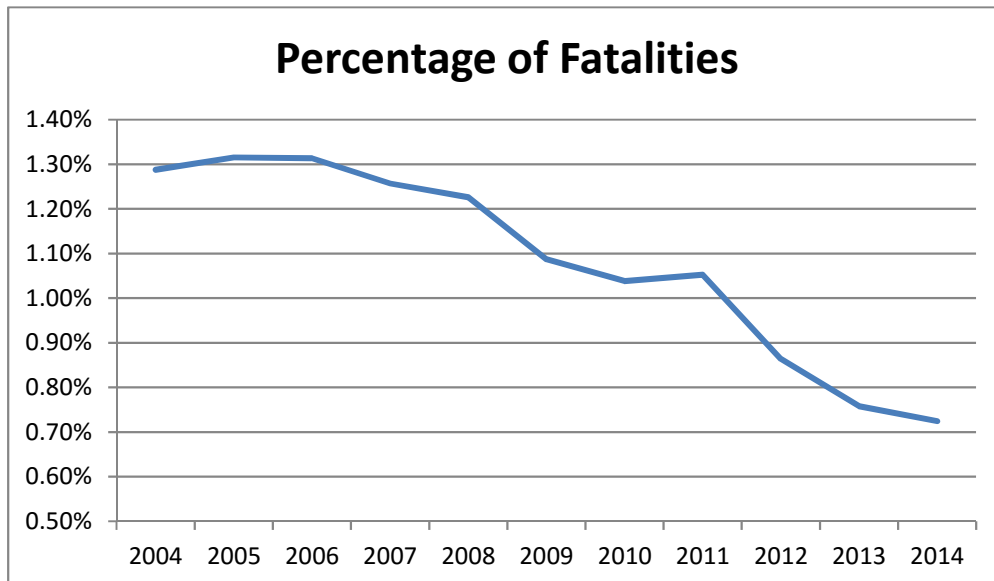
Columns

- (2) - (3) PIP Claim Data provided by Mitchell, International
- (4) Column (2) / Column (3)

Florida Office of Insurance Regulation
 Review of Personal Injury Protection Legislation
 Separation of Death Benefit (lines 668-669 & 777-781)

Exhibit 4

<u>Year</u>	<u># of Crash Reports</u>	<u># of Fatalities</u>	<u>Percentage of Fatalities Per Crash</u>
(1)	(2)	(3)	(4)
2004	252,902	3,257	1.29%
2005	268,605	3,533	1.32%
2006	256,200	3,365	1.31%
2007	256,206	3,221	1.26%
2008	243,342	2,983	1.23%
2009	235,778	2,563	1.09%
2010	235,461	2,444	1.04%
2011	227,998	2,400	1.05%
2012	281,340	2,430	0.86%
2013	316,943	2,402	0.76%
2014	344,170	2,494	0.72%



Columns

- (2) - (3) Derived from Florida Highway Safety and Motor Vehicles - Traffic Crash Statistics Reports 2004-2014
- (4) Column (3) / Column (2)

Florida Office of Insurance Regulation
 Review of Personal Injury Protection Legislation
 Initial Services within 14 Days (lines 677-679)

Exhibit 5

Accident Year (1)	All Claims		Initial Treatment <=14 Days Claims			
	Number of Claims (2)	Total Paid (3)	Number of Claims (4)	Total Paid (5)	Percentage of Claims (6)	Percentage of Loss (7)

IRC Data						
N/A	13	54,076	0	0	0.0%	0.0%
1997	1	13,719	1	13,719	100.0%	100.0%
1998	1	12,950	0	0	0.0%	0.0%
1999	1	11,505	0	0	0.0%	0.0%
2000	3	29,280	2	24,080	66.7%	82.2%
2001	4	24,020	3	21,845	75.0%	90.9%
2002	5	37,556	3	19,456	60.0%	51.8%
2003	8	55,270	7	46,146	87.5%	83.5%
2004	30	168,508	26	140,854	86.7%	83.6%
2005	128	970,269	99	766,648	77.3%	79.0%
2006	595	3,973,149	495	3,320,647	83.2%	83.6%
2007	570	3,179,355	513	2,814,819	90.0%	88.5%

FL OIR Data Call			
2010	198,850	181,359	91.2%
2011	209,790	190,707	90.9%
2012	208,272	186,942	89.8%
2013	216,148	202,651	93.8%
2014	110,761	104,833	94.6%
N/A-2007			84.5%
2010-2012			90.6%
2013-2014			94.1%

Columns

- (2) - (5) N/A-2007 from Insurance Research Council
- (2) - (5) 2010-2014 from Florida Office of Insurance Regulation, PIP Data Call
2014 is through 6/30/2014
- (6) Column (4) / Column (2)
- (7) Column (5) / Column (3)

Florida Office of Insurance Regulation

Exhibit 6

Review of Personal Injury Protection Legislation

Limitation on Non-Emergency Conditions (lines 750-754)

Data as of June 30, 2014

Accident Quarter	Total Medical			Total Medical Emergency				Total Medical Non-Emergency			
	Payments	Closed Counts	Severity	Payments	Closed Counts	Severity	% Emergency	Payments	Closed Counts	Severity	% Non Emergency
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
1 Qtr. 2010	380,092,123	43,457	8,746								
2 Qtr. 2010	394,936,631	44,953	8,786								
3 Qtr. 2010	404,176,282	45,538	8,876								
4 Qtr. 2010	404,921,495	45,775	8,846								
1 Qtr. 2011	381,328,499	44,586	8,553								
2 Qtr. 2011	389,638,187	45,151	8,630								
3 Qtr. 2011	403,177,430	46,435	8,683								
4 Qtr. 2011	387,666,509	46,884	8,269								
1 Qtr. 2012	353,184,850	44,841	7,876								
2 Qtr. 2012	318,923,152	42,061	7,582								
3 Qtr. 2012	293,939,876	40,346	7,285								
4 Qtr. 2012	292,463,451	41,735	7,008								
1 Qtr. 2013	259,288,182	40,117	6,463	89,630,226	14,340	6,250	35.7%	169,657,956	25,777	6,582	64.3%
2 Qtr. 2013	266,254,658	42,959	6,198	192,607,874	30,447	6,326	70.9%	73,646,784	12,512	5,886	29.1%
3 Qtr. 2013	265,321,984	43,070	6,160	236,665,046	37,089	6,381	86.1%	28,656,938	5,981	4,791	13.9%
4 Qtr. 2013	258,140,009	40,940	6,305	240,734,350	36,814	6,539	89.9%	17,405,660	4,126	4,219	10.1%
1 Qtr. 2014	230,841,152	31,940	7,227	220,182,864	29,333	7,506	91.8%	10,658,288	2,607	4,088	8.2%
2 Qtr. 2014	86,088,751	10,529	8,176	82,870,265	10,092	8,211	95.8%	3,218,486	437	7,365	4.2%
AY 2012	1,258,511,328	168,983	7,448								
4 Qtr. 2013	258,140,009	40,940	6,305	240,734,350	36,814	6,539	89.9%	17,405,660	4,126	4,219	10.1%
1 Qtr. 2014	230,841,152	31,940	7,227	220,182,864	29,333	7,506	91.8%	10,658,288	2,607	4,088	8.2%
Total	488,981,161	72,880	6,709	460,917,214	66,147	6,968	90.8%	28,063,948	6,733	4,168	9.2%

Non-Emergency Severity as a Percent of Emergency Severity = 4,168 / 6,968 59.8%

Percentage of Non-Emergency Claims from Column (12) 9.2%

Indicated Savings 3.7%

Columns

- (2) - (3) Florida Office of Insurance Regulation, PIP Data Call
- (4) Column (2) / Column (3)
- (5) - (6) Florida Office of Insurance Regulation, PIP Data Call
- (7) Column (5) / Column (6)
- (8) Column (6) / Column (3)
- (9) Column (2) - Column (5)
- (10) Column (3) - Column (6)
- (11) Column (9) / Column (10)
- (12) Column (10) / Column (3)

Florida Office of Insurance Regulation

Review of Personal Injury Protection Legislation

Exclusion of Massage Therapy & Acupuncture (lines 755-76)

Exhibit 7

Page 1

Accident Year	All Claims		Massage Claims			Acupuncture Claims						Massage + Acupuncture Claims	
	Number of Claims	Total Allowed Payments	Allowed Payments	Massage as a % of Total	Other MT as a % of Total	Allowed Payments	Allowed Payments	Allowed Payments	Allowed Payments	Allowed Payments	Acupuncture as a % of Total	Allowed Payments	as a % of Total
(1)	(2)	(3)	97124	(5)	(6)	97810	97811	97813	97814	Total	Total	Total	Total
			(4)			(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)
2005	204,053	619,320,895	52,553,952	8.5%	0.4%	1,186,528	188,037	901,176	155,705	2,431,445	0.4%	54,985,397	9.3%
2006	202,320	630,426,837	50,513,915	8.0%	0.4%	1,289,751	360,624	1,584,086	227,835	3,462,296	0.5%	53,976,211	9.0%
2007	195,362	661,505,773	56,585,298	8.6%	0.4%	1,739,480	463,264	1,146,895	251,423	3,601,063	0.5%	60,186,360	9.5%
2008	199,949	684,580,461	67,024,782	9.8%	0.4%	1,122,761	346,093	729,153	325,852	2,523,860	0.4%	69,548,641	10.6%
2009	163,530	897,618,496	111,452,654	12.4%	0.4%	1,098,619	375,200	578,908	303,985	2,356,712	0.3%	113,809,365	13.1%
2010	239,375	1,092,721,385	147,950,936	13.5%	0.4%	1,256,765	476,575	423,670	216,940	2,373,951	0.2%	150,324,887	14.2%
2011	206,389	855,644,075	109,393,999	12.8%	0.4%	1,080,203	465,487	334,688	182,305	2,062,684	0.2%	111,456,683	13.4%
2012	208,088	1,239,391,662	99,621,055	8.0%	0.4%	1,208,503	533,070	403,166	198,520	2,343,258	0.2%	101,964,313	8.6%
2013	227,044	1,227,908,809	19,504,818	1.6%	0.4%	346,846	184,049	107,436	83,754.90	638,330	0.1%	20,143,148	2.1%
2014	213,432	1,084,697,714	4,347,983	0.4%	0.4%	194,462	160,947	142,051	139,448	636,908	0.1%	4,984,892	0.9%
2015	210,419	1,266,610,572	2,349,833	0.2%	0.4%	154,247	129,426	115,796	118,604	518,074	0.0%	2,867,907	0.6%
2010-2012	653,852	3,187,757,122	356,965,990	11.2%	0.4%	3,545,471	1,475,132	1,161,525	597,765	6,779,893	0.2%	363,745,882	11.8%
2013-2015	650,895	3,579,217,095	26,202,634	0.7%	0.4%	695,556	474,422	365,283	258,052	1,793,313	0.1%	27,995,946	1.2%

Columns

- (2) - (4) PIP Claim Data provided by Mitchell, International
- (5) Column (4) / Column (3)
- (6) Based on 2010 year of PIP Claim Data provided by Mitchell, International
- (7) - (10) PIP Claim Data provided by Mitchell, International
- (11) Column (7) + Column (8) + Column (9) + Column (10)
- (12) Column (11) / Column (3)
- (13) Column (4) + Column (11)
- (14) Column (5) + Column (6) + Column (12)

Florida Office of Insurance Regulation

Review of Personal Injury Protection Legislation

Exclusion of Massage Therapy & Acupuncture (lines 755-76)

Exhibit 7

Page 2

Accident Year	All Claims		Alternative Codes to Massage/Acupuncture			
	Number of Claims	Total Allowed Payments	Number of Claims	Total Allowed Payments	Claims as a % of Total	Payments as a % of Total
(1)	(2)	(3)	(4)	(5)	(6)	(7)
2013	19,823,455	1,110,115,319	8,744,180	229,204,581	44.1%	20.6%
2014	20,770,855	1,196,264,758	9,396,284	244,312,362	45.2%	20.4%
2015	21,326,776	1,300,227,239	9,926,534	263,042,945	46.5%	20.2%
2016	10,508,689	663,373,384	5,090,640	133,614,631	48.4%	20.1%

Columns

(2) - (5) PIP Claim Data provided by Mitchell, International

(6) Column (4) / Column (2)

(7) Column (5) / Column (3)

Florida Office of Insurance Regulation
 Review of Personal Injury Protection Legislation
 Fix Medicare Fee Schedule (lines 1049-1057)

Exhibit 8

Accident Year	Total Charged	Fee Schedule Adjustments	Fee Schedule Percentage Removed	Selected Fee Schedule Impact	Increase in Fee Schedule Use	Savings
(1)	(2)	(3)	(4)	(5)	(6)	(7)
2004	1,208,478,678	66,482,343	5.5%			
2005	2,140,799,758	100,700,150	4.7%			
2006	2,250,799,160	122,328,850	5.4%			
2007	2,103,381,663	151,921,064	7.2%			
2008	2,298,247,463	637,964,617	27.8%			
2009	2,484,572,612	785,051,202	31.6%			
2010	3,182,488,432	812,124,713	25.5%			
2011	3,028,984,240	874,758,202	28.9%			
2012	3,139,706,887	798,628,687	25.4%			
2013	3,307,132,771	858,186,176	25.9%			
2014	4,382,000,779	834,347,340	19.0%			
2015	4,079,542,492	904,716,173	22.2%			
2010-2012	9,351,179,559	2,485,511,602	26.6%			
2013-2015	11,768,676,042	2,597,249,688	22.1%			
				22.0%	13.6%	3.0%

Columns

- (2) - (3) PIP Claim Data provided by Mitchell, International
- (4) Column (3) / Column (2)
- (5) Based on Column (4)
- (6) PIP Claim Data provided by Mitchell, International
- (7) Column (5) x Column (6)

Florida Office of Insurance Regulation

Review of Personal Injury Protection Legislation

Attorney Fees Calculated w/o Contingency Fee Multiplier (lines 1543-1545)

Exhibit 9

Page 1

<u>Accident Year</u> (1)	<u>Total Claims</u> (2)	<u>Total Paid</u> (3)	<u>Claims Involving an Attorney</u> (4)	<u>Amount Paid on Claims with Attorney</u> (5)	<u>Attorney Claims as a % of Total</u> (6)	<u>Attorney Paid as a % of Total</u> (7)
N/A	13	54,076	4	20,606	30.8%	38.1%
1997	1	13,719	1	13,719	100.0%	100.0%
1998	1	12,950	1	12,950	100.0%	100.0%
1999	1	11,505	0	0	0.0%	0.0%
2000	3	29,280	3	29,280	100.0%	100.0%
2001	4	24,020	4	24,020	100.0%	100.0%
2002	5	37,556	4	30,518	80.0%	81.3%
2003	8	55,270	5	39,835	62.5%	72.1%
2004	30	168,508	12	87,255	40.0%	51.8%
2005	128	970,269	75	631,525	58.6%	65.1%
2006	595	3,973,149	278	2,305,352	46.7%	58.0%
2007	570	3,179,355	138	1,180,583	24.2%	37.1%
2008	31	217,044	19	134,118	61.3%	61.8%
2009	25	180,500	16	146,103	64.0%	80.9%
2010	47	361,996	27	215,764	57.4%	59.6%
2011	214	1,549,877	112	965,314	52.3%	62.3%
2012	440	3,244,375	189	1,573,941	43.0%	48.5%
2005-2007	1,293	8,122,773	491	4,117,460	38.0%	50.7%

Columns

- (2) - (5) Insurance Research Council
- (6) Column (4) / Column (2)
- (7) Column (5) / Column (3)

	2014 PIP Earned Premium	2011-2015 Total Allowed
<u>1st District Court of Appeals Counties</u>		
(1) Escambia	18,726,888	8,615,458
(2) 1st District Counties Excluding Escambia	181,024,477	75,564,595
(3) State Total Allowed	3,021,713,645	535,219,520
(4) % of 1st District Excl. Escambia Claims Subject to Multiplier	10.0%	10.0%
(5) Escambia % of Statewide Claims Subject to Multiplier	0.620%	1.610%
(6) 1st District Excl. Escambia % of Statewide Claims Subject to Multiplier	0.599%	1.412%
(7) 1st District % of Statewide Claims Subject to Multiplier	1.219%	3.022%
(8) Attorney Fees as % of Total Allowed	5.0%	5.0%
(9) Contingency Fee Multiplier	2.5	2.5
(10) Savings	0.2%	0.4%

Rows

- (1) - (3) Earned Premium = Independent Statistical Services, Inc.; Insurance Services Office, Inc.; National Independent Statistical Service
- (1) - (3) Total Allowed = PIP Claim Data provided by Mitchell, International
 - (4) From claim representative interviews
 - (5) Row (1) / Row (3)
 - (6) Row (2) x Row (4) / Row (3)
 - (7) Row (5) / Row (6)
- (8) - (9) 2011 PIP Working Group Report
- (10) Row (7) x Row (8) x Row (9)

Note: 1st District Court of Appeals includes counties Alachua, Baker, Bay, Bradford, Calhoun, Clay, Columbia, Dixie, Duval, Escambia, Franklin, Gadsden, Gilchrist, Gulf, Hamilton, Holmes, Jackson, Jefferson, Lafayette, Leon, Levy, Liberty, Madison, Nassau, Okaloosa, Santa Rosa, Suwannee, Taylor, Union, Wakulla, Walton, and Washington

Florida Office of Insurance Regulation
 Review of Personal Injury Protection Legislation
 Average Premium - Voluntary Business

Exhibit 10

Accident Year	BI Earned Premium	PD Earned Premium	PIP Earned Premium	Med Pay Earned Premium	UM/UIM Earned Premium	Comprehensive Earned Premium	Collision Earned Premium	Total Earned Premium
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
2014	3,618,078,588	2,099,335,069	3,021,713,645	119,613,016	1,124,414,308	943,943,193	2,290,350,852	13,217,448,815
2015	3,579,478,641	2,096,623,878	2,551,055,931	116,251,908	1,128,816,252	959,415,706	2,412,132,717	12,843,775,033
Total	7,197,557,229	4,195,958,947	5,572,769,576	235,864,923	2,253,230,560	1,903,358,899	4,702,483,568	26,061,223,848

Accident Year	BI Earned Exposure	PD Earned Exposure	PIP Earned Exposure	Med Pay Earned Exposure	UM/UIM Earned Exposure	Comprehensive Earned Exposure	Collision Earned Exposure	Total Earned Exposure
(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)
2014	11,179,131	12,157,399	12,156,297	3,061,131	10,229,697	9,558,490	9,138,502	12,157,399
2015	10,872,650	11,643,747	11,643,379	2,991,969	10,114,772	9,403,573	9,017,227	11,643,747
Total	22,051,780	23,801,146	23,799,676	6,053,101	20,344,469	18,962,063	18,155,728	23,801,146

Accident Year	BI Average Earned Premium	PD Average Earned Premium	PIP Average Earned Premium	Med Pay Average Earned Premium	UM/UIM Average Earned Premium	Comprehensive Average Earned Premium	Collision Average Earned Premium	Total Average Earned Premium
(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
2014	323.65	172.68	248.57	39.07	109.92	98.75	250.63	1,087.19
2015	329.22	180.06	219.10	38.85	111.60	102.03	267.50	1,103.06
Total	326.39	176.29	234.15	38.97	110.75	100.38	259.01	1,094.96

Data provided by Independent Statistical Services, Inc.; Insurance Services Office, Inc.; National Independent Statistical Service

Florida Office of Insurance Regulation
Analysis of Florida HB119
HB 119 Claims Interview/Survey

(1)	Traffic Crash Report Long Form
(1a)	Did the changes in the requirements as to the use of the long form Traffic Crash Report have an impact on controlling fraud?
(1b)	If so, any estimate on how much?
(2)	Licensing of Clinics
(2a)	Did the changes in the tightening of clinic licensing requirements have an impact on controlling fraud?
(2b)	If so, any estimate on how much?
(3)	Fraud
(3a)	Please give us your thoughts on the impacts of the Automobile Insurance Fraud Strike Force.
(3b)	Please estimate the impact of the provision allowing 60 additional days to investigate fraud.
(3c)	Please estimate the impact of the provision requiring the reporting of denied claims.
(3d)	Please estimate the impact of the penalties for medical providers convicted of fraud.
(4)	Death Benefits
(4a)	Please estimate how the separate death benefit of \$5,000 has impacted your PIP losses.
(4b)	What % of total claims losses in 2015 were death benefits i.e. total number of fatalities relative to total # of PIP claims.
(5)	Initial Services
(5a)	With respect to the requirement for initial services within 14 days, has your company observed any change in the length of time it takes claimants to receive initial services, since the reform was implemented?
(5b)	If so, please estimate the impact of this change.
(5c)	Have you denied PIP claims due to the 14 day requirement?
(5d)	If so, please estimate how much savings have been realized as a percentage of total PIP claim payments?
(6)	Non-Emergency Limits
(6a)	What percentage of your PIP losses has been eliminated under the new law definition of non-emergency? (% of claims and dollar amounts if possible)
(6b)	To the extent that non-emergency claims have not been limited, please explain why not?

Florida Office of Insurance Regulation
Analysis of Florida HB119
HB 119 Claims Interview/Survey

(7)	Massage and Acupuncture Exclusion
(7a)	With respect to the elimination of massage therapy and acupuncture, please provide any estimated cost savings impacts your company has experienced. Please separate the dollar and % of savings between massage and acupuncture savings relative to total PIP loss payments.
(7b)	To the extent that prior massage therapy or acupuncture claims have not been eliminated please explain why not.
(8)	Repay Medicaid
(8a)	Please estimate the impact of the provision to repay Medicaid within 30 days.
(9)	Submission of Revised Claims
(9a)	Please estimate the impact of the provision allowing the submission of revised claims within 15 days due to an error.
(10)	Medicare Fee Schedule
(10a)	Do you use a percentage of the Medicare schedule for claims payments?
(10b)	If so, what percentage?
(10c)	Did you attempt to use this but then change procedures due to court challenges?
(10d)	Was a Medicare Fee Schedule in place prior to the reform? If so, did the percentage change after the reform? If so, what was the impact of the change after the reform? i. If so, did the percentage change after the reform? ii. If so, what was the impact of the change after the reform?
(11)	Compliance with Policy Provisions
(11a)	Please estimate the impact of the statutory language requiring the insured to comply with policy provisions including Examination Under Oath.
(12)	Appear at Medical Exams
(12a)	Please estimate the impact of additional language requiring insureds to appear at IMEs and rebuttable presumption after two failures to appear.

Florida Office of Insurance Regulation
Analysis of Florida HB119
HB 119 Claims Interview/Survey

(13)	Attorney Fees
(13a)	Please estimate the impact of the provision requiring attorney's fees be calculated without contingency fees.
(13b)	Are there particular counties where this had a more significant impact?
(13c)	If you have not experienced savings in this area, please identify why not?
(14)	What were the major drivers in PIP claim costs prior to the PIP reform?
(15)	Have the PIP reforms had a major impact on the PIP cost drivers?
(16)	What reform provisions have had the largest impact?
(17)	Have there been any unintended consequences from the PIP legislation reform?
(18)	Have you noticed a slowing or speeding up of claims reporting since the reform? If so, to what extent? Do you attribute this to anything in particular? What changes, if any, has this caused in your claims handling practices?
(19)	For commercial auto writers, what unique problems or impacts have you seen?
(20)	In the last year, Florida statewide PIP pure premium has increased by 31% according to Fast Track data through first quarter 2016. This has been driven by a paid claim frequency increase of 21% and a claim severity increase of 8%.
(20a)	Are your company claim frequency and severity trends consistent with what has occurred with the Fast Track data?
(20b)	Have you identified trends in the settlement of PIP claims in the past year that are responsible for these trends and if so please elaborate?
(21)	Can we cite your comments in our report?
(22)	Are there any additional comments or concerns you would like to bring to our attention?

Florida Office of Insurance Regulation

Analysis of Florida HB119

HB 119 Claims Interview/Survey

- (1) Traffic Crash Report Long Form
 (1a) Did the changes in the requirements as to the use of the long form Traffic Crash Report have an impact on controlling fraud?
 (1b) If so, any estimate on how much?

Insurer #	(1a)	(1b)	Comment
2	No	N/A	
3	Yes	see comment	(1a) Strengthened ability to identify jump-in/staged accidents/ (1b) 50% decrease in staged accident referrals to SIU
4	Some	N/A	Greatest impact is in its deterrence value
5	Some	N/A	Experience would lead us to believe that it has some positive impact on the reduction of fraud

Florida Office of Insurance Regulation

Analysis of Florida HB119

HB 119 Claims Interview/Survey

- (2) Licensing of Clinics
- (2a) Did the changes in the tightening of clinic licensing requirements have an impact on controlling fraud?
- (2b) If so, any estimate on how much?

Insurer #	(2a)	(2b)	Comment
2	No	N/A	Caused clinics to get paperwork in order
3	See comment	See comment	(2a) initial favorable impact; (2b) Less than 5% of current SIU referrals are solely related to licensing issues.
4	Minimal	N/A	No clear mechanism in statute that allows insurer to compel providers to cooperate in licensing investigations
5	No	N/A	Experience would show that this issue remains pervasive and ongoing

Florida Office of Insurance Regulation

Analysis of Florida HB119

HB 119 Claims Interview/Survey

- (3) Fraud
- (3a) Please give us your thoughts on the impacts of the Automobile Insurance Fraud Strike Force.
- (3b) Please estimate the impact of the provision allowing 60 additional days to investigate fraud.
- (3c) Please estimate the impact of the provision requiring the reporting of denied claims.
- (3d) Please estimate the impact of the penalties for medical providers convicted of fraud.

Insurer #	(3a)	(3b)	(3c)	(3d)	Comment
2					Impacts were initially seen in 2003 however 2014-2016 have returned to pre-HB119 levels.
3	N/A	Decrease	No change	Minimal	(3b) reduced attorney fees and costs
4	N/A	N/A	N/A	N/A	(3b) favorably received
5	N/A	N/A	N/A	N/A	

Florida Office of Insurance Regulation

Analysis of Florida HB119

HB 119 Claims Interview/Survey

- (4) Death Benefits
- (4a) Please estimate how the separate death benefit of \$5,000 has impacted your PIP losses.
- (4b) What % of total claims losses in 2015 were death benefits i.e. total number of fatalities relative to total # of PIP claims.

Insurer #	(4a)	(4b)	Comment
2	Insignificant		
3	Minimal	< 0.70%	
4	Minimal	0.23%	Small portion of PIP claims are impacted by the separate death benefit
5	N/A	0.06%	

Florida Office of Insurance Regulation

Analysis of Florida HB119

HB 119 Claims Interview/Survey

- (5) Initial Services
- (5a) With respect to the requirement for initial services within 14 days, has your company observed any change in the length of time it
- (5b) If so, please estimate the impact of this change.
- (5c) Have you denied PIP claims due to the 14 day requirement?
- (5d) If so, please estimate how much savings have been realized as a percentage of total PIP claim payments?

Insurer #	(5a)	(5b)	(5c)	(5d)	Comment
2	Yes		Yes		
3	Yes	See comment	Yes	N/A	Increase from 87% treated within 14 days to 95% in 2015
4	N/A	N/A	Yes	See comment	14 day denials are infrequent compared to total population of claims
5	N/A	N/A	Yes	See comment	Denied claims have generated demands and litigation

Florida Office of Insurance Regulation

Analysis of Florida HB119

HB 119 Claims Interview/Survey

- (6) Non-Emergency Limits
- (6a) What percentage of your PIP losses has been eliminated under the new law definition of non-emergency? (% of claims and dollar amounts if possible)
- (6b) To the extent that non-emergency claims have not been limited, please explain why not?

Insurer #	(6a)	(6b)	Comment
2			
3	1%	See comment	Most patients are able to obtain certification from an authorized provider increasing PIP benefits to \$10,000.
4	See comment	See comment	(4a) 20% of reported losses involved non-emergency; (4b) received thousands of disputes and a class action raising multiple legal arguments involving this provision
5	See comment	See comment	(4a) Awaits Florida Case law to further determine how and when the EMC statute can be applied. (4b) legal questions have not been resolved

Florida Office of Insurance Regulation

Analysis of Florida HB119

HB 119 Claims Interview/Survey

(7) Massage and Acupuncture Exclusion

With respect to the elimination of massage therapy and acupuncture, please provide any estimated cost savings

(7a) impacts your company has experienced. Please separate the dollar and % of savings between massage and acupuncture savings relative to total PIP loss payments.

(7b) To the extent that prior massage therapy or acupuncture claims have not been eliminated please explain why not.

Insurer #	(7a)	(7b)	Comment
2		N/A	Reduction in billing for massage and acupuncture but increase in other procedures
3	None	N/A	Reduction in billing for massage and acupuncture but increase in other procedures
4		N/A	Massage/Acupuncture as a % of total charges has decreased however not enough time to determine true impact
5	None	N/A	Volume has dropped dramatically but has experienced an increase in manual therapy. Waiting for court clarification before implementing.

Florida Office of Insurance Regulation

Analysis of Florida HB119

HB 119 Claims Interview/Survey

(8) Repay Medicaid

(8a) Please estimate the impact of the provision to repay Medicaid within 30 days.

Insurer #	(8a)	Comment
2		
3	None	Practice is to respond to correspondence/claims within 30 days
4	N/A	Do not monitor this
5	N/A	Experience would lead us to believe that this provision has little impact.

Florida Office of Insurance Regulation

Analysis of Florida HB119

HB 119 Claims Interview/Survey

- (9) Submission of Revised Claims
(9a) Please estimate the impact of the provision allowing the submission of revised claims within 15 days due to an error.

Insurer #	(9a)	Comment
2	None	
3	None	
4	N/A	Do not monitor this
5	Insignificant	Similar to what was in place prior to the statute

Florida Office of Insurance Regulation

Analysis of Florida HB119

HB 119 Claims Interview/Survey

(10) Medicare Fee Schedule

(10a) Do you use a percentage of the Medicare schedule for claims payments?

(10b) If so, what percentage?

(10c) Did you attempt to use this but then change procedures due to court challenges?

Was a Medicare Fee Schedule in place prior to the reform? If so, did the percentage change after the reform? If so, what was the

(10d) impact of the change after the reform? i. If so, did the percentage change after the reform? ii. If so, what was the impact of the change after the reform?

Insurer #	(10a)	(10b)	(10c)	(10d)	Comment
2	Yes	Statute	No	Yes, No, N/A	
3	Yes	Statute	No	Yes, No, N/A	
4	Yes	200%	No	None	Policy language revisions were made in late 2011
5	Yes	Statute	No	Yes, No, None	No change in the sense that percentages remained the same; most significant change is the restating of court interpretation process

Florida Office of Insurance Regulation

Analysis of Florida HB119

HB 119 Claims Interview/Survey

- (11) Compliance with Policy Provisions
- (11a) Please estimate the impact of the statutory language requiring the insured to comply with policy provisions including Examination Under Oath.

Insurer #	(11a)	Comment
2		
3		Less than 10% of all SIU impact is from non-compliance with an EUO request
4	N/A	Do not monitor this
5	Minimal	EUOs occur infrequently

Florida Office of Insurance Regulation

Analysis of Florida HB119

HB 119 Claims Interview/Survey

- (12) Appear at Medical Exams
 (12a) Please estimate the impact of additional language requiring insureds to appear at IMEs and rebuttable presumption after two failures to appear.

Insurer #	(12a)	Comment
2		Enacting this language is a positive development, cannot quantify impact
3	Minimal	Strengthened position when insured fails to appear at 2 IME appointments
4		Resulted in an increase in costs due to requiring two failures to appear and extends time period in adjusting the claim while trying to schedule IMEs
5	N/A	Not tracked

Florida Office of Insurance Regulation

Analysis of Florida HB119

HB 119 Claims Interview/Survey

- (13) Attorney Fees
- (13a) Please estimate the impact of the provision requiring attorney's fees be calculated without contingency fees.
- (13b) Are there particular counties where this had a more significant impact?
- (13c) If you have not experienced savings in this area, please identify why not?

Insurer #	(13a)	(13b)	(13c)	Comment
2	0	N/A	Insignificant	
3	Small	Seminole	N/A	
4	N/A	N/A	N/A	
5	N/A	N/A	N/A	

Florida Office of Insurance Regulation

Analysis of Florida HB119

HB 119 Claims Interview/Survey

(14) What were the major drivers in PIP claim costs prior to the PIP reform?

Insurer #	(14)	Comment
2		Referral networks, attorney advertising, overutilization, overtreatment, legal fees
3		Loopholes in fee schedule, fraud, attorney fees from excessive litigation
4		Fee Schedule Disputes, fraud, hospital costs, attorney fees
5		Plaintiff attorney compensation; ineffective fee schedule, inconsistent county court rulings, prolonged time needed for court clarification on disputed statutory provisions; 5 year statute of limitations

Florida Office of Insurance Regulation

Analysis of Florida HB119

HB 119 Claims Interview/Survey

(15) Have the PIP reforms had a major impact on the PIP cost drivers?

Insurer #	(15)	Comment
2	No	Decreases in some cost drivers offset by increase in other cost drivers.
3	Moderate	Not a significant impact on reducing PIP costs drivers but have prevented significant cost increases
4	Not yet	Saw some benefit initially until litigation started; language around non-emergency medical condition, multiple procedure reduction and national correct coding have increased litigation; hourly rates on attorney fees have increased; hospital costs continue to skyrocket; billing for massage appears to have moved to different CPT codes
5	No	Medical bill disputes are largely unchanged; generous method of plaintiff attorney compensation remains; non-EMC and EMC limits remain subject of dispute; constitutionality of select provisions of the statute remain the subject of dispute; country court rulings remain inconsistent

Florida Office of Insurance Regulation

Analysis of Florida HB119

HB 119 Claims Interview/Survey

(16) What reform provisions have had the largest impact?

Insurer #	(16)	Comment
2		Positive - language regarding EUOs. Negative - 14 day rule and EMC language have pushed people to be treated at hospitals causing significant increase in claims cost.
3		60 day tolling period, long form policy report, loopholes in Medicare provisions, 14 day initial treatment
4		Non-emergency medical condition limits has not been realized due to litigation risk; also staffing and training implications.
5		Too early to predict which, if any of the reform provisions will benefit FL consumers

Florida Office of Insurance Regulation

Analysis of Florida HB119

HB 119 Claims Interview/Survey

(17) Have there been any unintended consequences from the PIP legislation reform?

Insurer #	(17)	Comment
2	Yes	Law change has pushed people to the ER for treatment and this comes with increased claims costs due to the attendant very high costs of ER treatment.
3	Yes	Some medical providers delay process knowing decision must be made in 90 days; medical providers have adjusted treatment protocols to make up lost revenue from massage/acupuncture; some cost shifting from PIP to BI/UM
4	Yes	Significantly more litigation as attorneys challenge the new statute
5		No response

Florida Office of Insurance Regulation

Analysis of Florida HB119

HB 119 Claims Interview/Survey

- (18) Have you noticed a slowing or speeding up of claims reporting since the reform? If so, to what extent? Do you attribute this to anything in particular? What changes, if any, has this caused in your claims handling practices?

Insurer #	(18)	Comment
2		
3	No	No change observed
4	No	No impact noted
5	N/A	Not yet available

Florida Office of Insurance Regulation

Analysis of Florida HB119

HB 119 Claims Interview/Survey

(19) For commercial auto writers, what unique problems or impacts have you seen?

Insurer #	(19)	Comment
2	None	No unique problems/impacts that are different from personal auto
3	None	No noticeable impact observed
4	None	Nothing unique to commercial auto noted
5	N/A	No comments at this time

Florida Office of Insurance Regulation

Analysis of Florida HB119

HB 119 Claims Interview/Survey

- In the last year, Florida statewide PIP pure premium has increased by 31% according to Fast Track data
- (20) through first quarter 2016. This has been driven by a paid claim frequency increase of 21% and a claim severity increase of 8%.
- (20a) Are your company claim frequency and severity trends consistent with what has occurred with the Fast Track data?
- (20b) Have you identified trends in the settlement of PIP claims in the past year that are responsible for these trends and if so please elaborate?

Insurer #	(20a)	(20b)	Comment
2	No	Yes	(20a) Fast Track may be influenced by an aberration in claim payment activity. Our severity is lower but we expect it to go up. (20b) Increased PIP litigation.
3	No	No	(20a) Better than Fast Track but also observed some initial improvement than eroding of those trends; more driving, more congested roads, distracted driving and higher medical costs
5			Data not yet available

Florida Office of Insurance Regulation
 Review of Personal Injury Protection Legislation
 Medical Payments Ground Up Loss Analysis

(1) Payment Interval	(2) Number of Claims	(3) Ground Up Payments	(4) Payments Capped At \$2,500	(5) Payments Capped At \$5,000	(6) Ratio of \$2,500 Payments To Total Payments (4)/(3)	(7) Ratio of \$5,000 Payments To Total Payments (5)/(3)
0-2,500	227	\$193,923	\$193,923	\$193,923		
2,501-5,000	118	454,531	295,000	454,531		
5,001-10,000	377	3,362,234	942,500	1,885,000		
10,001-15,000	43	521,508	107,500	215,000		
15,001-20,000	5	88,638	12,500	25,000		
20,001-25,000	3	65,442	7,500	15,000		
25,001-50,000	2	69,457	5,000	10,000		
50,000+	4	268,175	10,000	20,000		
Total	779	\$5,023,908	\$1,573,923	\$2,818,454	0.31	0.56

Source - IRC 2012 Data

The Florida PIP payments have been converted from an 80% coinsurance basis to a first dollar of payments basis.

Florida Office of Insurance Regulation
 Review of Personal Injury Protection Legislation
 Medical Payments Ground Up Loss Analysis
 Excluding Emergency Losses

(1) Payment Interval	(2) Number of Claims	(3) Ground Up Payments	(4) Payments Capped At \$2,500	(5) Payments Capped At \$5,000	(6) Ratio of \$2,500 Payments To Total Payments (4)/(3)	(7) Ratio of \$5,000 Payments To Total Payments (5)/(3)
0-2,500	212	\$184,819	\$184,819	\$184,819		
2,501-5,000	111	428,135	277,500	428,135		
5,001-10,000	339	3,015,394	847,500	1,695,000		
10,001-15,000	41	491,508	102,500	205,000		
15,001-20,000	3	53,174	7,500	15,000		
20,001-25,000	3	65,442	7,500	15,000		
25,001-50,000	2	69,457	5,000	10,000		
50,000+	2	108,175	5,000	10,000		
Total	713	\$4,416,104	\$1,437,319	\$2,562,954	0.29	0.51

Source - IRC 2012 Data

The Florida PIP payments have been converted from an 80% coinsurance basis to a first dollar of payments basis.

Florida Office of Insurance Regulation
Review of Personal Injury Protection Legislation
Medical to Bodily Injury Exposure Relationships

Exhibit 13

STATE	Medical	Bodily Injury	Med/BI
Alabama	2,630,702	3,203,935	82.1%
Alaska	321,982	446,218	72.2%
Arizona	1,439,000	3,716,355	38.7%
California	10,878,295	24,088,563	45.2%
Colorado	2,784,651	3,499,697	79.6%
Idaho	839,497	967,743	86.7%
Illinois	6,012,730	6,523,109	92.2%
Indiana	3,797,977	4,021,846	94.4%
Iowa	2,189,584	2,209,995	99.1%
Louisiana	1,447,600	2,547,520	56.8%
Maine	821,537	656,370	100.0%
Mississippi	1,368,657	1,709,916	80.0%
Missouri	2,563,745	3,592,787	71.4%
Montana	465,472	690,485	67.4%
Nebraska	1,348,290	1,391,231	96.9%
Nevada	738,600	1,578,950	46.8%
New Hampshire	803,537	728,168	100.0%
New Mexico	777,456	1,334,376	58.3%
North Carolina	4,982,121	6,995,888	71.2%
Ohio	6,836,200	7,212,336	94.8%
Oklahoma	1,200,618	2,356,877	50.9%
Rhode Island	577,210	527,657	100.0%
Tennessee	3,535,277	3,953,843	89.4%
Vermont	320,625	323,234	99.2%
West Virginia	965,643	1,226,327	78.7%
Wyoming	381,858	425,000	89.8%
Total Tort States	60,028,864	85,928,426	69.9%
Selected			70.0%



Health Insurance Coverage of the Total Population | The Kaiser Family Foundation

Timeframe: 2014

Location	Employer	Non-Group	Medicaid	Medicare	Other Public	Uninsured
United States	49%	6%	19%	13%	2%	10%
Alabama	46%	6%	19%	15%	3%	11%
Alaska	50%	4%	19%	8%	5%	14%
Arizona	43%	5%	25%	14%	N/A	12%
Arkansas	41%	8%	22%	17%	3%	10%
California	46%	7%	25%	10%	2%	10%
Colorado	46%	7%	20%	12%	4%	11%
Connecticut	58%	6%	15%	12%	1%	7%
Delaware	53%	4%	18%	15%	3%	7%
District of Columbia	54%	6%	25%	8%	N/A	6%
Florida	39%	8%	19%	17%	2%	15%
Georgia	47%	6%	16%	12%	3%	16%
Hawaii	53%	3%	17%	15%	7%	5%
Idaho	51%	8%	17%	11%	2%	11%
Illinois	52%	6%	19%	14%	1%	9%
Indiana	51%	5%	17%	15%	N/A	11%
Iowa	53%	8%	17%	14%	2%	6%
Kansas	52%	6%	15%	13%	N/A	11%
Kentucky	46%	6%	23%	17%	N/A	7%
Louisiana	45%	5%	23%	11%	3%	13%
Maine	47%	5%	20%	16%	2%	9%
Maryland	60%	6%	14%	12%	2%	6%
Massachusetts	53%	5%	24%	13%	N/A	4%
Michigan	52%	6%	20%	14%	1%	7%
Minnesota	58%	7%	15%	13%	1%	7%
Mississippi	40%	5%	26%	13%	4%	12%
Missouri	54%	6%	15%	15%	2%	9%
Montana	47%	9%	13%	15%	3%	13%
Nebraska	53%	7%	14%	14%	3%	10%
Nevada	47%	5%	18%	13%	5%	13%
New Hampshire	59%	6%	12%	15%	N/A	7%
New Jersey	55%	4%	17%	13%	1%	11%
New Mexico	37%	5%	28%	15%	3%	12%
New York	49%	6%	25%	12%	1%	8%
North Carolina	48%	6%	18%	14%	3%	12%
North Dakota	59%	8%	9%	13%	2%	9%
Ohio	50%	4%	21%	16%	1%	7%

Oklahoma	45%	5%	17%	14%	2%	16%
Oregon	46%	7%	21%	16%	2%	8%
Pennsylvania	53%	6%	17%	15%	1%	8%
Rhode Island	54%	9%	18%	13%	N/A	5%
South Carolina	46%	4%	20%	15%	2%	13%
South Dakota	55%	7%	12%	15%	2%	9%
Tennessee	50%	6%	16%	15%	N/A	10%
Texas	47%	6%	18%	10%	2%	17%
Utah	59%	8%	10%	10%	1%	12%
Vermont	52%	7%	21%	13%	2%	6%
Virginia	55%	7%	9%	13%	6%	10%
Washington	48%	7%	22%	12%	2%	9%
West Virginia	43%	4%	29%	17%	1%	6%
Wisconsin	55%	6%	17%	14%	N/A	7%
Wyoming	61%	6%	10%	11%	2%	10%

NOTES

Notes

The majority of our health coverage topics are based on analysis of the Census Bureau's March Supplement to the Current Population Survey (the CPS At Economic Supplement or ASEC) by the Kaiser Commission on Medicaid and the Uninsured. The CPS supplement is the primary source of annual health information in the United States.

In this analysis, income (mostly categorized as a percent of the federal poverty level) is aggregated by Census-defined family units. Analyzing income by income available to a group of people who are likely sharing resources. However, family units may not be the appropriate measure for capturing eligibility. Eligibility for health insurance is more accurately estimated using "health insurance units," which may be counted differently for different types of insurance or employer coverage). Estimates of eligibility for health coverage are available [here](#) and [here](#).

Data exclude a small number of people with private coverage of an unknown source. Data may not sum to totals due to rounding and the exclusion of the

Sources

Kaiser Family Foundation estimates based on the Census Bureau's March 2015 Current Population Survey (CPS: Annual Social and Economic Supplement)

Definitions

The ASEC asks respondents about their health insurance coverage throughout the previous calendar year. Respondents may report having more than one type of insurance coverage. In this analysis, individuals are sorted into only one category of insurance coverage using the following hierarchy:

Medicaid: Includes those covered by Medicaid, the Children's Health Insurance Program (CHIP), and those who have both Medicaid and another type of insurance coverage who are also covered by Medicare.

Medicare: Includes those covered by Medicare, Medicare Advantage, and those who have Medicare and another type of non-Medicaid coverage where the individual is the primary payer. Excludes those with Medicare Part A coverage only.

Employer: Includes those covered by employer-sponsored coverage either through their own job or as a dependent in the same household.

Other Public: Includes those covered under the military or Veterans Administration.

Non-Group: Includes individuals and families that purchased or are covered as a dependent by non-group insurance.

Uninsured: Includes those without health insurance and those who have coverage under the Indian Health Service only.

For example, a person having Medicaid coverage in the first half of the year but employer-based coverage in the last months of the year would be categorized as having Medicaid coverage in this analysis.

N/A: Estimates with relative standard errors greater than 30% are not provided.

**Average Monthly and Annual Premiums for Covered Workers,
 by Plan Type and Industry, 2015**

	Monthly		Annual	
	<i>Single Coverage</i>	<i>Family Coverage</i>	<i>Single Coverage</i>	<i>Family Coverage</i>
ALL INDUSTRIES	\$521	\$1,462	\$6,251	\$17,545

* Estimate is statistically different within plan type from estimate for all firms not in the indicated industry (p<.05).

NSD: Not Sufficient Data.

Source: Kaiser/HRET Survey of Employer-Sponsored Health Benefits, 2015.

**Florida Office of Insurance Resultation
Estimate of Policies Currently Purchasing Minimum Coverage**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
						Additional Uninsured After Repeal of No Fault		Revised Insured Exposures	
County	BI Exposure	CSL Exposure	PIP Exposure	BI + CSL to PIP Ratio	Percentage of Exposures Purchasing Minimum Coverage	10%	25%	10%	25%
Alachua County	146,124	3,519	156,714	95.5%	4.5%	1,059	2,647	155,655	154,066
Baker County	15,945	152	17,068	94.3%	5.7%	112	281	16,956	16,787
Bay County	113,817	1,292	119,791	96.1%	3.9%	597	1,494	119,194	118,298
Bradford County	15,459	128	16,425	94.9%	5.1%	97	242	16,328	16,184
Brevard County	362,482	8,680	392,729	94.5%	5.5%	3,025	7,562	389,704	385,167
Broward County	904,626	22,342	1,003,204	92.4%	7.6%	9,858	24,644	993,346	978,559
Calhoun County	7,782	80	8,226	95.6%	4.4%	44	111	8,181	8,115
Charlotte County	107,603	2,629	117,059	94.2%	5.8%	946	2,364	116,113	114,695
Citrus County	97,053	1,921	104,789	94.4%	5.6%	774	1,934	104,016	102,855
Clay County	126,829	2,104	134,692	95.7%	4.3%	786	1,966	133,905	132,726
Collier County	217,630	14,594	244,537	95.0%	5.0%	2,691	6,727	241,846	237,810
Columbia County	38,590	383	42,000	92.8%	7.2%	341	852	41,659	41,147
DeSoto County	14,933	120	16,442	91.6%	8.4%	151	377	16,291	16,065
Dixie County	9,152	76	9,837	93.8%	6.2%	68	171	9,769	9,666
Duval County	477,157	11,592	519,974	94.0%	6.0%	4,282	10,704	515,692	509,270
Escambia County	177,732	2,287	187,961	95.8%	4.2%	1,023	2,557	186,938	185,403
Flagler County	66,135	1,711	70,781	95.9%	4.1%	465	1,162	70,317	69,620
Franklin County	6,697	124	7,183	95.0%	5.0%	49	122	7,135	7,062
Gadsden County	26,441	336	28,918	92.6%	7.4%	248	619	28,670	28,298
Gilchrist County	11,039	118	11,787	94.7%	5.3%	75	187	11,713	11,600
Glades County	5,886	54	6,509	91.3%	8.7%	62	156	6,447	6,353
Gulf County	9,666	154	10,132	96.9%	3.1%	47	117	10,086	10,016
Hamilton County	7,085	96	7,732	92.9%	7.1%	65	162	7,667	7,570
Hardee County	12,033	139	13,697	88.9%	11.1%	166	416	13,530	13,281

**Florida Office of Insurance Resultation
Estimate of Policies Currently Purchasing Minimum Coverage**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
						Additional Uninsured After Repeal of No Fault		Revised Insured Exposures	
County	BI Exposure	CSL Exposure	PIP Exposure	BI + CSL to PIP Ratio	Percentage of Exposures Purchasing Minimum Coverage	10%	25%	10%	25%
Hendry County	18,381	127	20,726	89.3%	10.7%	234	586	20,492	20,140
Hernando County	93,411	2,010	102,518	93.1%	6.9%	911	2,277	101,607	100,241
Highlands County	53,474	848	59,498	91.3%	8.7%	602	1,506	58,896	57,992
Hillsborough County	635,719	18,136	710,549	92.0%	8.0%	7,483	18,708	703,066	691,842
Holmes County	11,921	63	12,425	96.5%	3.5%	50	126	12,375	12,299
Indian River County	90,321	4,621	99,766	95.2%	4.8%	945	2,361	98,821	97,405
Jackson County	28,417	288	30,417	94.4%	5.6%	200	500	30,217	29,917
Jefferson County	9,045	162	9,742	94.5%	5.5%	70	174	9,672	9,568
Lafayette County	4,339	40	4,694	93.3%	6.7%	36	89	4,659	4,605
Lake County	190,448	5,602	206,974	94.7%	5.3%	1,653	4,131	205,321	202,842
Lee County	390,051	13,414	428,002	94.3%	5.7%	3,795	9,488	424,207	418,514
Leon County	160,273	4,926	173,049	95.5%	4.5%	1,278	3,194	171,771	169,855
Levy County	27,074	300	29,095	94.1%	5.9%	202	505	28,893	28,590
Liberty County	4,129	42	4,404	94.7%	5.3%	28	69	4,377	4,336
Madison County	11,083	59	12,006	92.8%	7.2%	92	231	11,914	11,775
Manatee County	193,797	6,519	213,021	94.0%	6.0%	1,922	4,806	211,099	208,215
Marion County	200,965	4,842	219,553	93.7%	6.3%	1,859	4,647	217,694	214,906
Martin County	94,509	5,240	104,979	95.0%	5.0%	1,047	2,617	103,932	102,361
Miami-Dade County	1,117,156	23,353	1,269,747	89.8%	10.2%	15,259	38,148	1,254,488	1,231,599
Monroe County	58,723	1,581	64,445	93.6%	6.4%	572	1,431	63,873	63,015
Nassau County	56,475	1,021	59,498	96.6%	3.4%	302	756	59,196	58,742
Okaloosa County	142,131	1,302	147,654	97.1%	2.9%	552	1,381	147,102	146,273
Okeechobee County	20,421	110	22,013	93.3%	6.7%	159	398	21,854	21,615
Orange County	616,426	23,674	691,405	92.6%	7.4%	7,498	18,745	683,907	672,660

**Florida Office of Insurance Resultation
Estimate of Policies Currently Purchasing Minimum Coverage**

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
						Additional Uninsured After Repeal of No Fault		Revised Insured Exposures	
County	BI Exposure	CSL Exposure	PIP Exposure	BI + CSL to PIP Ratio	Percentage of Exposures Purchasing Minimum Coverage	10%	25%	10%	25%
Osceola County	153,563	5,683	175,587	90.7%	9.3%	2,202	5,506	173,385	170,081
Palm Beach County	695,967	36,621	783,326	93.5%	6.5%	8,736	21,840	774,590	761,486
Pasco County	248,630	5,391	272,698	93.2%	6.8%	2,407	6,017	270,291	266,681
Pinellas County	487,698	15,468	536,494	93.8%	6.2%	4,880	12,199	531,614	524,295
Polk County	321,770	8,719	357,063	92.6%	7.4%	3,529	8,823	353,534	348,240
Putnam County	40,841	464	45,089	91.6%	8.4%	425	1,062	44,664	44,027
Santa Rosa County	112,904	1,568	117,860	97.1%	2.9%	496	1,239	117,364	116,621
Sarasota County	248,678	9,876	271,900	95.1%	4.9%	2,322	5,805	269,578	266,094
Seminole County	256,350	10,086	280,356	95.0%	5.0%	2,401	6,002	277,956	274,355
St. Johns County	145,066	4,913	154,201	97.3%	2.7%	913	2,284	153,288	151,917
St. Lucie County	156,699	2,868	171,057	93.3%	6.7%	1,436	3,589	169,621	167,467
Sumter County	62,632	1,364	66,878	95.7%	4.3%	425	1,061	66,453	65,816
Suwannee County	25,484	323	27,883	92.6%	7.4%	240	600	27,643	27,283
Taylor County	13,024	72	13,751	95.2%	4.8%	73	182	13,678	13,569
Union County	6,696	55	7,241	93.2%	6.8%	55	136	7,187	7,105
Volusia County	305,351	6,420	332,303	93.8%	6.2%	2,695	6,738	329,608	325,565
Wakulla County	19,300	241	20,626	94.7%	5.3%	133	331	20,493	20,294
Walton County	46,084	939	48,704	96.5%	3.5%	262	655	48,442	48,049
Washington County	14,902	84	15,626	95.9%	4.1%	72	181	15,553	15,445
	10,568,222	304,068	11,643,010	93.4%	6.6%	107,479	268,697	11,535,531	11,374,313

(1) County

(2) Provided by ISS, NISS and ISO

**Florida Office of Insurance Resultation
Estimate of Policies Currently Purchasing Minimum Coverage**

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
							Additional Uninsured After Repeal of No Fault		Revised Insured Exposures	
County	BI Exposure	CSL Exposure	PIP Exposure	BI + CSL to PIP Ratio	Percentage of Exposures Purchasing Minimum Coverage		10%	25%	10%	25%
	(3)	Provided by ISS, NISS and ISO								
	(4)	Provided by ISS, NISS and ISO								
	(5)	[(2) + (3)] / (4)								
	(6)	1.00 - (5)								
	(7)	[(4) - (2)] x .10								
	(8)	[(4) - (2)] x .25								
	(9)	(4) - (7)								
	(10)	(4) - (8)								

**Florida Office of Insurance Resultation
Uninsured Population Estimate**

(1)	Current BI Exposures	10,568,222
(2)	Current Estimated UM/BI Claim Frequency	23.8%
(3)	Current Estimated Vehicle Population	13,869,058
(4)	Current PIP Exposures	11,643,010
(5)	Current Estimated Uninsured Percentage	16.1%

Assume 10% of Minimum Coverage Insured Do Not Purchase Insurance

(6)	Estimated Decrease in Insured Population	107,479
(7)	New Estimated Insured Population	11,535,531
(8)	New Estimated Uninsured Percentage	16.8%
(9)	Increase in Uninsured Percentage	0.8%

Assume 25% of Minimum Coverage Insured Do Not Purchase Insurance

(10)	Estimated Decrease in Insured Population	268,697
(11)	New Estimated Insured Population	11,374,313
(12)	New Estimated Uninsured Percentage	18.0%
(13)	Increase in Uninsured Percentage	1.9%

- (1) Provided by ISS, NISS and ISO
- (2) IRC 2014 Uninsured Motorists Study
- (3) $(1) / [(1.00 - (2)]$
- (4) Provided by ISS, NISS and ISO
- (5) $1.00 - [(4) / (3)]$
- (6) From Exhibit C-1, Sum of Column (7)
- (7) $(4) - (6)$
- (8) $1.00 - [(7) / (3)]$
- (9) $(8) - (5)$
- (10) From Exhibit C-1, Sum of Column (8)
- (11) $(4) - (10)$
- (12) $1.00 - [(11) / (3)]$
- (13) $(12) - (5)$

Florida Office of Insurance Resultation
Impact of Repeal of Compulsory
Claimant: Other Than Insured
At Fault: Insured

	10% Uninsured Increase	25% Uninsured Increase
(1) Property Damage Estimated Losses	1,797,881,440	1,797,881,440
(2) Increase in Uninsured Percentage	0.8%	1.9%
(3) Estimated New Uninsured Losses	13,932,748	34,831,869
(4) Percentage of Insureds that Purchase Collision Coverage	77.4%	77.4%
(5) New Uninsured Losses Covered by Collision	10,790,209	26,975,521
(6) Current Collision Estimated Losses	1,424,841,782	1,424,841,782
(7) Estimated Increase in Collision Losses	0.8%	1.9%
(8) Estimated Increase in Premium	0.7%	1.6%

- (1) Based on Fast Track and AM Best
- (2) Exhibit C - 2, Row (9) and (13)
- (3) (1) x (2)
- (4) Provided by ISS, NISS and ISO
- (5) (3) x (4)
- (6) Based on Fast Track and AM Best
- (7) (5) / (6)
- (8) (7) * 0.86

Florida Office of Insurance Resultation
Impact of Repeal of Compulsory
Claimant: Other Than Insured
At Fault: Insured

	10% Uninsured Increase	25% Uninsured Increase
(1) Current PIP Losses	2,398,000,000	2,398,000,000
(2) Current UM Losses	426,437,214	426,437,214
(3) Portion of Losses Related to Policyholders with Minimum Coverage	6.6%	6.6%
(4) PIP Losses Related to Policyholders with Minimum Coverage	28,228,394	28,228,394
(5) Not At Fault Loss Percentage	64.4%	64.4%
(6) PIP Losses Related to Policyholders with Minimum Coverage	18,179,086	18,179,086
(7) Percentage of Minimum Coverage Policies that Drop Insurance	10%	25%
(8) PIP Losses That Transfer to UM	1,817,909	4,544,771
(9) Adjustment for Ratio of Loss Incurred to Loss Paid	1.06	1.06
(10) Adjustment for Ratio of Insureds that Purchase UM Coverage	59.9%	59.9%
(11) Total Increase in UM Losses	1,154,096	2,885,240
(12) UM Impact	0.3%	0.7%
(13) Estimated Increase in Insurance Premium	0.2%	0.6%
(14) Medical Losses Not Covered by Auto Insurance	663,812	1,659,531
(15) Percentage of Current PIP Losses	0.0%	0.1%

- (1) Provided by ISS, NISS and ISO
(2) Provided by ISS, NISS and ISO
(3) Exhibit C - 1, Column (6) Total
(4) (2) x (3)
(5) From PIP Repeal Analysis
(6) (4) x (5)
(7) Assumptions
(8) (6) x (7)
(9) Ratio of Actual Loss Paid to Economic Loss Based on IRC Data
(10) Provided by ISS, NISS and ISO
(11) (8) x (9) x (10)
(12) (11) / (2)
(13) (12) * .86
(14) (8) - (11)
(15) (14) / (1)

Florida Office of Insurance Resultation
Impact of Repeal of Compulsory
Claimant: Insured
At Fault: Insured

	10% Uninsured Increase	25% Uninsured Increase
(1) Current PIP Losses	2,398,000,000	2,398,000,000
(2) Portion of Losses Related to Policyholders with Minimum Coverage	6.6%	6.6%
(3) PIP Losses Related to Policyholders with Minimum Coverage	158,737,761	158,737,761
(4) Insured Percentage at Fault	35.6%	35.6%
(5) PIP Losses Related to At Fault Claims	56,510,643	56,510,643
(6) Percentage of Minimum Coverage Policies that Drop Insurance	10%	25%
(7) Losses Not Covered by Auto Insurance	5,651,064	14,127,661
(8) Percentage of Current PIP Losses	0.2%	0.6%

- (1) Provided by ISS, NISS and ISO
- (2) Exhibit C - 1, Column (6) Total
- (3) (1) x (2)
- (4) From PIP Repeal Analysis
- (5) (3) x (4)
- (6) Assumptions
- (7) (5) x (6)
- (8) (7) / (1)

**Florida Office of Insurance Resultation
Impact of Repeal of Compulsory
Premium Impact of Compulsory Repeal**

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault		Repeal of Compulsory 10% Estimate		Repeal of Compulsory 25% Estimate	
		Revised Average Rate	Percentage Savings	Revised Average Rate	Percentage Savings	Revised Average Rate	Percentage Savings
Bodily Injury	329.22	456.63		456.63		456.63	
Personal Injury Protection*	219.10						
Uninsured Motorist	111.60	122.43		122.71		123.14	
Property Damage	180.06	180.06		180.06		180.06	
<u>Liability Subtotal</u>	<u>839.98</u>	<u>759.12</u>	9.6%	<u>759.40</u>	9.6%	<u>759.83</u>	9.5%
Comprehensive	102.03	102.03		102.03		102.03	
Collision	267.50	267.50		269.37		271.78	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,128.65</u>	6.7%	<u>1,130.80</u>	6.5%	<u>1,133.64</u>	6.3%

**Florida Office of Insurance Resultation
Impact of Repeal of Compulsory
Premium Impact of Compulsory Repeal + FR Enforcement**

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault		Repeal of Compulsory 10% Estimate		Repeal of Compulsory 25% Estimate	
		Revised Average Rate	Percentage Savings	Revised Average Rate	Percentage Savings	Revised Average Rate	Percentage Savings
Bodily Injury	329.22	456.63		456.63		456.63	
Personal Injury Protection*	219.10						
Uninsured Motorist	111.60	122.43		92.04		92.36	
Property Damage	180.06	180.06		180.06		180.06	
<u>Liability Subtotal</u>	<u>839.98</u>	<u>759.12</u>	9.6%	<u>728.73</u>	13.2%	<u>729.05</u>	13.2%
Comprehensive	102.03	102.03		102.03		102.03	
Collision	267.50	267.50		269.37		271.78	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,128.65</u>	6.7%	<u>1,100.13</u>	9.0%	<u>1,102.86</u>	8.8%

Average Premium
 FR Limits 10/20
 Statewide Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	456.63	
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>759.12</u>	9.6%
Comprehensive Collision	102.03	102.03	
267.50	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,128.65</u>	6.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	456.63	
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>798.56</u>	4.9%
Comprehensive Collision	102.03	102.03	
267.50	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,168.09</u>	3.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	456.63	
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>831.42</u>	1.0%
Comprehensive Collision	102.03	102.03	
267.50	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,200.95</u>	0.7%

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

Average Premium
 FR Limits 10/20
 Alachua County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	345.85	
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>602.65</u>	3.4%
Comprehensive	87.06	87.06	
Collision	230.93	230.93	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>920.64</u>	2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	345.85	
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>625.44</u>	-0.3%
Comprehensive	87.06	87.06	
Collision	230.93	230.93	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>943.43</u>	-0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	345.85	
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>644.43</u>	-3.3%
Comprehensive	87.06	87.06	
Collision	230.93	230.93	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>962.42</u>	-2.2%

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

Average Premium
 FR Limits 10/20
 Baker County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	314.46	
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>537.56</u>	7.6%
Comprehensive	114.38	114.38	
Collision	246.27	246.27	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>898.21</u>	4.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	314.46	
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>562.57</u>	3.3%
Comprehensive	114.38	114.38	
Collision	246.27	246.27	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>923.22</u>	2.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	314.46	
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>583.40</u>	-0.3%
Comprehensive	114.38	114.38	
Collision	246.27	246.27	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>944.05</u>	-0.2%

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

Average Premium
 FR Limits 10/20
 Bay County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	300.65	
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>550.73</u>	4.9%
Comprehensive	104.25	104.25	
Collision	234.62	234.62	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>889.60</u>	3.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	300.65	
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>572.34</u>	1.2%
Comprehensive	104.25	104.25	
Collision	234.62	234.62	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>911.21</u>	0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	300.65	
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>590.34</u>	-1.9%
Comprehensive	104.25	104.25	
Collision	234.62	234.62	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>929.21</u>	-1.2%

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

Average Premium
 FR Limits 10/20
 Bradford County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	297.87	
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>525.89</u>	7.7%
Comprehensive Collision	104.72	104.72	
224.95	224.95	224.95	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>855.56</u>	4.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	297.87	
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>550.07</u>	3.4%
Comprehensive Collision	104.72	104.72	
224.95	224.95	224.95	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>879.74</u>	2.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	297.87	
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>570.23</u>	-0.1%
Comprehensive Collision	104.72	104.72	
224.95	224.95	224.95	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>899.90</u>	-0.1%

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

Average Premium
 FR Limits 10/20
 Brevard County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	389.68	
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>647.16</u>	3.3%
Comprehensive	75.35	75.35	
Collision	206.33	206.33	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>928.84</u>	2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	389.68	
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>672.43</u>	-0.5%
Comprehensive	75.35	75.35	
Collision	206.33	206.33	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>954.11</u>	-0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	389.68	
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>693.49</u>	-3.6%
Comprehensive	75.35	75.35	
Collision	206.33	206.33	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>975.17</u>	-2.6%

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

Average Premium
 FR Limits 10/20
 Broward County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	548.28	
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>925.37</u>	12.4%
Comprehensive	117.36	117.36	
Collision	329.51	329.51	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,372.24</u>	8.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	548.28	
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>979.07</u>	7.3%
Comprehensive	117.36	117.36	
Collision	329.51	329.51	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,425.94</u>	5.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	548.28	
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>1,023.82</u>	3.1%
Comprehensive	117.36	117.36	
Collision	329.51	329.51	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,470.69</u>	2.1%

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

Average Premium
 FR Limits 10/20
 Calhoun County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	261.92	
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>447.14</u>	7.1%
Comprehensive	125.48	125.48	
Collision	231.10	231.10	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>803.72</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	261.92	
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>467.53</u>	2.9%
Comprehensive	125.48	125.48	
Collision	231.10	231.10	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>824.11</u>	1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	261.92	
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>484.51</u>	-0.6%
Comprehensive	125.48	125.48	
Collision	231.10	231.10	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>841.09</u>	-0.4%

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

Average Premium
 FR Limits 10/20
 Charlotte County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	380.61	
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>624.56</u>	3.7%
Comprehensive	72.19	72.19	
Collision	195.61	195.61	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>892.36</u>	2.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	380.61	
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>649.78</u>	-0.2%
Comprehensive	72.19	72.19	
Collision	195.61	195.61	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>917.58</u>	-0.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	380.61	
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>670.80</u>	-3.4%
Comprehensive	72.19	72.19	
Collision	195.61	195.61	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>938.60</u>	-2.4%

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

Average Premium
 FR Limits 10/20
 Citrus County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	373.16	
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>606.76</u>	2.1%
Comprehensive	77.78	77.78	
Collision	188.26	188.26	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>872.80</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	373.16	
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>629.51</u>	-1.6%
Comprehensive	77.78	77.78	
Collision	188.26	188.26	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>895.55</u>	-1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	373.16	
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>648.47</u>	-4.6%
Comprehensive	77.78	77.78	
Collision	188.26	188.26	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>914.51</u>	-3.2%

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

Average Premium
 FR Limits 10/20
 Clay County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	392.76	
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>662.40</u>	4.6%
Comprehensive	100.45	100.45	
Collision	248.98	248.98	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,011.83</u>	3.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	392.76	
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>689.47</u>	0.7%
Comprehensive	100.45	100.45	
Collision	248.98	248.98	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,038.90</u>	0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	392.76	
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>712.03</u>	-2.6%
Comprehensive	100.45	100.45	
Collision	248.98	248.98	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,061.46</u>	-1.7%

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

Average Premium
 FR Limits 10/20
 Collier County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	396.54	
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>660.39</u>	6.0%
Comprehensive	76.61	76.61	
Collision	233.11	233.11	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>970.11</u>	4.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	396.54	
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>689.82</u>	1.8%
Comprehensive	76.61	76.61	
Collision	233.11	233.11	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>999.54</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	396.54	
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>714.35</u>	-1.6%
Comprehensive	76.61	76.61	
Collision	233.11	233.11	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>1,024.07</u>	-1.1%

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

Average Premium
 FR Limits 10/20
 Columbia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	314.36	
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>542.71</u>	7.0%
Comprehensive	110.39	110.39	
Collision	240.04	240.04	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>893.14</u>	4.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	314.36	
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>567.31</u>	2.8%
Comprehensive	110.39	110.39	
Collision	240.04	240.04	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>917.74</u>	1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	314.36	
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>587.82</u>	-0.7%
Comprehensive	110.39	110.39	
Collision	240.04	240.04	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>938.25</u>	-0.5%

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

Average Premium
 FR Limits 10/20
 DeSoto County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	369.62	
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>627.98</u>	10.0%
Comprehensive Collision	100.33	100.33	
241.88	241.88	241.88	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>970.19</u>	6.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	369.62	
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>660.72</u>	5.3%
Comprehensive Collision	100.33	100.33	
241.88	241.88	241.88	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>1,002.93</u>	3.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	369.62	
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>688.00</u>	1.4%
Comprehensive Collision	100.33	100.33	
241.88	241.88	241.88	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>1,030.21</u>	0.9%

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

Average Premium
 FR Limits 10/20
 Dixie County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	268.25	
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>473.76</u>	8.4%
Comprehensive	106.93	106.93	
Collision	222.35	222.35	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>803.04</u>	5.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	268.25	
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>496.43</u>	4.1%
Comprehensive	106.93	106.93	
Collision	222.35	222.35	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>825.71</u>	2.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	268.25	
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>515.32</u>	0.4%
Comprehensive	106.93	106.93	
Collision	222.35	222.35	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>844.60</u>	0.2%

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

Average Premium
 FR Limits 10/20
 Duval County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	425.37	
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>720.37</u>	6.1%
Comprehensive Collision	107.09	107.09	
273.99	273.99	273.99	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,101.45</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	425.37	
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>751.92</u>	2.0%
Comprehensive Collision	107.09	107.09	
273.99	273.99	273.99	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,133.00</u>	1.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	425.37	
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>778.21</u>	-1.4%
Comprehensive Collision	107.09	107.09	
273.99	273.99	273.99	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,159.29</u>	-0.9%

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

Average Premium
 FR Limits 10/20
 Escambia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	345.92	
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>616.95</u>	6.0%
Comprehensive	116.87	116.87	
Collision	259.14	259.14	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>992.96</u>	3.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	345.92	
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>642.87</u>	2.0%
Comprehensive	116.87	116.87	
Collision	259.14	259.14	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>1,018.88</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	345.92	
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>664.46</u>	-1.3%
Comprehensive	116.87	116.87	
Collision	259.14	259.14	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>1,040.47</u>	-0.8%

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

Average Premium
 FR Limits 10/20
 Flagler County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	386.14	
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>628.65</u>	3.3%
Comprehensive	88.47	88.47	
Collision	210.64	210.64	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>927.76</u>	2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	386.14	
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>653.64</u>	-0.5%
Comprehensive	88.47	88.47	
Collision	210.64	210.64	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>952.75</u>	-0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	386.14	
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>674.46</u>	-3.7%
Comprehensive	88.47	88.47	
Collision	210.64	210.64	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>973.57</u>	-2.5%

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

Average Premium
 FR Limits 10/20
 Franklin County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	269.72	
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>478.81</u>	5.0%
Comprehensive	125.94	125.94	
Collision	224.26	224.26	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>829.01</u>	2.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	269.72	
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>498.25</u>	1.1%
Comprehensive	125.94	125.94	
Collision	224.26	224.26	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>848.45</u>	0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	269.72	
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>514.45</u>	-2.1%
Comprehensive	125.94	125.94	
Collision	224.26	224.26	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>864.65</u>	-1.2%

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

Average Premium
 FR Limits 10/20
 Gadsden County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	277.41	
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>488.15</u>	11.4%
Comprehensive	126.53	126.53	
Collision	247.34	247.34	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>862.02</u>	6.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	277.41	
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>514.63</u>	6.6%
Comprehensive	126.53	126.53	
Collision	247.34	247.34	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>888.50</u>	3.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	277.41	
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>536.70</u>	2.6%
Comprehensive	126.53	126.53	
Collision	247.34	247.34	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>910.57</u>	1.5%

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

Average Premium
 FR Limits 10/20
 Gilchrist County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	290.67	
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>499.03</u>	6.5%
Comprehensive	102.74	102.74	
Collision	205.10	205.10	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>806.87</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	290.67	
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>521.18</u>	2.3%
Comprehensive	102.74	102.74	
Collision	205.10	205.10	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>829.02</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	290.67	
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>539.63</u>	-1.1%
Comprehensive	102.74	102.74	
Collision	205.10	205.10	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>847.47</u>	-0.7%

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

Average Premium
 FR Limits 10/20
 Glades County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	396.46	
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>652.91</u>	8.8%
Comprehensive	105.40	105.40	
Collision	243.24	243.24	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,001.55</u>	5.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	396.46	
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>685.85</u>	4.2%
Comprehensive	105.40	105.40	
Collision	243.24	243.24	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,034.49</u>	2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	396.46	
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>713.31</u>	0.4%
Comprehensive	105.40	105.40	
Collision	243.24	243.24	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,061.95</u>	0.2%

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

Average Premium
 FR Limits 10/20
 Gulf County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	270.09	
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>473.57</u>	4.5%
Comprehensive	117.32	117.32	
Collision	226.87	226.87	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>817.76</u>	2.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	270.09	
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>492.44</u>	0.7%
Comprehensive	117.32	117.32	
Collision	226.87	226.87	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>836.63</u>	0.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	270.09	
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>508.16</u>	-2.5%
Comprehensive	117.32	117.32	
Collision	226.87	226.87	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>852.35</u>	-1.5%

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

Average Premium
 FR Limits 10/20
 Hamilton County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	276.37	
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>463.28</u>	8.6%
Comprehensive	126.23	126.23	
Collision	226.94	226.94	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>816.45</u>	5.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	276.37	
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>486.05</u>	4.1%
Comprehensive	126.23	126.23	
Collision	226.94	226.94	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>839.22</u>	2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	276.37	
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>505.03</u>	0.3%
Comprehensive	126.23	126.23	
Collision	226.94	226.94	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>858.20</u>	0.2%

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

Average Premium
 FR Limits 10/20
 Hardee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	374.02	
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>630.52</u>	11.1%
Comprehensive Collision	108.72	108.72	
243.71	243.71	243.71	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>982.95</u>	7.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	374.02	
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>665.02</u>	6.2%
Comprehensive Collision	108.72	108.72	
243.71	243.71	243.71	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>1,017.45</u>	4.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	374.02	
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>693.77</u>	2.2%
Comprehensive Collision	108.72	108.72	
243.71	243.71	243.71	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>1,046.20</u>	1.5%

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

Average Premium
 FR Limits 10/20
 Hendry County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	393.76	
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>665.39</u>	13.5%
Comprehensive Collision	116.37	116.37	
274.56	274.56	274.56	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,056.32</u>	9.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	393.76	
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>705.64</u>	8.3%
Comprehensive Collision	116.37	116.37	
274.56	274.56	274.56	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,096.57</u>	5.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	393.76	
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>739.19</u>	3.9%
Comprehensive Collision	116.37	116.37	
274.56	274.56	274.56	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,130.12</u>	2.6%

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

Average Premium
 FR Limits 10/20
 Hernando County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	489.85	
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>781.70</u>	5.1%
Comprehensive	93.96	93.96	
Collision	220.98	220.98	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,096.64</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	489.85	
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>815.80</u>	0.9%
Comprehensive	93.96	93.96	
Collision	220.98	220.98	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,130.74</u>	0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	489.85	
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>844.23</u>	-2.5%
Comprehensive	93.96	93.96	
Collision	220.98	220.98	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,159.17</u>	-1.8%

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

Average Premium
 FR Limits 10/20
 Highlands County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	371.12	
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>607.65</u>	6.7%
Comprehensive Collision	91.04	91.04	
220.20	220.20	220.20	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>918.89</u>	4.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	371.12	
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>635.76</u>	2.4%
Comprehensive Collision	91.04	91.04	
220.20	220.20	220.20	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>947.00</u>	1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	371.12	
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>659.18</u>	-1.2%
Comprehensive Collision	91.04	91.04	
220.20	220.20	220.20	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>970.42</u>	-0.8%

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

Average Premium
 FR Limits 10/20
 Hillsborough County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	556.80	
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>902.88</u>	9.7%
Comprehensive Collision	109.06	109.06	
	282.35	282.35	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,294.29</u>	7.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	556.80	
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>950.44</u>	4.9%
Comprehensive Collision	109.06	109.06	
	282.35	282.35	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,341.85</u>	3.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	556.80	
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>990.07</u>	1.0%
Comprehensive Collision	109.06	109.06	
	282.35	282.35	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,381.48</u>	0.7%

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

Average Premium
 FR Limits 10/20
 Holmes County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	270.94	
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>455.62</u>	4.2%
Comprehensive	125.79	125.79	
Collision	219.28	219.28	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>800.69</u>	2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	270.94	
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>473.89</u>	0.3%
Comprehensive	125.79	125.79	
Collision	219.28	219.28	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>818.96</u>	0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	270.94	
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>489.12</u>	-2.9%
Comprehensive	125.79	125.79	
Collision	219.28	219.28	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>834.19</u>	-1.7%

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

Average Premium
 FR Limits 10/20
 Indian River County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	427.29	
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>701.28</u>	2.0%
Comprehensive	74.33	74.33	
Collision	210.40	210.40	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>986.01</u>	1.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	427.29	
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>727.34</u>	-1.7%
Comprehensive	74.33	74.33	
Collision	210.40	210.40	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>1,012.07</u>	-1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	427.29	
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>749.06</u>	-4.7%
Comprehensive	74.33	74.33	
Collision	210.40	210.40	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>1,033.79</u>	-3.4%

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

Average Premium
 FR Limits 10/20
 Jackson County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	273.82	
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>473.04</u>	6.2%
Comprehensive	125.71	125.71	
Collision	225.80	225.80	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>824.55</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	273.82	
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>493.68</u>	2.1%
Comprehensive	125.71	125.71	
Collision	225.80	225.80	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>845.19</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	273.82	
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>510.87</u>	-1.3%
Comprehensive	125.71	125.71	
Collision	225.80	225.80	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>862.38</u>	-0.7%

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

Average Premium
 FR Limits 10/20
 Jefferson County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	281.17	
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>502.94</u>	5.9%
Comprehensive	116.36	116.36	
Collision	218.89	218.89	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>838.19</u>	3.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	281.17	
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>524.17</u>	1.9%
Comprehensive	116.36	116.36	
Collision	218.89	218.89	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>859.42</u>	1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	281.17	
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>541.86</u>	-1.4%
Comprehensive	116.36	116.36	
Collision	218.89	218.89	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>877.11</u>	-0.8%

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

Average Premium
 FR Limits 10/20
 Lafayette County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	296.35	
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>485.92</u>	6.2%
Comprehensive	121.11	121.11	
Collision	232.18	232.18	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>839.21</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	296.35	
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>507.61</u>	2.0%
Comprehensive	121.11	121.11	
Collision	232.18	232.18	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>860.90</u>	1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	296.35	
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>525.69</u>	-1.5%
Comprehensive	121.11	121.11	
Collision	232.18	232.18	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>878.98</u>	-0.9%

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

Average Premium
 FR Limits 10/20
 Lake County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	379.76	
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>632.95</u>	4.7%
Comprehensive	83.66	83.66	
Collision	214.91	214.91	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>931.52</u>	3.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	379.76	
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>659.34</u>	0.8%
Comprehensive	83.66	83.66	
Collision	214.91	214.91	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>957.91</u>	0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	379.76	
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>681.33</u>	-2.5%
Comprehensive	83.66	83.66	
Collision	214.91	214.91	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>979.90</u>	-1.8%

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

Average Premium
 FR Limits 10/20
 Lee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	414.98	
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>686.17</u>	6.9%
Comprehensive	77.84	77.84	
Collision	228.19	228.19	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>992.20</u>	4.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	414.98	
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>718.04</u>	2.6%
Comprehensive	77.84	77.84	
Collision	228.19	228.19	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>1,024.07</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	414.98	
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>744.60</u>	-1.0%
Comprehensive	77.84	77.84	
Collision	228.19	228.19	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>1,050.63</u>	-0.7%

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

Average Premium
 FR Limits 10/20
 Leon County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	351.85	
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>618.75</u>	2.7%
Comprehensive	99.74	99.74	
Collision	267.51	267.51	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>986.00</u>	1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	351.85	
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>641.02</u>	-0.8%
Comprehensive	99.74	99.74	
Collision	267.51	267.51	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>1,008.27</u>	-0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	351.85	
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>659.57</u>	-3.7%
Comprehensive	99.74	99.74	
Collision	267.51	267.51	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>1,026.82</u>	-2.4%

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

Average Premium
 FR Limits 10/20
 Levy County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	308.51	
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>527.67</u>	6.4%
Comprehensive	96.23	96.23	
Collision	206.37	206.37	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>830.27</u>	4.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	308.51	
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>551.11</u>	2.3%
Comprehensive	96.23	96.23	
Collision	206.37	206.37	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>853.71</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	308.51	
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>570.65</u>	-1.2%
Comprehensive	96.23	96.23	
Collision	206.37	206.37	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>873.25</u>	-0.8%

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

Average Premium
 FR Limits 10/20
 Liberty County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	265.47	
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>451.53</u>	6.9%
Comprehensive	131.15	131.15	
Collision	237.59	237.59	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>820.27</u>	3.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	265.47	
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>471.93</u>	2.7%
Comprehensive	131.15	131.15	
Collision	237.59	237.59	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>840.67</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	265.47	
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>488.94</u>	-0.8%
Comprehensive	131.15	131.15	
Collision	237.59	237.59	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>857.68</u>	-0.4%

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

Average Premium
 FR Limits 10/20
 Madison County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	272.18	
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>455.64</u>	7.4%
Comprehensive	126.28	126.28	
Collision	220.55	220.55	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>802.47</u>	4.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	272.18	
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>476.90</u>	3.1%
Comprehensive	126.28	126.28	
Collision	220.55	220.55	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>823.73</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	272.18	
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>494.61</u>	-0.5%
Comprehensive	126.28	126.28	
Collision	220.55	220.55	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>841.44</u>	-0.3%

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

Average Premium
 FR Limits 10/20
 Manatee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	461.16	
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>745.09</u>	4.1%
Comprehensive	82.73	82.73	
Collision	238.16	238.16	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,065.98</u>	2.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	461.16	
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>775.76</u>	0.1%
Comprehensive	82.73	82.73	
Collision	238.16	238.16	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,096.65</u>	0.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	461.16	
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>801.33</u>	-3.2%
Comprehensive	82.73	82.73	
Collision	238.16	238.16	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,122.22</u>	-2.3%

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

Average Premium
 FR Limits 10/20
 Marion County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	367.90	
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>623.29</u>	5.6%
Comprehensive	78.83	78.83	
Collision	212.37	212.37	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>914.49</u>	3.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	367.90	
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>650.21</u>	1.6%
Comprehensive	78.83	78.83	
Collision	212.37	212.37	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>941.41</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	367.90	
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>672.64</u>	-1.8%
Comprehensive	78.83	78.83	
Collision	212.37	212.37	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>963.84</u>	-1.3%

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

Average Premium
 FR Limits 10/20
 Martin County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	489.04	
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>781.85</u>	-0.4%
Comprehensive	77.84	77.84	
Collision	221.77	221.77	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,081.46</u>	-0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	489.04	
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>808.17</u>	-3.7%
Comprehensive	77.84	77.84	
Collision	221.77	221.77	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,107.78</u>	-2.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	489.04	
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>830.10</u>	-6.6%
Comprehensive	77.84	77.84	
Collision	221.77	221.77	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,129.71</u>	-4.7%

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

Average Premium
 FR Limits 10/20
 Miami-Dade County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	474.56	
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>849.31</u>	24.3%
Comprehensive	165.36	165.36	
Collision	387.59	387.59	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,402.26</u>	16.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	474.56	
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>924.40</u>	17.6%
Comprehensive	165.36	165.36	
Collision	387.59	387.59	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,477.35</u>	11.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	474.56	
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>986.97</u>	12.0%
Comprehensive	165.36	165.36	
Collision	387.59	387.59	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,539.92</u>	8.0%

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

Average Premium
 FR Limits 10/20
 Monroe County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	411.70	
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>677.94</u>	2.3%
Comprehensive	124.61	124.61	
Collision	263.79	263.79	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,066.34</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	411.70	
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>703.11</u>	-1.3%
Comprehensive	124.61	124.61	
Collision	263.79	263.79	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,091.51</u>	-0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	411.70	
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>724.08</u>	-4.3%
Comprehensive	124.61	124.61	
Collision	263.79	263.79	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,112.48</u>	-2.8%

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

Average Premium
 FR Limits 10/20
 Nassau County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	340.61	
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>572.16</u>	2.8%
Comprehensive	116.00	116.00	
Collision	226.95	226.95	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>915.11</u>	1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	340.61	
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>593.60</u>	-0.9%
Comprehensive	116.00	116.00	
Collision	226.95	226.95	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>936.55</u>	-0.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	340.61	
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>611.47</u>	-3.9%
Comprehensive	116.00	116.00	
Collision	226.95	226.95	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>954.42</u>	-2.5%

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

Average Premium
 FR Limits 10/20
 Okaloosa County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	292.62	
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>523.53</u>	2.1%
Comprehensive	117.27	117.27	
Collision	225.27	225.27	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>866.07</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	292.62	
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>541.49</u>	-1.2%
Comprehensive	117.27	117.27	
Collision	225.27	225.27	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>884.03</u>	-0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	292.62	
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>556.45</u>	-4.0%
Comprehensive	117.27	117.27	
Collision	225.27	225.27	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>898.99</u>	-2.5%

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

Average Premium
 FR Limits 10/20
 Okeechobee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	407.00	
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>673.48</u>	8.0%
Comprehensive Collision	93.23	93.23	
238.21	238.21	238.21	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,004.92</u>	5.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	407.00	
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>706.23</u>	3.5%
Comprehensive Collision	93.23	93.23	
238.21	238.21	238.21	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,037.67</u>	2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	407.00	
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>733.53</u>	-0.2%
Comprehensive Collision	93.23	93.23	
238.21	238.21	238.21	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,064.97</u>	-0.1%

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

Average Premium
 FR Limits 10/20
 Orange County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	451.82	
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>756.37</u>	12.2%
Comprehensive	99.52	99.52	
Collision	276.78	276.78	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,132.67</u>	8.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	451.82	
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>799.76</u>	7.2%
Comprehensive	99.52	99.52	
Collision	276.78	276.78	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,176.06</u>	5.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	451.82	
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>835.92</u>	3.0%
Comprehensive	99.52	99.52	
Collision	276.78	276.78	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,212.22</u>	2.1%

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

Average Premium
 FR Limits 10/20
 Osceola County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	453.30	
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>753.45</u>	14.5%
Comprehensive Collision	96.18	96.18	
265.58	265.58	265.58	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,115.21</u>	10.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	453.30	
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>801.14</u>	9.1%
Comprehensive Collision	96.18	96.18	
265.58	265.58	265.58	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,162.90</u>	6.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	453.30	
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>840.88</u>	4.6%
Comprehensive Collision	96.18	96.18	
265.58	265.58	265.58	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,202.64</u>	3.3%

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

Average Premium
 FR Limits 10/20
 Palm Beach County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	648.30	
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>1,029.34</u>	6.1%
Comprehensive	98.47	98.47	
Collision	305.09	305.09	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,432.90</u>	4.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	648.30	
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>1,076.88</u>	1.8%
Comprehensive	98.47	98.47	
Collision	305.09	305.09	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,480.44</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	648.30	
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>1,116.50</u>	-1.8%
Comprehensive	98.47	98.47	
Collision	305.09	305.09	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,520.06</u>	-1.3%

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

Average Premium
 FR Limits 10/20
 Pasco County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	545.15	
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>851.09</u>	5.6%
Comprehensive Collision	100.18	100.18	
243.75	243.75	243.75	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,195.02</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	545.15	
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>889.53</u>	1.3%
Comprehensive Collision	100.18	100.18	
243.75	243.75	243.75	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,233.46</u>	1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	545.15	
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>921.55</u>	-2.2%
Comprehensive Collision	100.18	100.18	
243.75	243.75	243.75	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,265.48</u>	-1.6%

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

Average Premium
 FR Limits 10/20
 Pinellas County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	570.10	
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>895.98</u>	3.3%
Comprehensive	84.33	84.33	
Collision	238.74	238.74	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,219.05</u>	2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	570.10	
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>932.31</u>	-0.6%
Comprehensive	84.33	84.33	
Collision	238.74	238.74	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,255.38</u>	-0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	570.10	
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>962.58</u>	-3.9%
Comprehensive	84.33	84.33	
Collision	238.74	238.74	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,285.65</u>	-2.9%

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

Average Premium
 FR Limits 10/20
 Polk County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	424.27	
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>710.91</u>	8.6%
Comprehensive Collision	91.34	91.34	
248.68	248.68	248.68	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,050.93</u>	6.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	424.27	
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>746.10</u>	4.1%
Comprehensive Collision	91.34	91.34	
248.68	248.68	248.68	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,086.12</u>	2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	424.27	
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>775.42</u>	0.3%
Comprehensive Collision	91.34	91.34	
248.68	248.68	248.68	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,115.44</u>	0.2%

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

Average Premium
 FR Limits 10/20
 Putnam County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	334.07	
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>570.04</u>	7.4%
Comprehensive	95.64	95.64	
Collision	223.87	223.87	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>889.55</u>	4.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	334.07	
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>596.54</u>	3.1%
Comprehensive	95.64	95.64	
Collision	223.87	223.87	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>916.05</u>	2.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	334.07	
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>618.62</u>	-0.5%
Comprehensive	95.64	95.64	
Collision	223.87	223.87	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>938.13</u>	-0.3%

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

Average Premium
 FR Limits 10/20
 Santa Rosa County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	319.18	
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>563.67</u>	3.6%
Comprehensive Collision	113.18	113.18	
232.32	232.32	232.32	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>909.17</u>	2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	319.18	
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>584.85</u>	0.0%
Comprehensive Collision	113.18	113.18	
232.32	232.32	232.32	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>930.35</u>	0.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	319.18	
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>602.50</u>	-3.1%
Comprehensive Collision	113.18	113.18	
232.32	232.32	232.32	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>948.00</u>	-1.9%

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

Average Premium
 FR Limits 10/20
 Sarasota County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	427.68	
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>694.87</u>	2.2%
Comprehensive	73.81	73.81	
Collision	222.53	222.53	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>991.21</u>	1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	427.68	
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>720.96</u>	-1.5%
Comprehensive	73.81	73.81	
Collision	222.53	222.53	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>1,017.30</u>	-1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	427.68	
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>742.70</u>	-4.5%
Comprehensive	73.81	73.81	
Collision	222.53	222.53	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>1,039.04</u>	-3.2%

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

Average Premium
 FR Limits 10/20
 Seminole County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	422.02	
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>711.98</u>	6.4%
Comprehensive Collision	86.53	86.53	
Collision	244.63	244.63	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,043.14</u>	4.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	422.02	
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>743.80</u>	2.3%
Comprehensive Collision	86.53	86.53	
Collision	244.63	244.63	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,074.96</u>	1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	422.02	
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>770.31</u>	-1.2%
Comprehensive Collision	86.53	86.53	
Collision	244.63	244.63	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,101.47</u>	-0.9%

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

Average Premium
 FR Limits 10/20
 St. Johns County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	392.70	
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>645.94</u>	-0.9%
Comprehensive	86.46	86.46	
Collision	227.30	227.30	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>959.70</u>	-0.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	392.70	
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>666.31</u>	-4.0%
Comprehensive	86.46	86.46	
Collision	227.30	227.30	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>980.07</u>	-2.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	392.70	
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>683.28</u>	-6.7%
Comprehensive	86.46	86.46	
Collision	227.30	227.30	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>997.04</u>	-4.5%

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

Average Premium
 FR Limits 10/20
 St. Lucie County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	462.68	
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>758.44</u>	7.6%
Comprehensive	77.96	77.96	
Collision	219.32	219.32	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,055.72</u>	5.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	462.68	
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>795.15</u>	3.1%
Comprehensive	77.96	77.96	
Collision	219.32	219.32	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,092.43</u>	2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	462.68	
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>825.74</u>	-0.6%
Comprehensive	77.96	77.96	
Collision	219.32	219.32	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,123.02</u>	-0.4%

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

Average Premium
 FR Limits 10/20
 Sumter County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	380.23	
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>604.26</u>	-0.7%
Comprehensive	76.25	76.25	
Collision	187.20	187.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>867.71</u>	-0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	380.23	
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>624.14</u>	-4.0%
Comprehensive	76.25	76.25	
Collision	187.20	187.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>887.59</u>	-2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	380.23	
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>640.71</u>	-6.8%
Comprehensive	76.25	76.25	
Collision	187.20	187.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>904.16</u>	-4.7%

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

Average Premium
 FR Limits 10/20
 Suwannee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	284.92	
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>485.73</u>	7.6%
Comprehensive	119.28	119.28	
Collision	224.07	224.07	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>829.08</u>	4.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	284.92	
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>508.47</u>	3.3%
Comprehensive	119.28	119.28	
Collision	224.07	224.07	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>851.82</u>	2.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	284.92	
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>527.42</u>	-0.3%
Comprehensive	119.28	119.28	
Collision	224.07	224.07	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>870.77</u>	-0.2%

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

Average Premium
 FR Limits 10/20
 Taylor County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	276.11	
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>484.45</u>	7.4%
Comprehensive	116.71	116.71	
Collision	221.17	221.17	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>822.33</u>	4.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	276.11	
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>506.69</u>	3.2%
Comprehensive	116.71	116.71	
Collision	221.17	221.17	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>844.57</u>	1.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	276.11	
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>525.22</u>	-0.4%
Comprehensive	116.71	116.71	
Collision	221.17	221.17	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>863.10</u>	-0.2%

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

Average Premium
 FR Limits 10/20
 Union County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	288.18	
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>508.57</u>	8.9%
Comprehensive	110.77	110.77	
Collision	233.73	233.73	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>853.07</u>	5.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	288.18	
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>533.19</u>	4.5%
Comprehensive	110.77	110.77	
Collision	233.73	233.73	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>877.69</u>	2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	288.18	
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>553.71</u>	0.8%
Comprehensive	110.77	110.77	
Collision	233.73	233.73	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>898.21</u>	0.5%

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

Average Premium
 FR Limits 10/20
 Volusia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	394.45	
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>654.05</u>	5.2%
Comprehensive Collision	81.94	81.94	
212.07	212.07	212.07	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>948.06</u>	3.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	394.45	
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>682.00</u>	1.1%
Comprehensive Collision	81.94	81.94	
212.07	212.07	212.07	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>976.01</u>	0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	394.45	
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>705.29</u>	-2.3%
Comprehensive Collision	81.94	81.94	
212.07	212.07	212.07	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>999.30</u>	-1.6%

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

Average Premium
 FR Limits 10/20
 Wakulla County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	287.05	
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>494.97</u>	5.4%
Comprehensive	119.93	119.93	
Collision	222.58	222.58	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>837.48</u>	3.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	287.05	
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>515.77</u>	1.4%
Comprehensive	119.93	119.93	
Collision	222.58	222.58	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>858.28</u>	0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	287.05	
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>533.11</u>	-1.9%
Comprehensive	119.93	119.93	
Collision	222.58	222.58	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>875.62</u>	-1.1%

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

Average Premium
 FR Limits 10/20
 Walton County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	300.73	
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>539.13</u>	1.7%
Comprehensive Collision	113.01	113.01	
231.24	231.24	231.24	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>883.38</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	300.73	
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>557.46</u>	-1.6%
Comprehensive Collision	113.01	113.01	
231.24	231.24	231.24	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>901.71</u>	-1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	300.73	
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>572.74</u>	-4.4%
Comprehensive Collision	113.01	113.01	
231.24	231.24	231.24	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>916.99</u>	-2.7%

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

Average Premium
 FR Limits 10/20
 Washington County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	266.90	
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>462.06</u>	5.6%
Comprehensive	119.23	119.23	
Collision	221.28	221.28	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>802.57</u>	3.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	266.90	
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>481.47</u>	1.6%
Comprehensive	119.23	119.23	
Collision	221.28	221.28	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>821.98</u>	1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	266.90	
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>497.64</u>	-1.7%
Comprehensive	119.23	119.23	
Collision	221.28	221.28	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>838.15</u>	-1.0%

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

Average Premium
 FR Limit 15/30
 Statewide Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	462.62	
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>765.11</u>	8.9%
Comprehensive	102.03	102.03	
Collision	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,134.64</u>	6.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	462.62	
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>804.55</u>	4.2%
Comprehensive	102.03	102.03	
Collision	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,174.08</u>	2.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	462.62	
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>837.41</u>	0.3%
Comprehensive	102.03	102.03	
Collision	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,206.94</u>	0.2%

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

Average Premium
 FR Limit 15/30
 Alachua County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	350.38	
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>607.18</u>	2.7%
Comprehensive	87.06	87.06	
Collision	230.93	230.93	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>925.17</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	350.38	
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>629.97</u>	-1.0%
Comprehensive	87.06	87.06	
Collision	230.93	230.93	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>947.96</u>	-0.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	350.38	
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>648.96</u>	-4.0%
Comprehensive	87.06	87.06	
Collision	230.93	230.93	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>966.95</u>	-2.7%

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

Average Premium
 FR Limit 15/30
 Baker County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	318.58	
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>541.68</u>	6.9%
Comprehensive	114.38	114.38	
Collision	246.27	246.27	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>902.33</u>	4.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	318.58	
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>566.69</u>	2.6%
Comprehensive	114.38	114.38	
Collision	246.27	246.27	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>927.34</u>	1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	318.58	
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>587.52</u>	-1.0%
Comprehensive	114.38	114.38	
Collision	246.27	246.27	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>948.17</u>	-0.6%

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

Average Premium
 FR Limit 15/30
 Bay County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	304.59	
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>554.67</u>	4.3%
Comprehensive	104.25	104.25	
Collision	234.62	234.62	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>893.54</u>	2.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	304.59	
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>576.28</u>	0.5%
Comprehensive	104.25	104.25	
Collision	234.62	234.62	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>915.15</u>	0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	304.59	
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>594.28</u>	-2.6%
Comprehensive	104.25	104.25	
Collision	234.62	234.62	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>933.15</u>	-1.6%

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

Average Premium
 FR Limit 15/30
 Bradford County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	301.78	
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>529.80</u>	7.0%
Comprehensive	104.72	104.72	
Collision	224.95	224.95	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>859.47</u>	4.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	301.78	
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>553.98</u>	2.7%
Comprehensive	104.72	104.72	
Collision	224.95	224.95	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>883.65</u>	1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	301.78	
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>574.14</u>	-0.8%
Comprehensive	104.72	104.72	
Collision	224.95	224.95	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>903.81</u>	-0.5%

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

Average Premium
 FR Limit 15/30
 Brevard County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	394.79	
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>652.27</u>	2.5%
Comprehensive	75.35	75.35	
Collision	206.33	206.33	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>933.95</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	394.79	
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>677.54</u>	-1.3%
Comprehensive	75.35	75.35	
Collision	206.33	206.33	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>959.22</u>	-0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	394.79	
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>698.60</u>	-4.4%
Comprehensive	75.35	75.35	
Collision	206.33	206.33	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>980.28</u>	-3.1%

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

Average Premium
 FR Limit 15/30
 Broward County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	555.47	
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>932.56</u>	11.7%
Comprehensive	117.36	117.36	
Collision	329.51	329.51	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,379.43</u>	8.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	555.47	
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>986.26</u>	6.6%
Comprehensive	117.36	117.36	
Collision	329.51	329.51	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,433.13</u>	4.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	555.47	
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>1,031.01</u>	2.4%
Comprehensive	117.36	117.36	
Collision	329.51	329.51	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,477.88</u>	1.7%

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

Average Premium
 FR Limit 15/30
 Calhoun County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	265.36	
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>450.58</u>	6.4%
Comprehensive	125.48	125.48	
Collision	231.10	231.10	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>807.16</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	265.36	
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>470.97</u>	2.2%
Comprehensive	125.48	125.48	
Collision	231.10	231.10	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>827.55</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	265.36	
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>487.95</u>	-1.3%
Comprehensive	125.48	125.48	
Collision	231.10	231.10	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>844.53</u>	-0.8%

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

Average Premium
 FR Limit 15/30
 Charlotte County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	385.60	
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>629.55</u>	3.0%
Comprehensive	72.19	72.19	
Collision	195.61	195.61	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>897.35</u>	2.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	385.60	
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>654.77</u>	-0.9%
Comprehensive	72.19	72.19	
Collision	195.61	195.61	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>922.57</u>	-0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	385.60	
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>675.79</u>	-4.2%
Comprehensive	72.19	72.19	
Collision	195.61	195.61	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>943.59</u>	-2.9%

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

Average Premium
 FR Limit 15/30
 Citrus County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	378.05	
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>611.65</u>	1.3%
Comprehensive	77.78	77.78	
Collision	188.26	188.26	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>877.69</u>	0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	378.05	
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>634.40</u>	-2.4%
Comprehensive	77.78	77.78	
Collision	188.26	188.26	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>900.44</u>	-1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	378.05	
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>653.36</u>	-5.4%
Comprehensive	77.78	77.78	
Collision	188.26	188.26	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>919.40</u>	-3.8%

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

Average Premium
 FR Limit 15/30
 Clay County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	397.91	
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>667.55</u>	3.8%
Comprehensive	100.45	100.45	
Collision	248.98	248.98	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,016.98</u>	2.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	397.91	
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>694.62</u>	-0.1%
Comprehensive	100.45	100.45	
Collision	248.98	248.98	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,044.05</u>	0.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	397.91	
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>717.18</u>	-3.3%
Comprehensive	100.45	100.45	
Collision	248.98	248.98	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,066.61</u>	-2.2%

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

Average Premium
 FR Limit 15/30
 Collier County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	401.74	
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>665.59</u>	5.3%
Comprehensive	76.61	76.61	
Collision	233.11	233.11	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>975.31</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	401.74	
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>695.02</u>	1.1%
Comprehensive	76.61	76.61	
Collision	233.11	233.11	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>1,004.74</u>	0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	401.74	
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>719.55</u>	-2.4%
Comprehensive	76.61	76.61	
Collision	233.11	233.11	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>1,029.27</u>	-1.7%

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

Average Premium
 FR Limit 15/30
 Columbia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	318.49	
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>546.84</u>	6.3%
Comprehensive	110.39	110.39	
Collision	240.04	240.04	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>897.27</u>	3.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	318.49	
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>571.44</u>	2.1%
Comprehensive	110.39	110.39	
Collision	240.04	240.04	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>921.87</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	318.49	
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>591.95</u>	-1.4%
Comprehensive	110.39	110.39	
Collision	240.04	240.04	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>942.38</u>	-0.9%

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

Average Premium
 FR Limit 15/30
 DeSoto County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	374.47	
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>632.83</u>	9.3%
Comprehensive	100.33	100.33	
Collision	241.88	241.88	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>975.04</u>	6.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	374.47	
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>665.57</u>	4.6%
Comprehensive	100.33	100.33	
Collision	241.88	241.88	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>1,007.78</u>	3.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	374.47	
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>692.85</u>	0.7%
Comprehensive	100.33	100.33	
Collision	241.88	241.88	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>1,035.06</u>	0.4%

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

Average Premium
 FR Limit 15/30
 Dixie County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	271.76	
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>477.27</u>	7.8%
Comprehensive	106.93	106.93	
Collision	222.35	222.35	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>806.55</u>	4.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	271.76	
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>499.94</u>	3.4%
Comprehensive	106.93	106.93	
Collision	222.35	222.35	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>829.22</u>	2.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	271.76	
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>518.83</u>	-0.3%
Comprehensive	106.93	106.93	
Collision	222.35	222.35	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>848.11</u>	-0.2%

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

Average Premium
 FR Limit 15/30
 Duval County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	430.94	
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>725.94</u>	5.4%
Comprehensive	107.09	107.09	
Collision	273.99	273.99	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,107.02</u>	3.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	430.94	
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>757.49</u>	1.3%
Comprehensive	107.09	107.09	
Collision	273.99	273.99	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,138.57</u>	0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	430.94	
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>783.78</u>	-2.1%
Comprehensive	107.09	107.09	
Collision	273.99	273.99	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,164.86</u>	-1.4%

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

Average Premium
 FR Limit 15/30
 Escambia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	350.45	
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>621.48</u>	5.3%
Comprehensive	116.87	116.87	
Collision	259.14	259.14	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>997.49</u>	3.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	350.45	
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>647.40</u>	1.3%
Comprehensive	116.87	116.87	
Collision	259.14	259.14	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>1,023.41</u>	0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	350.45	
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>668.99</u>	-2.0%
Comprehensive	116.87	116.87	
Collision	259.14	259.14	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>1,045.00</u>	-1.2%

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

Average Premium
 FR Limit 15/30
 Flagler County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	391.20	
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>633.71</u>	2.6%
Comprehensive	88.47	88.47	
Collision	210.64	210.64	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>932.82</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	391.20	
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>658.70</u>	-1.3%
Comprehensive	88.47	88.47	
Collision	210.64	210.64	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>957.81</u>	-0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	391.20	
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>679.52</u>	-4.5%
Comprehensive	88.47	88.47	
Collision	210.64	210.64	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>978.63</u>	-3.1%

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

Average Premium
 FR Limit 15/30
 Franklin County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	273.25	
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>482.34</u>	4.3%
Comprehensive	125.94	125.94	
Collision	224.26	224.26	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>832.54</u>	2.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	273.25	
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>501.78</u>	0.4%
Comprehensive	125.94	125.94	
Collision	224.26	224.26	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>851.98</u>	0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	273.25	
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>517.98</u>	-2.8%
Comprehensive	125.94	125.94	
Collision	224.26	224.26	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>868.18</u>	-1.7%

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

Average Premium
 FR Limit 15/30
 Gadsden County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	281.05	
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>491.79</u>	10.7%
Comprehensive	126.53	126.53	
Collision	247.34	247.34	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>865.66</u>	6.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	281.05	
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>518.27</u>	5.9%
Comprehensive	126.53	126.53	
Collision	247.34	247.34	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>892.14</u>	3.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	281.05	
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>540.34</u>	1.9%
Comprehensive	126.53	126.53	
Collision	247.34	247.34	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>914.21</u>	1.2%

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

Average Premium
 FR Limit 15/30
 Gilchrist County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	294.49	
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>502.85</u>	5.8%
Comprehensive	102.74	102.74	
Collision	205.10	205.10	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>810.69</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	294.49	
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>525.00</u>	1.6%
Comprehensive	102.74	102.74	
Collision	205.10	205.10	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>832.84</u>	1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	294.49	
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>543.45</u>	-1.8%
Comprehensive	102.74	102.74	
Collision	205.10	205.10	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>851.29</u>	-1.2%

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

Average Premium
 FR Limit 15/30
 Glades County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	401.66	
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>658.11</u>	8.1%
Comprehensive	105.40	105.40	
Collision	243.24	243.24	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,006.75</u>	5.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	401.66	
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>691.05</u>	3.5%
Comprehensive	105.40	105.40	
Collision	243.24	243.24	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,039.69</u>	2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	401.66	
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>718.51</u>	-0.4%
Comprehensive	105.40	105.40	
Collision	243.24	243.24	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,067.15</u>	-0.2%

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

Average Premium
 FR Limit 15/30
 Gulf County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	273.63	
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>477.11</u>	3.8%
Comprehensive	117.32	117.32	
Collision	226.87	226.87	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>821.30</u>	2.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	273.63	
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>495.98</u>	-0.1%
Comprehensive	117.32	117.32	
Collision	226.87	226.87	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>840.17</u>	0.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	273.63	
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>511.70</u>	-3.2%
Comprehensive	117.32	117.32	
Collision	226.87	226.87	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>855.89</u>	-1.9%

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

Average Premium
 FR Limit 15/30
 Hamilton County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	280.00	
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>466.91</u>	7.8%
Comprehensive	126.23	126.23	
Collision	226.94	226.94	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>820.08</u>	4.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	280.00	
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>489.68</u>	3.3%
Comprehensive	126.23	126.23	
Collision	226.94	226.94	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>842.85</u>	2.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	280.00	
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>508.66</u>	-0.4%
Comprehensive	126.23	126.23	
Collision	226.94	226.94	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>861.83</u>	-0.2%

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

Average Premium
 FR Limit 15/30
 Hardee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	378.92	
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>635.42</u>	10.4%
Comprehensive	108.72	108.72	
Collision	243.71	243.71	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>987.85</u>	7.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	378.92	
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>669.92</u>	5.5%
Comprehensive	108.72	108.72	
Collision	243.71	243.71	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>1,022.35</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	378.92	
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>698.67</u>	1.5%
Comprehensive	108.72	108.72	
Collision	243.71	243.71	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>1,051.10</u>	1.0%

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

Average Premium
 FR Limit 15/30
 Hendry County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	398.92	
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>670.55</u>	12.8%
Comprehensive	116.37	116.37	
Collision	274.56	274.56	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,061.48</u>	8.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	398.92	
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>710.80</u>	7.6%
Comprehensive	116.37	116.37	
Collision	274.56	274.56	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,101.73</u>	5.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	398.92	
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>744.35</u>	3.2%
Comprehensive	116.37	116.37	
Collision	274.56	274.56	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,135.28</u>	2.1%

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

Average Premium
 FR Limit 15/30
 Hernando County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	496.27	
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>788.12</u>	4.3%
Comprehensive	93.96	93.96	
Collision	220.98	220.98	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,103.06</u>	3.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	496.27	
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>822.22</u>	0.1%
Comprehensive	93.96	93.96	
Collision	220.98	220.98	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,137.16</u>	0.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	496.27	
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>850.65</u>	-3.3%
Comprehensive	93.96	93.96	
Collision	220.98	220.98	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,165.59</u>	-2.4%

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

Average Premium
 FR Limit 15/30
 Highlands County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	375.99	
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>612.52</u>	6.0%
Comprehensive	91.04	91.04	
Collision	220.20	220.20	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>923.76</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	375.99	
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>640.63</u>	1.7%
Comprehensive	91.04	91.04	
Collision	220.20	220.20	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>951.87</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	375.99	
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>664.05</u>	-1.9%
Comprehensive	91.04	91.04	
Collision	220.20	220.20	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>975.29</u>	-1.3%

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

Average Premium
 FR Limit 15/30
 Hillsborough County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	564.10	
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>910.18</u>	8.9%
Comprehensive	109.06	109.06	
Collision	282.35	282.35	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,301.59</u>	6.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	564.10	
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>957.74</u>	4.2%
Comprehensive	109.06	109.06	
Collision	282.35	282.35	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,349.15</u>	3.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	564.10	
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>997.37</u>	0.2%
Comprehensive	109.06	109.06	
Collision	282.35	282.35	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,388.78</u>	0.2%

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

Average Premium
 FR Limit 15/30
 Holmes County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	274.49	
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>459.17</u>	3.4%
Comprehensive	125.79	125.79	
Collision	219.28	219.28	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>804.24</u>	2.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	274.49	
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>477.44</u>	-0.4%
Comprehensive	125.79	125.79	
Collision	219.28	219.28	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>822.51</u>	-0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	274.49	
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>492.67</u>	-3.6%
Comprehensive	125.79	125.79	
Collision	219.28	219.28	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>837.74</u>	-2.1%

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

Average Premium
 FR Limit 15/30
 Indian River County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	432.90	
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>706.89</u>	1.2%
Comprehensive	74.33	74.33	
Collision	210.40	210.40	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>991.62</u>	0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	432.90	
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>732.95</u>	-2.5%
Comprehensive	74.33	74.33	
Collision	210.40	210.40	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>1,017.68</u>	-1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	432.90	
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>754.67</u>	-5.5%
Comprehensive	74.33	74.33	
Collision	210.40	210.40	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>1,039.40</u>	-3.9%

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

Average Premium
 FR Limit 15/30
 Jackson County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	277.41	
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>476.63</u>	5.5%
Comprehensive	125.71	125.71	
Collision	225.80	225.80	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>828.14</u>	3.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	277.41	
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>497.27</u>	1.4%
Comprehensive	125.71	125.71	
Collision	225.80	225.80	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>848.78</u>	0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	277.41	
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>514.46</u>	-2.0%
Comprehensive	125.71	125.71	
Collision	225.80	225.80	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>865.97</u>	-1.2%

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

Average Premium
 FR Limit 15/30
 Jefferson County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	284.86	
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>506.63</u>	5.2%
Comprehensive	116.36	116.36	
Collision	218.89	218.89	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>841.88</u>	3.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	284.86	
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>527.86</u>	1.2%
Comprehensive	116.36	116.36	
Collision	218.89	218.89	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>863.11</u>	0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	284.86	
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>545.55</u>	-2.1%
Comprehensive	116.36	116.36	
Collision	218.89	218.89	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>880.80</u>	-1.3%

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

Average Premium
 FR Limit 15/30
 Lafayette County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	300.23	
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>489.80</u>	5.4%
Comprehensive	121.11	121.11	
Collision	232.18	232.18	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>843.09</u>	3.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	300.23	
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>511.49</u>	1.2%
Comprehensive	121.11	121.11	
Collision	232.18	232.18	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>864.78</u>	0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	300.23	
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>529.57</u>	-2.2%
Comprehensive	121.11	121.11	
Collision	232.18	232.18	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>882.86</u>	-1.3%

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

Average Premium
 FR Limit 15/30
 Lake County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	384.74	
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>637.93</u>	4.0%
Comprehensive	83.66	83.66	
Collision	214.91	214.91	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>936.50</u>	2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	384.74	
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>664.32</u>	0.0%
Comprehensive	83.66	83.66	
Collision	214.91	214.91	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>962.89</u>	0.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	384.74	
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>686.31</u>	-3.3%
Comprehensive	83.66	83.66	
Collision	214.91	214.91	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>984.88</u>	-2.3%

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

Average Premium
 FR Limit 15/30
 Lee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	420.42	
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>691.61</u>	6.1%
Comprehensive	77.84	77.84	
Collision	228.19	228.19	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>997.64</u>	4.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	420.42	
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>723.48</u>	1.8%
Comprehensive	77.84	77.84	
Collision	228.19	228.19	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>1,029.51</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	420.42	
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>750.04</u>	-1.8%
Comprehensive	77.84	77.84	
Collision	228.19	228.19	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>1,056.07</u>	-1.3%

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

Average Premium
 FR Limit 15/30
 Leon County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	356.47	
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>623.37</u>	2.0%
Comprehensive	99.74	99.74	
Collision	267.51	267.51	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>990.62</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	356.47	
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>645.64</u>	-1.5%
Comprehensive	99.74	99.74	
Collision	267.51	267.51	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>1,012.89</u>	-1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	356.47	
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>664.19</u>	-4.4%
Comprehensive	99.74	99.74	
Collision	267.51	267.51	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>1,031.44</u>	-2.8%

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

Average Premium
 FR Limit 15/30
 Levy County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	312.56	
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>531.72</u>	5.7%
Comprehensive	96.23	96.23	
Collision	206.37	206.37	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>834.32</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	312.56	
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>555.16</u>	1.6%
Comprehensive	96.23	96.23	
Collision	206.37	206.37	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>857.76</u>	1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	312.56	
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>574.70</u>	-1.9%
Comprehensive	96.23	96.23	
Collision	206.37	206.37	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>877.30</u>	-1.2%

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

Average Premium
 FR Limit 15/30
 Liberty County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	268.95	
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>455.01</u>	6.2%
Comprehensive	131.15	131.15	
Collision	237.59	237.59	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>823.75</u>	3.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	268.95	
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>475.41</u>	2.0%
Comprehensive	131.15	131.15	
Collision	237.59	237.59	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>844.15</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	268.95	
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>492.42</u>	-1.5%
Comprehensive	131.15	131.15	
Collision	237.59	237.59	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>861.16</u>	-0.9%

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

Average Premium
 FR Limit 15/30
 Madison County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	275.75	
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>459.21</u>	6.7%
Comprehensive	126.28	126.28	
Collision	220.55	220.55	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>806.04</u>	3.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	275.75	
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>480.47</u>	2.3%
Comprehensive	126.28	126.28	
Collision	220.55	220.55	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>827.30</u>	1.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	275.75	
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>498.18</u>	-1.3%
Comprehensive	126.28	126.28	
Collision	220.55	220.55	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>845.01</u>	-0.7%

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

Average Premium
 FR Limit 15/30
 Manatee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	467.21	
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>751.14</u>	3.3%
Comprehensive	82.73	82.73	
Collision	238.16	238.16	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,072.03</u>	2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	467.21	
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>781.81</u>	-0.7%
Comprehensive	82.73	82.73	
Collision	238.16	238.16	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,102.70</u>	-0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	467.21	
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>807.38</u>	-4.0%
Comprehensive	82.73	82.73	
Collision	238.16	238.16	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,128.27</u>	-2.8%

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

Average Premium
 FR Limit 15/30
 Marion County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	372.73	
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>628.12</u>	4.9%
Comprehensive	78.83	78.83	
Collision	212.37	212.37	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>919.32</u>	3.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	372.73	
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>655.04</u>	0.8%
Comprehensive	78.83	78.83	
Collision	212.37	212.37	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>946.24</u>	0.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	372.73	
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>677.47</u>	-2.6%
Comprehensive	78.83	78.83	
Collision	212.37	212.37	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>968.67</u>	-1.8%

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

Average Premium
 FR Limit 15/30
 Martin County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	495.46	
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>788.27</u>	-1.2%
Comprehensive	77.84	77.84	
Collision	221.77	221.77	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,087.88</u>	-0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	495.46	
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>814.59</u>	-4.6%
Comprehensive	77.84	77.84	
Collision	221.77	221.77	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,114.20</u>	-3.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	495.46	
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>836.52</u>	-7.4%
Comprehensive	77.84	77.84	
Collision	221.77	221.77	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,136.13</u>	-5.3%

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

Average Premium
 FR Limit 15/30
 Miami-Dade County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	480.79	
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>855.54</u>	23.7%
Comprehensive	165.36	165.36	
Collision	387.59	387.59	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,408.49</u>	15.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	480.79	
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>930.63</u>	17.0%
Comprehensive	165.36	165.36	
Collision	387.59	387.59	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,483.58</u>	11.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	480.79	
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>993.20</u>	11.4%
Comprehensive	165.36	165.36	
Collision	387.59	387.59	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,546.15</u>	7.7%

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

Average Premium
 FR Limit 15/30
 Monroe County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	417.10	
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>683.34</u>	1.5%
Comprehensive	124.61	124.61	
Collision	263.79	263.79	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,071.74</u>	1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	417.10	
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>708.51</u>	-2.1%
Comprehensive	124.61	124.61	
Collision	263.79	263.79	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,096.91</u>	-1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	417.10	
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>729.48</u>	-5.1%
Comprehensive	124.61	124.61	
Collision	263.79	263.79	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,117.88</u>	-3.3%

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

Average Premium
 FR Limit 15/30
 Nassau County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	345.07	
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>576.62</u>	2.0%
Comprehensive	116.00	116.00	
Collision	226.95	226.95	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>919.57</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	345.07	
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>598.06</u>	-1.7%
Comprehensive	116.00	116.00	
Collision	226.95	226.95	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>941.01</u>	-1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	345.07	
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>615.93</u>	-4.7%
Comprehensive	116.00	116.00	
Collision	226.95	226.95	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>958.88</u>	-3.0%

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

Average Premium
 FR Limit 15/30
 Okaloosa County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	296.45	
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>527.36</u>	1.4%
Comprehensive	117.27	117.27	
Collision	225.27	225.27	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>869.90</u>	0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	296.45	
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>545.32</u>	-2.0%
Comprehensive	117.27	117.27	
Collision	225.27	225.27	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>887.86</u>	-1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	296.45	
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>560.28</u>	-4.8%
Comprehensive	117.27	117.27	
Collision	225.27	225.27	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>902.82</u>	-2.9%

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

Average Premium
 FR Limit 15/30
 Okeechobee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	412.34	
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>678.82</u>	7.3%
Comprehensive	93.23	93.23	
Collision	238.21	238.21	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,010.26</u>	5.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	412.34	
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>711.57</u>	2.8%
Comprehensive	93.23	93.23	
Collision	238.21	238.21	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,043.01</u>	1.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	412.34	
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>738.87</u>	-0.9%
Comprehensive	93.23	93.23	
Collision	238.21	238.21	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,070.31</u>	-0.6%

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

Average Premium
 FR Limit 15/30
 Orange County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	457.74	
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>762.29</u>	11.5%
Comprehensive	99.52	99.52	
Collision	276.78	276.78	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,138.59</u>	8.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	457.74	
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>805.68</u>	6.5%
Comprehensive	99.52	99.52	
Collision	276.78	276.78	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,181.98</u>	4.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	457.74	
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>841.84</u>	2.3%
Comprehensive	99.52	99.52	
Collision	276.78	276.78	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,218.14</u>	1.6%

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

Average Premium
 FR Limit 15/30
 Osceola County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	459.24	
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>759.39</u>	13.9%
Comprehensive	96.18	96.18	
Collision	265.58	265.58	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,121.15</u>	9.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	459.24	
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>807.08</u>	8.4%
Comprehensive	96.18	96.18	
Collision	265.58	265.58	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,168.84</u>	6.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	459.24	
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>846.82</u>	3.9%
Comprehensive	96.18	96.18	
Collision	265.58	265.58	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,208.58</u>	2.8%

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

Average Premium
 FR Limit 15/30
 Palm Beach County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	656.80	
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>1,037.84</u>	5.3%
Comprehensive	98.47	98.47	
Collision	305.09	305.09	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,441.40</u>	3.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	656.80	
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>1,085.38</u>	1.0%
Comprehensive	98.47	98.47	
Collision	305.09	305.09	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,488.94</u>	0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	656.80	
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>1,125.00</u>	-2.6%
Comprehensive	98.47	98.47	
Collision	305.09	305.09	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,528.56</u>	-1.9%

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

Average Premium
 FR Limit 15/30
 Pasco County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	552.30	
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>858.24</u>	4.8%
Comprehensive	100.18	100.18	
Collision	243.75	243.75	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,202.17</u>	3.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	552.30	
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>896.68</u>	0.5%
Comprehensive	100.18	100.18	
Collision	243.75	243.75	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,240.61</u>	0.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	552.30	
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>928.70</u>	-3.0%
Comprehensive	100.18	100.18	
Collision	243.75	243.75	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,272.63</u>	-2.2%

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

Average Premium
 FR Limit 15/30
 Pinellas County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	577.57	
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>903.45</u>	2.5%
Comprehensive	84.33	84.33	
Collision	238.74	238.74	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,226.52</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	577.57	
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>939.78</u>	-1.4%
Comprehensive	84.33	84.33	
Collision	238.74	238.74	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,262.85</u>	-1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	577.57	
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>970.05</u>	-4.7%
Comprehensive	84.33	84.33	
Collision	238.74	238.74	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,293.12</u>	-3.5%

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

Average Premium
 FR Limit 15/30
 Polk County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	429.83	
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>716.47</u>	7.9%
Comprehensive	91.34	91.34	
Collision	248.68	248.68	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,056.49</u>	5.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	429.83	
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>751.66</u>	3.4%
Comprehensive	91.34	91.34	
Collision	248.68	248.68	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,091.68</u>	2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	429.83	
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>780.98</u>	-0.4%
Comprehensive	91.34	91.34	
Collision	248.68	248.68	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,121.00</u>	-0.3%

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

Average Premium
 FR Limit 15/30
 Putnam County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	338.45	
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>574.42</u>	6.7%
Comprehensive	95.64	95.64	
Collision	223.87	223.87	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>893.93</u>	4.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	338.45	
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>600.92</u>	2.4%
Comprehensive	95.64	95.64	
Collision	223.87	223.87	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>920.43</u>	1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	338.45	
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>623.00</u>	-1.2%
Comprehensive	95.64	95.64	
Collision	223.87	223.87	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>942.51</u>	-0.8%

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

Average Premium
 FR Limit 15/30
 Santa Rosa County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	323.36	
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>567.85</u>	2.9%
Comprehensive	113.18	113.18	
Collision	232.32	232.32	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>913.35</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	323.36	
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>589.03</u>	-0.8%
Comprehensive	113.18	113.18	
Collision	232.32	232.32	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>934.53</u>	-0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	323.36	
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>606.68</u>	-3.8%
Comprehensive	113.18	113.18	
Collision	232.32	232.32	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>952.18</u>	-2.4%

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

Average Premium
 FR Limit 15/30
 Sarasota County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	433.29	
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>700.48</u>	1.4%
Comprehensive	73.81	73.81	
Collision	222.53	222.53	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>996.82</u>	1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	433.29	
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>726.57</u>	-2.2%
Comprehensive	73.81	73.81	
Collision	222.53	222.53	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>1,022.91</u>	-1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	433.29	
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>748.31</u>	-5.3%
Comprehensive	73.81	73.81	
Collision	222.53	222.53	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>1,044.65</u>	-3.7%

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

Average Premium
 FR Limit 15/30
 Seminole County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	427.56	
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>717.52</u>	5.7%
Comprehensive	86.53	86.53	
Collision	244.63	244.63	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,048.68</u>	4.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	427.56	
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>749.34</u>	1.5%
Comprehensive	86.53	86.53	
Collision	244.63	244.63	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,080.50</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	427.56	
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>775.85</u>	-2.0%
Comprehensive	86.53	86.53	
Collision	244.63	244.63	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,107.01</u>	-1.4%

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

Average Premium
 FR Limit 15/30
 St. Johns County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	397.85	
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>651.09</u>	-1.7%
Comprehensive	86.46	86.46	
Collision	227.30	227.30	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>964.85</u>	-1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	397.85	
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>671.46</u>	-4.8%
Comprehensive	86.46	86.46	
Collision	227.30	227.30	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>985.22</u>	-3.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	397.85	
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>688.43</u>	-7.5%
Comprehensive	86.46	86.46	
Collision	227.30	227.30	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>1,002.19</u>	-5.0%

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

Average Premium
 FR Limit 15/30
 St. Lucie County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	468.74	
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>764.50</u>	6.9%
Comprehensive	77.96	77.96	
Collision	219.32	219.32	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,061.78</u>	5.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	468.74	
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>801.21</u>	2.4%
Comprehensive	77.96	77.96	
Collision	219.32	219.32	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,098.49</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	468.74	
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>831.80</u>	-1.3%
Comprehensive	77.96	77.96	
Collision	219.32	219.32	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,129.08</u>	-1.0%

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

Average Premium
 FR Limit 15/30
 Sumter County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	385.22	
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>609.25</u>	-1.6%
Comprehensive	76.25	76.25	
Collision	187.20	187.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>872.70</u>	-1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	385.22	
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>629.13</u>	-4.9%
Comprehensive	76.25	76.25	
Collision	187.20	187.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>892.58</u>	-3.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	385.22	
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>645.70</u>	-7.6%
Comprehensive	76.25	76.25	
Collision	187.20	187.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>909.15</u>	-5.3%

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

Average Premium
 FR Limit 15/30
 Suwannee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	288.65	
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>489.46</u>	6.9%
Comprehensive	119.28	119.28	
Collision	224.07	224.07	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>832.81</u>	4.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	288.65	
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>512.20</u>	2.5%
Comprehensive	119.28	119.28	
Collision	224.07	224.07	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>855.55</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	288.65	
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>531.15</u>	-1.1%
Comprehensive	119.28	119.28	
Collision	224.07	224.07	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>874.50</u>	-0.6%

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

Average Premium
 FR Limit 15/30
 Taylor County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	279.73	
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>488.07</u>	6.7%
Comprehensive	116.71	116.71	
Collision	221.17	221.17	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>825.95</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	279.73	
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>510.31</u>	2.5%
Comprehensive	116.71	116.71	
Collision	221.17	221.17	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>848.19</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	279.73	
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>528.84</u>	-1.0%
Comprehensive	116.71	116.71	
Collision	221.17	221.17	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>866.72</u>	-0.6%

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

Average Premium
 FR Limit 15/30
 Union County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	291.96	
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>512.35</u>	8.2%
Comprehensive	110.77	110.77	
Collision	233.73	233.73	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>856.85</u>	5.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	291.96	
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>536.97</u>	3.8%
Comprehensive	110.77	110.77	
Collision	233.73	233.73	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>881.47</u>	2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	291.96	
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>557.49</u>	0.1%
Comprehensive	110.77	110.77	
Collision	233.73	233.73	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>901.99</u>	0.1%

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

Average Premium
 FR Limit 15/30
 Volusia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	399.62	
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>659.22</u>	4.4%
Comprehensive	81.94	81.94	
Collision	212.07	212.07	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>953.23</u>	3.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	399.62	
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>687.17</u>	0.4%
Comprehensive	81.94	81.94	
Collision	212.07	212.07	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>981.18</u>	0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	399.62	
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>710.46</u>	-3.0%
Comprehensive	81.94	81.94	
Collision	212.07	212.07	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>1,004.47</u>	-2.1%

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

Average Premium
 FR Limit 15/30
 Wakulla County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	290.82	
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>498.74</u>	4.7%
Comprehensive	119.93	119.93	
Collision	222.58	222.58	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>841.25</u>	2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	290.82	
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>519.54</u>	0.7%
Comprehensive	119.93	119.93	
Collision	222.58	222.58	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>862.05</u>	0.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	290.82	
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>536.88</u>	-2.6%
Comprehensive	119.93	119.93	
Collision	222.58	222.58	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>879.39</u>	-1.6%

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

Average Premium
 FR Limit 15/30
 Walton County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	304.67	
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>543.07</u>	1.0%
Comprehensive	113.01	113.01	
Collision	231.24	231.24	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>887.32</u>	0.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	304.67	
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>561.40</u>	-2.3%
Comprehensive	113.01	113.01	
Collision	231.24	231.24	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>905.65</u>	-1.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	304.67	
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>576.68</u>	-5.1%
Comprehensive	113.01	113.01	
Collision	231.24	231.24	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>920.93</u>	-3.1%

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

Average Premium
 FR Limit 15/30
 Washington County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	270.40	
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>465.56</u>	4.9%
Comprehensive	119.23	119.23	
Collision	221.28	221.28	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>806.07</u>	2.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	270.40	
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>484.97</u>	0.9%
Comprehensive	119.23	119.23	
Collision	221.28	221.28	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>825.48</u>	0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	270.40	
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>501.14</u>	-2.4%
Comprehensive	119.23	119.23	
Collision	221.28	221.28	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>841.65</u>	-1.4%

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

Average Premium
 FR Limit 25/50
 Statewide Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	469.37	
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>771.86</u>	8.1%
Comprehensive	102.03	102.03	
Collision	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,141.39</u>	5.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	469.37	
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>811.30</u>	3.4%
Comprehensive	102.03	102.03	
Collision	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,180.83</u>	2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	469.37	
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>844.16</u>	-0.5%
Comprehensive	102.03	102.03	
Collision	267.50	267.50	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,213.69</u>	-0.3%

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

Average Premium
 FR Limit 25/50
 Alachua County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	355.50	
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>612.30</u>	1.9%
Comprehensive	87.06	87.06	
Collision	230.93	230.93	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>930.29</u>	1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	355.50	
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>635.09</u>	-1.8%
Comprehensive	87.06	87.06	
Collision	230.93	230.93	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>953.08</u>	-1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	355.50	
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>654.08</u>	-4.8%
Comprehensive	87.06	87.06	
Collision	230.93	230.93	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>972.07</u>	-3.2%

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

Average Premium
 FR Limit 25/50
 Baker County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	323.23	
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>546.33</u>	6.1%
Comprehensive	114.38	114.38	
Collision	246.27	246.27	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>906.98</u>	3.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	323.23	
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>571.34</u>	1.8%
Comprehensive	114.38	114.38	
Collision	246.27	246.27	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>931.99</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	323.23	
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>592.17</u>	-1.8%
Comprehensive	114.38	114.38	
Collision	246.27	246.27	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>952.82</u>	-1.1%

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

Average Premium
 FR Limit 25/50
 Bay County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	309.03	
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>559.11</u>	3.5%
Comprehensive	104.25	104.25	
Collision	234.62	234.62	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>897.98</u>	2.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	309.03	
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>580.72</u>	-0.2%
Comprehensive	104.25	104.25	
Collision	234.62	234.62	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>919.59</u>	-0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	309.03	
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>598.72</u>	-3.4%
Comprehensive	104.25	104.25	
Collision	234.62	234.62	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>937.59</u>	-2.1%

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

Average Premium
 FR Limit 25/50
 Bradford County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	306.18	
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>534.20</u>	6.2%
Comprehensive	104.72	104.72	
Collision	224.95	224.95	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>863.87</u>	3.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	306.18	
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>558.38</u>	2.0%
Comprehensive	104.72	104.72	
Collision	224.95	224.95	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>888.05</u>	1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	306.18	
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>578.54</u>	-1.6%
Comprehensive	104.72	104.72	
Collision	224.95	224.95	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>908.21</u>	-1.0%

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

Average Premium
 FR Limit 25/50
 Brevard County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	400.55	
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>658.03</u>	1.7%
Comprehensive	75.35	75.35	
Collision	206.33	206.33	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>939.71</u>	1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	400.55	
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>683.30</u>	-2.1%
Comprehensive	75.35	75.35	
Collision	206.33	206.33	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>964.98</u>	-1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	400.55	
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>704.36</u>	-5.3%
Comprehensive	75.35	75.35	
Collision	206.33	206.33	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>986.04</u>	-3.7%

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

Average Premium
 FR Limit 25/50
 Broward County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	563.58	
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>940.67</u>	10.9%
Comprehensive	117.36	117.36	
Collision	329.51	329.51	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,387.54</u>	7.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	563.58	
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>994.37</u>	5.8%
Comprehensive	117.36	117.36	
Collision	329.51	329.51	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,441.24</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	563.58	
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>1,039.12</u>	1.6%
Comprehensive	117.36	117.36	
Collision	329.51	329.51	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,485.99</u>	1.1%

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

Average Premium
 FR Limit 25/50
 Calhoun County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	269.23	
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>454.45</u>	5.6%
Comprehensive	125.48	125.48	
Collision	231.10	231.10	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>811.03</u>	3.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	269.23	
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>474.84</u>	1.4%
Comprehensive	125.48	125.48	
Collision	231.10	231.10	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>831.42</u>	0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	269.23	
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>491.82</u>	-2.2%
Comprehensive	125.48	125.48	
Collision	231.10	231.10	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>848.40</u>	-1.2%

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

Average Premium
 FR Limit 25/50
 Charlotte County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	391.23	
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>635.18</u>	2.1%
Comprehensive	72.19	72.19	
Collision	195.61	195.61	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>902.98</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	391.23	
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>660.40</u>	-1.8%
Comprehensive	72.19	72.19	
Collision	195.61	195.61	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>928.20</u>	-1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	391.23	
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>681.42</u>	-5.0%
Comprehensive	72.19	72.19	
Collision	195.61	195.61	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>949.22</u>	-3.6%

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

Average Premium
 FR Limit 25/50
 Citrus County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	383.57	
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>617.17</u>	0.4%
Comprehensive	77.78	77.78	
Collision	188.26	188.26	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>883.21</u>	0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	383.57	
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>639.92</u>	-3.3%
Comprehensive	77.78	77.78	
Collision	188.26	188.26	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>905.96</u>	-2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	383.57	
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>658.88</u>	-6.3%
Comprehensive	77.78	77.78	
Collision	188.26	188.26	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>924.92</u>	-4.4%

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

Average Premium
 FR Limit 25/50
 Clay County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	403.72	
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>673.36</u>	3.0%
Comprehensive	100.45	100.45	
Collision	248.98	248.98	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,022.79</u>	2.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	403.72	
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>700.43</u>	-0.9%
Comprehensive	100.45	100.45	
Collision	248.98	248.98	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,049.86</u>	-0.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	403.72	
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>722.99</u>	-4.1%
Comprehensive	100.45	100.45	
Collision	248.98	248.98	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,072.42</u>	-2.8%

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

Average Premium
 FR Limit 25/50
 Collier County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	407.61	
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>671.46</u>	4.5%
Comprehensive	76.61	76.61	
Collision	233.11	233.11	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>981.18</u>	3.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	407.61	
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>700.89</u>	0.3%
Comprehensive	76.61	76.61	
Collision	233.11	233.11	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>1,010.61</u>	0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	407.61	
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>725.42</u>	-3.2%
Comprehensive	76.61	76.61	
Collision	233.11	233.11	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>1,035.14</u>	-2.2%

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

Average Premium
 FR Limit 25/50
 Columbia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	323.13	
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>551.48</u>	5.5%
Comprehensive	110.39	110.39	
Collision	240.04	240.04	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>901.91</u>	3.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	323.13	
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>576.08</u>	1.3%
Comprehensive	110.39	110.39	
Collision	240.04	240.04	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>926.51</u>	0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	323.13	
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>596.59</u>	-2.2%
Comprehensive	110.39	110.39	
Collision	240.04	240.04	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>947.02</u>	-1.4%

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

Average Premium
 FR Limit 25/50
 DeSoto County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	379.93	
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>638.29</u>	8.5%
Comprehensive	100.33	100.33	
Collision	241.88	241.88	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>980.50</u>	5.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	379.93	
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>671.03</u>	3.8%
Comprehensive	100.33	100.33	
Collision	241.88	241.88	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>1,013.24</u>	2.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	379.93	
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>698.31</u>	-0.1%
Comprehensive	100.33	100.33	
Collision	241.88	241.88	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>1,040.52</u>	-0.1%

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

Average Premium
 FR Limit 25/50
 Dixie County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	275.73	
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>481.24</u>	7.0%
Comprehensive	106.93	106.93	
Collision	222.35	222.35	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>810.52</u>	4.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	275.73	
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>503.91</u>	2.6%
Comprehensive	106.93	106.93	
Collision	222.35	222.35	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>833.19</u>	1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	275.73	
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>522.80</u>	-1.0%
Comprehensive	106.93	106.93	
Collision	222.35	222.35	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>852.08</u>	-0.6%

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

Average Premium
 FR Limit 25/50
 Duval County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	437.23	
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>732.23</u>	4.6%
Comprehensive	107.09	107.09	
Collision	273.99	273.99	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,113.31</u>	3.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	437.23	
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>763.78</u>	0.5%
Comprehensive	107.09	107.09	
Collision	273.99	273.99	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,144.86</u>	0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	437.23	
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>790.07</u>	-2.9%
Comprehensive	107.09	107.09	
Collision	273.99	273.99	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,171.15</u>	-2.0%

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

Average Premium
 FR Limit 25/50
 Escambia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	355.57	
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>626.60</u>	4.5%
Comprehensive	116.87	116.87	
Collision	259.14	259.14	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>1,002.61</u>	2.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	355.57	
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>652.52</u>	0.5%
Comprehensive	116.87	116.87	
Collision	259.14	259.14	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>1,028.53</u>	0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	355.57	
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>674.11</u>	-2.7%
Comprehensive	116.87	116.87	
Collision	259.14	259.14	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>1,050.12</u>	-1.7%

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

Average Premium
 FR Limit 25/50
 Flagler County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	396.91	
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>639.42</u>	1.7%
Comprehensive	88.47	88.47	
Collision	210.64	210.64	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>938.53</u>	1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	396.91	
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>664.41</u>	-2.2%
Comprehensive	88.47	88.47	
Collision	210.64	210.64	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>963.52</u>	-1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	396.91	
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>685.23</u>	-5.4%
Comprehensive	88.47	88.47	
Collision	210.64	210.64	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>984.34</u>	-3.7%

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

Average Premium
 FR Limit 25/50
 Franklin County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	277.24	
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>486.33</u>	3.5%
Comprehensive	125.94	125.94	
Collision	224.26	224.26	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>836.53</u>	2.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	277.24	
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>505.77</u>	-0.4%
Comprehensive	125.94	125.94	
Collision	224.26	224.26	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>855.97</u>	-0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	277.24	
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>521.97</u>	-3.6%
Comprehensive	125.94	125.94	
Collision	224.26	224.26	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>872.17</u>	-2.1%

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

Average Premium
 FR Limit 25/50
 Gadsden County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	285.15	
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>495.89</u>	10.0%
Comprehensive	126.53	126.53	
Collision	247.34	247.34	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>869.76</u>	6.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	285.15	
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>522.37</u>	5.2%
Comprehensive	126.53	126.53	
Collision	247.34	247.34	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>896.24</u>	3.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	285.15	
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>544.44</u>	1.2%
Comprehensive	126.53	126.53	
Collision	247.34	247.34	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>918.31</u>	0.7%

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

Average Premium
 FR Limit 25/50
 Gilchrist County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	298.78	
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>507.14</u>	5.0%
Comprehensive	102.74	102.74	
Collision	205.10	205.10	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>814.98</u>	3.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	298.78	
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>529.29</u>	0.8%
Comprehensive	102.74	102.74	
Collision	205.10	205.10	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>837.13</u>	0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	298.78	
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>547.74</u>	-2.6%
Comprehensive	102.74	102.74	
Collision	205.10	205.10	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>855.58</u>	-1.7%

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

Average Premium
 FR Limit 25/50
 Glades County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	407.52	
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>663.97</u>	7.3%
Comprehensive	105.40	105.40	
Collision	243.24	243.24	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,012.61</u>	4.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	407.52	
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>696.91</u>	2.6%
Comprehensive	105.40	105.40	
Collision	243.24	243.24	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,045.55</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	407.52	
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>724.37</u>	-1.2%
Comprehensive	105.40	105.40	
Collision	243.24	243.24	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,073.01</u>	-0.8%

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

Average Premium
 FR Limit 25/50
 Gulf County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	277.63	
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>481.11</u>	2.9%
Comprehensive	117.32	117.32	
Collision	226.87	226.87	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>825.30</u>	1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	277.63	
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>499.98</u>	-0.9%
Comprehensive	117.32	117.32	
Collision	226.87	226.87	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>844.17</u>	-0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	277.63	
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>515.70</u>	-4.0%
Comprehensive	117.32	117.32	
Collision	226.87	226.87	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>859.89</u>	-2.4%

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

Average Premium
 FR Limit 25/50
 Hamilton County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	284.08	
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>470.99</u>	7.0%
Comprehensive	126.23	126.23	
Collision	226.94	226.94	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>824.16</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	284.08	
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>493.76</u>	2.5%
Comprehensive	126.23	126.23	
Collision	226.94	226.94	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>846.93</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	284.08	
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>512.74</u>	-1.2%
Comprehensive	126.23	126.23	
Collision	226.94	226.94	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>865.91</u>	-0.7%

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

Average Premium
 FR Limit 25/50
 Hardee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	384.45	
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>640.95</u>	9.6%
Comprehensive	108.72	108.72	
Collision	243.71	243.71	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>993.38</u>	6.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	384.45	
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>675.45</u>	4.8%
Comprehensive	108.72	108.72	
Collision	243.71	243.71	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>1,027.88</u>	3.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	384.45	
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>704.20</u>	0.7%
Comprehensive	108.72	108.72	
Collision	243.71	243.71	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>1,056.63</u>	0.5%

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

Average Premium
 FR Limit 25/50
 Hendry County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	404.74	
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>676.37</u>	12.1%
Comprehensive	116.37	116.37	
Collision	274.56	274.56	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,067.30</u>	8.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	404.74	
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>716.62</u>	6.8%
Comprehensive	116.37	116.37	
Collision	274.56	274.56	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,107.55</u>	4.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	404.74	
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>750.17</u>	2.5%
Comprehensive	116.37	116.37	
Collision	274.56	274.56	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,141.10</u>	1.6%

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

Average Premium
 FR Limit 25/50
 Hernando County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	503.51	
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>795.36</u>	3.4%
Comprehensive	93.96	93.96	
Collision	220.98	220.98	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,110.30</u>	2.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	503.51	
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>829.46</u>	-0.7%
Comprehensive	93.96	93.96	
Collision	220.98	220.98	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,144.40</u>	-0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	503.51	
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>857.89</u>	-4.2%
Comprehensive	93.96	93.96	
Collision	220.98	220.98	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,172.83</u>	-3.0%

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

Average Premium
 FR Limit 25/50
 Highlands County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	381.47	
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>618.00</u>	5.2%
Comprehensive	91.04	91.04	
Collision	220.20	220.20	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>929.24</u>	3.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	381.47	
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>646.11</u>	0.8%
Comprehensive	91.04	91.04	
Collision	220.20	220.20	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>957.35</u>	0.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	381.47	
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>669.53</u>	-2.8%
Comprehensive	91.04	91.04	
Collision	220.20	220.20	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>980.77</u>	-1.9%

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

Average Premium
 FR Limit 25/50
 Hillsborough County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	572.33	
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>918.41</u>	8.1%
Comprehensive	109.06	109.06	
Collision	282.35	282.35	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,309.82</u>	5.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	572.33	
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>965.97</u>	3.4%
Comprehensive	109.06	109.06	
Collision	282.35	282.35	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,357.38</u>	2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	572.33	
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>1,005.60</u>	-0.6%
Comprehensive	109.06	109.06	
Collision	282.35	282.35	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,397.01</u>	-0.4%

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

Average Premium
 FR Limit 25/50
 Holmes County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	278.50	
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>463.18</u>	2.6%
Comprehensive	125.79	125.79	
Collision	219.28	219.28	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>808.25</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	278.50	
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>481.45</u>	-1.2%
Comprehensive	125.79	125.79	
Collision	219.28	219.28	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>826.52</u>	-0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	278.50	
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>496.68</u>	-4.4%
Comprehensive	125.79	125.79	
Collision	219.28	219.28	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>841.75</u>	-2.6%

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

Average Premium
 FR Limit 25/50
 Indian River County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	439.22	
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>713.21</u>	0.3%
Comprehensive	74.33	74.33	
Collision	210.40	210.40	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>997.94</u>	0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	439.22	
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>739.27</u>	-3.3%
Comprehensive	74.33	74.33	
Collision	210.40	210.40	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>1,024.00</u>	-2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	439.22	
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>760.99</u>	-6.4%
Comprehensive	74.33	74.33	
Collision	210.40	210.40	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>1,045.72</u>	-4.6%

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

Average Premium
 FR Limit 25/50
 Jackson County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	281.46	
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>480.68</u>	4.7%
Comprehensive	125.71	125.71	
Collision	225.80	225.80	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>832.19</u>	2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	281.46	
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>501.32</u>	0.6%
Comprehensive	125.71	125.71	
Collision	225.80	225.80	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>852.83</u>	0.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	281.46	
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>518.51</u>	-2.8%
Comprehensive	125.71	125.71	
Collision	225.80	225.80	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>870.02</u>	-1.6%

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

Average Premium
 FR Limit 25/50
 Jefferson County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	289.02	
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>510.79</u>	4.4%
Comprehensive	116.36	116.36	
Collision	218.89	218.89	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>846.04</u>	2.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	289.02	
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>532.02</u>	0.5%
Comprehensive	116.36	116.36	
Collision	218.89	218.89	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>867.27</u>	0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	289.02	
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>549.71</u>	-2.9%
Comprehensive	116.36	116.36	
Collision	218.89	218.89	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>884.96</u>	-1.8%

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

Average Premium
 FR Limit 25/50
 Lafayette County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	304.62	
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>494.19</u>	4.6%
Comprehensive	121.11	121.11	
Collision	232.18	232.18	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>847.48</u>	2.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	304.62	
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>515.88</u>	0.4%
Comprehensive	121.11	121.11	
Collision	232.18	232.18	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>869.17</u>	0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	304.62	
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>533.96</u>	-3.1%
Comprehensive	121.11	121.11	
Collision	232.18	232.18	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>887.25</u>	-1.8%

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

Average Premium
 FR Limit 25/50
 Lake County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	390.36	
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>643.55</u>	3.1%
Comprehensive	83.66	83.66	
Collision	214.91	214.91	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>942.12</u>	2.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	390.36	
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>669.94</u>	-0.8%
Comprehensive	83.66	83.66	
Collision	214.91	214.91	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>968.51</u>	-0.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	390.36	
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>691.93</u>	-4.1%
Comprehensive	83.66	83.66	
Collision	214.91	214.91	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>990.50</u>	-2.9%

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

Average Premium
 FR Limit 25/50
 Lee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	426.56	
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>697.75</u>	5.3%
Comprehensive	77.84	77.84	
Collision	228.19	228.19	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>1,003.78</u>	3.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	426.56	
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>729.62</u>	1.0%
Comprehensive	77.84	77.84	
Collision	228.19	228.19	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>1,035.65</u>	0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	426.56	
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>756.18</u>	-2.6%
Comprehensive	77.84	77.84	
Collision	228.19	228.19	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>1,062.21</u>	-1.8%

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

Average Premium
 FR Limit 25/50
 Leon County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	361.67	
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>628.57</u>	1.2%
Comprehensive	99.74	99.74	
Collision	267.51	267.51	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>995.82</u>	0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	361.67	
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>650.84</u>	-2.3%
Comprehensive	99.74	99.74	
Collision	267.51	267.51	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>1,018.09</u>	-1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	361.67	
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>669.39</u>	-5.3%
Comprehensive	99.74	99.74	
Collision	267.51	267.51	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>1,036.64</u>	-3.3%

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

Average Premium
 FR Limit 25/50
 Levy County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	317.12	
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>536.28</u>	4.9%
Comprehensive	96.23	96.23	
Collision	206.37	206.37	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>838.88</u>	3.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	317.12	
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>559.72</u>	0.8%
Comprehensive	96.23	96.23	
Collision	206.37	206.37	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>862.32</u>	0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	317.12	
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>579.26</u>	-2.7%
Comprehensive	96.23	96.23	
Collision	206.37	206.37	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>881.86</u>	-1.8%

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

Average Premium
 FR Limit 25/50
 Liberty County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	272.88	
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>458.94</u>	5.4%
Comprehensive	131.15	131.15	
Collision	237.59	237.59	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>827.68</u>	3.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	272.88	
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>479.34</u>	1.2%
Comprehensive	131.15	131.15	
Collision	237.59	237.59	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>848.08</u>	0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	272.88	
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>496.35</u>	-2.3%
Comprehensive	131.15	131.15	
Collision	237.59	237.59	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>865.09</u>	-1.3%

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

Average Premium
 FR Limit 25/50
 Madison County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	279.78	
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>463.24</u>	5.8%
Comprehensive	126.28	126.28	
Collision	220.55	220.55	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>810.07</u>	3.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	279.78	
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>484.50</u>	1.5%
Comprehensive	126.28	126.28	
Collision	220.55	220.55	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>831.33</u>	0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	279.78	
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>502.21</u>	-2.1%
Comprehensive	126.28	126.28	
Collision	220.55	220.55	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>849.04</u>	-1.2%

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

Average Premium
 FR Limit 25/50
 Manatee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	474.03	
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>757.96</u>	2.4%
Comprehensive	82.73	82.73	
Collision	238.16	238.16	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,078.85</u>	1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	474.03	
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>788.63</u>	-1.6%
Comprehensive	82.73	82.73	
Collision	238.16	238.16	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,109.52</u>	-1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	474.03	
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>814.20</u>	-4.8%
Comprehensive	82.73	82.73	
Collision	238.16	238.16	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,135.09</u>	-3.4%

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

Average Premium
 FR Limit 25/50
 Marion County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	378.17	
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>633.56</u>	4.1%
Comprehensive	78.83	78.83	
Collision	212.37	212.37	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>924.76</u>	2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	378.17	
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>660.48</u>	0.0%
Comprehensive	78.83	78.83	
Collision	212.37	212.37	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>951.68</u>	0.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	378.17	
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>682.91</u>	-3.4%
Comprehensive	78.83	78.83	
Collision	212.37	212.37	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>974.11</u>	-2.3%

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

Average Premium
 FR Limit 25/50
 Martin County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	502.69	
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>795.50</u>	-2.1%
Comprehensive	77.84	77.84	
Collision	221.77	221.77	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,095.11</u>	-1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	502.69	
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>821.82</u>	-5.5%
Comprehensive	77.84	77.84	
Collision	221.77	221.77	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,121.43</u>	-4.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	502.69	
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>843.75</u>	-8.3%
Comprehensive	77.84	77.84	
Collision	221.77	221.77	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,143.36</u>	-6.0%

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

Average Premium
 FR Limit 25/50
 Miami-Dade County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	487.80	
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>862.55</u>	23.1%
Comprehensive	165.36	165.36	
Collision	387.59	387.59	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,415.50</u>	15.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	487.80	
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>937.64</u>	16.4%
Comprehensive	165.36	165.36	
Collision	387.59	387.59	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,490.59</u>	11.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	487.80	
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>1,000.21</u>	10.8%
Comprehensive	165.36	165.36	
Collision	387.59	387.59	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,553.16</u>	7.2%

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

Average Premium
 FR Limit 25/50
 Monroe County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	423.19	
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>689.43</u>	0.6%
Comprehensive	124.61	124.61	
Collision	263.79	263.79	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,077.83</u>	0.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	423.19	
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>714.60</u>	-3.0%
Comprehensive	124.61	124.61	
Collision	263.79	263.79	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,103.00</u>	-1.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	423.19	
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>735.57</u>	-6.0%
Comprehensive	124.61	124.61	
Collision	263.79	263.79	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,123.97</u>	-3.9%

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

Average Premium
 FR Limit 25/50
 Nassau County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	350.11	
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>581.66</u>	1.1%
Comprehensive	116.00	116.00	
Collision	226.95	226.95	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>924.61</u>	0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	350.11	
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>603.10</u>	-2.5%
Comprehensive	116.00	116.00	
Collision	226.95	226.95	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>946.05</u>	-1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	350.11	
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>620.97</u>	-5.5%
Comprehensive	116.00	116.00	
Collision	226.95	226.95	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>963.92</u>	-3.5%

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

Average Premium
 FR Limit 25/50
 Okaloosa County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	300.78	
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>531.69</u>	0.6%
Comprehensive	117.27	117.27	
Collision	225.27	225.27	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>874.23</u>	0.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	300.78	
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>549.65</u>	-2.8%
Comprehensive	117.27	117.27	
Collision	225.27	225.27	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>892.19</u>	-1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	300.78	
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>564.61</u>	-5.6%
Comprehensive	117.27	117.27	
Collision	225.27	225.27	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>907.15</u>	-3.4%

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

Average Premium
 FR Limit 25/50
 Okeechobee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	418.36	
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>684.84</u>	6.5%
Comprehensive	93.23	93.23	
Collision	238.21	238.21	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,016.28</u>	4.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	418.36	
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>717.59</u>	2.0%
Comprehensive	93.23	93.23	
Collision	238.21	238.21	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,049.03</u>	1.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	418.36	
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>744.89</u>	-1.7%
Comprehensive	93.23	93.23	
Collision	238.21	238.21	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,076.33</u>	-1.2%

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

Average Premium
 FR Limit 25/50
 Orange County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	464.42	
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>768.97</u>	10.7%
Comprehensive	99.52	99.52	
Collision	276.78	276.78	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,145.27</u>	7.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	464.42	
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>812.36</u>	5.7%
Comprehensive	99.52	99.52	
Collision	276.78	276.78	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,188.66</u>	4.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	464.42	
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>848.52</u>	1.5%
Comprehensive	99.52	99.52	
Collision	276.78	276.78	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,224.82</u>	1.0%

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

Average Premium
 FR Limit 25/50
 Osceola County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	465.95	
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>766.10</u>	13.1%
Comprehensive	96.18	96.18	
Collision	265.58	265.58	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,127.86</u>	9.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	465.95	
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>813.79</u>	7.7%
Comprehensive	96.18	96.18	
Collision	265.58	265.58	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,175.55</u>	5.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	465.95	
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>853.53</u>	3.2%
Comprehensive	96.18	96.18	
Collision	265.58	265.58	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,215.29</u>	2.3%

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

Average Premium
 FR Limit 25/50
 Palm Beach County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	666.39	
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>1,047.43</u>	4.5%
Comprehensive	98.47	98.47	
Collision	305.09	305.09	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,450.99</u>	3.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	666.39	
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>1,094.97</u>	0.1%
Comprehensive	98.47	98.47	
Collision	305.09	305.09	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,498.53</u>	0.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	666.39	
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>1,134.59</u>	-3.5%
Comprehensive	98.47	98.47	
Collision	305.09	305.09	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,538.15</u>	-2.5%

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

Average Premium
 FR Limit 25/50
 Pasco County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	560.36	
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>866.30</u>	3.9%
Comprehensive	100.18	100.18	
Collision	243.75	243.75	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,210.23</u>	2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	560.36	
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>904.74</u>	-0.3%
Comprehensive	100.18	100.18	
Collision	243.75	243.75	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,248.67</u>	-0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	560.36	
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>936.76</u>	-3.9%
Comprehensive	100.18	100.18	
Collision	243.75	243.75	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,280.69</u>	-2.8%

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

Average Premium
 FR Limit 25/50
 Pinellas County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	586.01	
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>911.89</u>	1.6%
Comprehensive	84.33	84.33	
Collision	238.74	238.74	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,234.96</u>	1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	586.01	
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>948.22</u>	-2.3%
Comprehensive	84.33	84.33	
Collision	238.74	238.74	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,271.29</u>	-1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	586.01	
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>978.49</u>	-5.6%
Comprehensive	84.33	84.33	
Collision	238.74	238.74	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,301.56</u>	-4.2%

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

Average Premium
 FR Limit 25/50
 Polk County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	436.11	
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>722.75</u>	7.1%
Comprehensive	91.34	91.34	
Collision	248.68	248.68	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,062.77</u>	4.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	436.11	
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>757.94</u>	2.6%
Comprehensive	91.34	91.34	
Collision	248.68	248.68	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,097.96</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	436.11	
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>787.26</u>	-1.2%
Comprehensive	91.34	91.34	
Collision	248.68	248.68	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,127.28</u>	-0.8%

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

Average Premium
 FR Limit 25/50
 Putnam County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	343.39	
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>579.36</u>	5.9%
Comprehensive	95.64	95.64	
Collision	223.87	223.87	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>898.87</u>	3.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	343.39	
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>605.86</u>	1.6%
Comprehensive	95.64	95.64	
Collision	223.87	223.87	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>925.37</u>	1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	343.39	
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>627.94</u>	-2.0%
Comprehensive	95.64	95.64	
Collision	223.87	223.87	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>947.45</u>	-1.3%

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

Average Premium
 FR Limit 25/50
 Santa Rosa County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	328.08	
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>572.57</u>	2.1%
Comprehensive	113.18	113.18	
Collision	232.32	232.32	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>918.07</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	328.08	
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>593.75</u>	-1.6%
Comprehensive	113.18	113.18	
Collision	232.32	232.32	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>939.25</u>	-1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	328.08	
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>611.40</u>	-4.6%
Comprehensive	113.18	113.18	
Collision	232.32	232.32	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>956.90</u>	-2.9%

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

Average Premium
 FR Limit 25/50
 Sarasota County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	439.61	
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>706.80</u>	0.5%
Comprehensive	73.81	73.81	
Collision	222.53	222.53	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>1,003.14</u>	0.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	439.61	
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>732.89</u>	-3.1%
Comprehensive	73.81	73.81	
Collision	222.53	222.53	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>1,029.23</u>	-2.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	439.61	
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>754.63</u>	-6.2%
Comprehensive	73.81	73.81	
Collision	222.53	222.53	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>1,050.97</u>	-4.4%

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

Average Premium
 FR Limit 25/50
 Seminole County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	433.80	
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>723.76</u>	4.9%
Comprehensive	86.53	86.53	
Collision	244.63	244.63	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,054.92</u>	3.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	433.80	
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>755.58</u>	0.7%
Comprehensive	86.53	86.53	
Collision	244.63	244.63	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,086.74</u>	0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	433.80	
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>782.09</u>	-2.8%
Comprehensive	86.53	86.53	
Collision	244.63	244.63	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,113.25</u>	-1.9%

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

Average Premium
 FR Limit 25/50
 St. Johns County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	403.66	
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>656.90</u>	-2.6%
Comprehensive	86.46	86.46	
Collision	227.30	227.30	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>970.66</u>	-1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	403.66	
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>677.27</u>	-5.8%
Comprehensive	86.46	86.46	
Collision	227.30	227.30	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>991.03</u>	-3.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	403.66	
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>694.24</u>	-8.4%
Comprehensive	86.46	86.46	
Collision	227.30	227.30	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>1,008.00</u>	-5.6%

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

Average Premium
 FR Limit 25/50
 St. Lucie County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	475.59	
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>771.35</u>	6.0%
Comprehensive	77.96	77.96	
Collision	219.32	219.32	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,068.63</u>	4.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	475.59	
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>808.06</u>	1.6%
Comprehensive	77.96	77.96	
Collision	219.32	219.32	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,105.34</u>	1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	475.59	
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>838.65</u>	-2.1%
Comprehensive	77.96	77.96	
Collision	219.32	219.32	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,135.93</u>	-1.6%

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

Average Premium
 FR Limit 25/50
 Sumter County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	390.84	
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>614.87</u>	-2.5%
Comprehensive	76.25	76.25	
Collision	187.20	187.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>878.32</u>	-1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	390.84	
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>634.75</u>	-5.8%
Comprehensive	76.25	76.25	
Collision	187.20	187.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>898.20</u>	-4.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	390.84	
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>651.32</u>	-8.6%
Comprehensive	76.25	76.25	
Collision	187.20	187.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>914.77</u>	-6.0%

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

Average Premium
 FR Limit 25/50
 Suwannee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	292.87	
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>493.68</u>	6.1%
Comprehensive	119.28	119.28	
Collision	224.07	224.07	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>837.03</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	292.87	
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>516.42</u>	1.7%
Comprehensive	119.28	119.28	
Collision	224.07	224.07	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>859.77</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	292.87	
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>535.37</u>	-1.9%
Comprehensive	119.28	119.28	
Collision	224.07	224.07	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>878.72</u>	-1.1%

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

Average Premium
 FR Limit 25/50
 Taylor County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	283.81	
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>492.15</u>	6.0%
Comprehensive	116.71	116.71	
Collision	221.17	221.17	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>830.03</u>	3.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	283.81	
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>514.39</u>	1.7%
Comprehensive	116.71	116.71	
Collision	221.17	221.17	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>852.27</u>	1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	283.81	
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>532.92</u>	-1.8%
Comprehensive	116.71	116.71	
Collision	221.17	221.17	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>870.80</u>	-1.1%

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

Average Premium
 FR Limit 25/50
 Union County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	296.22	
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>516.61</u>	7.4%
Comprehensive	110.77	110.77	
Collision	233.73	233.73	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>861.11</u>	4.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	296.22	
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>541.23</u>	3.0%
Comprehensive	110.77	110.77	
Collision	233.73	233.73	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>885.73</u>	1.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	296.22	
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>561.75</u>	-0.7%
Comprehensive	110.77	110.77	
Collision	233.73	233.73	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>906.25</u>	-0.4%

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

Average Premium
 FR Limit 25/50
 Volusia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	405.45	
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>665.05</u>	3.6%
Comprehensive	81.94	81.94	
Collision	212.07	212.07	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>959.06</u>	2.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	405.45	
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>693.00</u>	-0.5%
Comprehensive	81.94	81.94	
Collision	212.07	212.07	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>987.01</u>	-0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	405.45	
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>716.29</u>	-3.9%
Comprehensive	81.94	81.94	
Collision	212.07	212.07	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>1,010.30</u>	-2.7%

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

Average Premium
 FR Limit 25/50
 Wakulla County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	295.06	
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>502.98</u>	3.9%
Comprehensive	119.93	119.93	
Collision	222.58	222.58	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>845.49</u>	2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	295.06	
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>523.78</u>	-0.1%
Comprehensive	119.93	119.93	
Collision	222.58	222.58	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>866.29</u>	-0.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	295.06	
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>541.12</u>	-3.4%
Comprehensive	119.93	119.93	
Collision	222.58	222.58	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>883.63</u>	-2.1%

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

Average Premium
 FR Limit 25/50
 Walton County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	309.12	
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>547.52</u>	0.2%
Comprehensive	113.01	113.01	
Collision	231.24	231.24	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>891.77</u>	0.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	309.12	
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>565.85</u>	-3.1%
Comprehensive	113.01	113.01	
Collision	231.24	231.24	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>910.10</u>	-1.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	309.12	
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>581.13</u>	-5.9%
Comprehensive	113.01	113.01	
Collision	231.24	231.24	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>925.38</u>	-3.6%

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

Average Premium
 FR Limit 25/50
 Washington County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	274.35	
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>469.51</u>	4.1%
Comprehensive	119.23	119.23	
Collision	221.28	221.28	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>810.02</u>	2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	274.35	
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>488.92</u>	0.1%
Comprehensive	119.23	119.23	
Collision	221.28	221.28	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>829.43</u>	0.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	274.35	
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>505.09</u>	-3.2%
Comprehensive	119.23	119.23	
Collision	221.28	221.28	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>845.60</u>	-1.9%

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

Florida Office of Insurance Regulation
By County Premium Impacts
Senior Risk Example

County	Current Premium			Proposed Premium			Percent Savings	
	Liability	Physical Damage	All Coverages	Liability	Physical Damage	All Coverages	Liability	All Coverages
Alachua County	850	408	1,258	811	408	1,219	4.6%	3.1%
Baker County	854	502	1,356	783	502	1,285	8.4%	5.3%
Bay County	843	459	1,302	793	459	1,252	5.9%	3.8%
Bradford County	881	482	1,363	805	482	1,287	8.6%	5.6%
Brevard County	1,012	399	1,411	966	399	1,365	4.5%	3.2%
Broward County	1,507	609	2,116	1,307	609	1,916	13.3%	9.5%
Calhoun County	764	525	1,289	704	525	1,229	7.8%	4.6%
Charlotte County	967	377	1,344	919	377	1,296	5.0%	3.6%
Citrus County	983	396	1,379	949	396	1,345	3.4%	2.4%
Clay County	1,008	476	1,484	951	476	1,427	5.6%	3.8%
Collier County	1,044	437	1,481	968	437	1,405	7.3%	5.1%
Columbia County	836	472	1,308	770	472	1,242	7.9%	5.1%
DeSoto County	947	446	1,393	844	446	1,290	10.9%	7.4%
Dixie County	827	498	1,325	750	498	1,248	9.4%	5.8%
Duval County	1,100	517	1,617	1,022	517	1,539	7.1%	4.8%
Escambia County	947	506	1,453	882	506	1,388	6.8%	4.5%
Flagler County	972	419	1,391	928	419	1,347	4.6%	3.2%
Franklin County	750	484	1,234	704	484	1,188	6.1%	3.7%
Gadsden County	757	484	1,241	665	484	1,149	12.1%	7.4%
Gilchrist County	832	450	1,282	770	450	1,220	7.4%	4.8%
Glades County	1,021	475	1,496	923	475	1,398	9.6%	6.6%
Gulf County	772	499	1,271	729	499	1,228	5.6%	3.4%
Hamilton County	814	530	1,344	739	530	1,269	9.2%	5.6%
Hardee County	972	464	1,436	856	464	1,320	11.9%	8.1%
Hendry County	1,040	512	1,552	891	512	1,403	14.4%	9.6%
Hernando County	1,268	455	1,723	1,191	455	1,646	6.1%	4.5%
Highlands County	964	437	1,401	890	437	1,327	7.7%	5.3%
Hillsborough County	1,571	581	2,152	1,407	581	1,988	10.4%	7.6%
Holmes County	750	505	1,255	711	505	1,216	5.2%	3.1%
Indian River County	1,034	387	1,421	997	387	1,384	3.6%	2.6%
Jackson County	776	506	1,282	721	506	1,227	7.1%	4.3%
Jefferson County	785	464	1,249	730	464	1,194	7.1%	4.4%
Lafayette County	790	505	1,295	736	505	1,241	6.9%	4.2%
Lake County	944	402	1,346	889	402	1,291	5.9%	4.1%
Lee County	1,101	435	1,536	1,014	435	1,449	7.9%	5.7%
Leon County	854	467	1,321	820	467	1,287	3.9%	2.5%
Levy County	838	422	1,260	776	422	1,198	7.4%	5.0%
Liberty County	755	534	1,289	698	534	1,232	7.6%	4.4%
Madison County	774	509	1,283	712	509	1,221	8.0%	4.8%
Manatee County	1,106	430	1,536	1,049	430	1,479	5.2%	3.7%
Marion County	959	400	1,359	894	400	1,294	6.8%	4.8%
Martin County	1,094	394	1,488	1,081	394	1,475	1.2%	0.9%
Miami-Dade County	1,665	786	2,451	1,257	786	2,043	24.5%	16.6%
Monroe County	998	521	1,519	962	521	1,483	3.6%	2.3%
Nassau County	882	478	1,360	848	478	1,326	3.9%	2.5%
Okaloosa County	802	473	1,275	776	473	1,249	3.2%	2.0%

Florida Office of Insurance Regulation
By County Premium Impacts
Senior Risk Example

County	Current Premium			Proposed Premium			Percent Savings	
	Liability	Physical Damage	All Coverages	Liability	Physical Damage	All Coverages	Liability	All Coverages
Okeechobee County	1,032	444	1,476	940	444	1,384	8.9%	6.2%
Orange County	1,192	498	1,690	1,038	498	1,536	12.9%	9.1%
Osceola County	1,161	456	1,617	985	456	1,441	15.2%	10.9%
Palm Beach County	1,703	594	2,297	1,578	594	2,172	7.4%	5.5%
Pasco County	1,370	491	1,861	1,281	491	1,772	6.5%	4.8%
Pinellas County	1,427	470	1,897	1,364	470	1,834	4.4%	3.3%
Polk County	1,092	455	1,547	988	455	1,443	9.6%	6.8%
Putnam County	862	424	1,286	790	424	1,214	8.3%	5.6%
Santa Rosa County	912	500	1,412	870	500	1,370	4.6%	3.0%
Sarasota County	995	393	1,388	960	393	1,353	3.5%	2.5%
Seminole County	1,051	435	1,486	972	435	1,407	7.5%	5.3%
St. Johns County	918	421	1,339	912	421	1,333	0.7%	0.5%
St. Lucie County	1,168	401	1,569	1,066	401	1,467	8.7%	6.5%
Sumter County	967	394	1,361	960	394	1,354	0.8%	0.6%
Suwannee County	803	490	1,293	736	490	1,226	8.3%	5.2%
Taylor County	824	501	1,325	755	501	1,256	8.4%	5.2%
Union County	868	505	1,373	785	505	1,290	9.6%	6.1%
Volusia County	1,009	409	1,418	945	409	1,354	6.3%	4.5%
Wakulla County	818	502	1,320	766	502	1,268	6.4%	3.9%
Walton County	789	462	1,251	763	462	1,225	3.2%	2.0%
Washington County	769	498	1,267	720	498	1,218	6.4%	3.9%

Florida Office of Insurance Regulation
By County Premium Impacts
Single Female Risk Example

County	Current Premium			Proposed Premium			Percent Savings	
	Liability	Physical Damage	All Coverages	Liability	Physical Damage	All Coverages	Liability	All Coverages
Alachua County	1,504	720	2,224	1,434	720	2,154	4.6%	3.1%
Baker County	1,526	896	2,422	1,398	896	2,294	8.4%	5.3%
Bay County	1,511	823	2,334	1,422	823	2,245	5.9%	3.8%
Bradford County	1,532	838	2,370	1,401	838	2,239	8.6%	5.5%
Brevard County	1,782	703	2,485	1,702	703	2,405	4.5%	3.2%
Broward County	2,687	1,086	3,773	2,331	1,086	3,417	13.3%	9.4%
Calhoun County	1,378	947	2,325	1,271	947	2,218	7.8%	4.6%
Charlotte County	1,714	667	2,381	1,628	667	2,295	5.0%	3.6%
Citrus County	1,746	704	2,450	1,686	704	2,390	3.4%	2.4%
Clay County	1,767	834	2,601	1,668	834	2,502	5.6%	3.8%
Collier County	1,823	764	2,587	1,691	764	2,455	7.3%	5.1%
Columbia County	1,467	829	2,296	1,351	829	2,180	7.9%	5.1%
DeSoto County	1,681	792	2,473	1,498	792	2,290	10.9%	7.4%
Dixie County	1,451	872	2,323	1,314	872	2,186	9.4%	5.9%
Duval County	1,934	910	2,844	1,797	910	2,707	7.1%	4.8%
Escambia County	1,704	911	2,615	1,588	911	2,499	6.8%	4.5%
Flagler County	1,718	741	2,459	1,640	741	2,381	4.5%	3.2%
Franklin County	1,343	866	2,209	1,261	866	2,127	6.1%	3.7%
Gadsden County	1,357	869	2,226	1,193	869	2,062	12.1%	7.3%
Gilchrist County	1,465	792	2,257	1,356	792	2,148	7.5%	4.8%
Glades County	1,795	836	2,631	1,621	836	2,457	9.7%	6.6%
Gulf County	1,381	892	2,273	1,303	892	2,195	5.6%	3.4%
Hamilton County	1,422	926	2,348	1,291	926	2,217	9.2%	5.6%
Hardee County	1,723	824	2,547	1,518	824	2,342	11.9%	8.0%
Hendry County	1,848	910	2,758	1,582	910	2,492	14.4%	9.6%
Hernando County	2,239	804	3,043	2,103	804	2,907	6.1%	4.5%
Highlands County	1,705	773	2,478	1,573	773	2,346	7.8%	5.3%
Hillsborough County	2,730	1,009	3,739	2,446	1,009	3,455	10.4%	7.6%
Holmes County	1,382	930	2,312	1,312	930	2,242	5.1%	3.0%
Indian River County	1,801	674	2,475	1,737	674	2,411	3.5%	2.6%
Jackson County	1,395	911	2,306	1,295	911	2,206	7.2%	4.3%
Jefferson County	1,420	838	2,258	1,319	838	2,157	7.1%	4.5%
Lafayette County	1,401	895	2,296	1,305	895	2,200	6.9%	4.2%
Lake County	1,687	717	2,404	1,588	717	2,305	5.9%	4.1%
Lee County	1,947	768	2,715	1,792	768	2,560	8.0%	5.7%
Leon County	1,532	836	2,368	1,471	836	2,307	4.0%	2.6%
Levy County	1,497	754	2,251	1,387	754	2,141	7.4%	4.9%
Liberty County	1,338	948	2,286	1,236	948	2,184	7.6%	4.5%
Madison County	1,379	906	2,285	1,269	906	2,175	8.0%	4.8%
Manatee County	1,961	764	2,725	1,861	764	2,625	5.1%	3.7%
Marion County	1,709	713	2,422	1,593	713	2,306	6.8%	4.8%
Martin County	1,927	694	2,621	1,903	694	2,597	1.2%	0.9%
Miami-Dade County	3,096	1,461	4,557	2,337	1,461	3,798	24.5%	16.7%
Monroe County	1,781	931	2,712	1,718	931	2,649	3.5%	2.3%
Nassau County	1,579	857	2,436	1,518	857	2,375	3.9%	2.5%
Okaloosa County	1,437	847	2,284	1,391	847	2,238	3.2%	2.0%

Florida Office of Insurance Regulation
By County Premium Impacts
Single Female Risk Example

County	Current Premium			Proposed Premium			Percent Savings	
	Liability	Physical Damage	All Coverages	Liability	Physical Damage	All Coverages	Liability	All Coverages
Okeechobee County	1,807	778	2,585	1,646	778	2,424	8.9%	6.2%
Orange County	2,112	882	2,994	1,839	882	2,721	12.9%	9.1%
Osceola County	2,070	813	2,883	1,757	813	2,570	15.1%	10.9%
Palm Beach County	2,905	1,013	3,918	2,692	1,013	3,705	7.3%	5.4%
Pasco County	2,423	868	3,291	2,266	868	3,134	6.5%	4.8%
Pinellas County	2,466	812	3,278	2,357	812	3,169	4.4%	3.3%
Polk County	1,931	807	2,738	1,746	807	2,553	9.6%	6.7%
Putnam County	1,553	762	2,315	1,423	762	2,185	8.3%	5.6%
Santa Rosa County	1,645	903	2,548	1,569	903	2,472	4.6%	3.0%
Sarasota County	1,773	699	2,472	1,710	699	2,409	3.5%	2.5%
Seminole County	1,876	776	2,652	1,735	776	2,511	7.5%	5.3%
St. Johns County	1,636	751	2,387	1,625	751	2,376	0.7%	0.5%
St. Lucie County	2,072	710	2,782	1,893	710	2,603	8.7%	6.4%
Sumter County	1,720	701	2,421	1,707	701	2,408	0.8%	0.6%
Suwannee County	1,428	872	2,300	1,308	872	2,180	8.4%	5.2%
Taylor County	1,437	874	2,311	1,316	874	2,190	8.4%	5.2%
Union County	1,503	874	2,377	1,358	874	2,232	9.6%	6.1%
Volusia County	1,776	720	2,496	1,664	720	2,384	6.3%	4.5%
Wakulla County	1,436	880	2,316	1,344	880	2,224	6.4%	4.0%
Walton County	1,428	836	2,264	1,383	836	2,219	3.2%	2.0%
Washington County	1,395	903	2,298	1,306	903	2,209	6.4%	3.9%

Florida Office of Insurance Regulation
By County Premium Impacts
Family Risk Example

County	Current Premium			Proposed Premium			Percent Savings	
	Liability	Physical Damage	All Coverages	Liability	Physical Damage	All Coverages	Liability	All Coverages
Alachua County	4,182	2,004	6,186	3,987	2,004	5,991	4.7%	3.1%
Baker County	4,183	2,457	6,640	3,832	2,457	6,289	8.4%	5.3%
Bay County	4,287	2,337	6,624	4,034	2,337	6,371	5.9%	3.8%
Bradford County	4,409	2,414	6,823	4,031	2,414	6,445	8.6%	5.5%
Brevard County	4,949	1,952	6,901	4,725	1,952	6,677	4.5%	3.2%
Broward County	7,357	2,973	10,330	6,382	2,973	9,355	13.3%	9.4%
Calhoun County	3,797	2,611	6,408	3,501	2,611	6,112	7.8%	4.6%
Charlotte County	4,751	1,849	6,600	4,513	1,849	6,362	5.0%	3.6%
Citrus County	4,829	1,945	6,774	4,663	1,945	6,608	3.4%	2.4%
Clay County	5,008	2,362	7,370	4,728	2,362	7,090	5.6%	3.8%
Collier County	5,108	2,139	7,247	4,737	2,139	6,876	7.3%	5.1%
Columbia County	4,119	2,324	6,443	3,792	2,324	6,116	7.9%	5.1%
DeSoto County	4,630	2,181	6,811	4,126	2,181	6,307	10.9%	7.4%
Dixie County	4,154	2,497	6,651	3,764	2,497	6,261	9.4%	5.9%
Duval County	5,491	2,583	8,074	5,101	2,583	7,684	7.1%	4.8%
Escambia County	4,825	2,580	7,405	4,496	2,580	7,076	6.8%	4.4%
Flagler County	4,789	2,068	6,857	4,570	2,068	6,638	4.6%	3.2%
Franklin County	3,761	2,425	6,186	3,531	2,425	5,956	6.1%	3.7%
Gadsden County	3,775	2,417	6,192	3,321	2,417	5,738	12.0%	7.3%
Gilchrist County	4,107	2,221	6,328	3,802	2,221	6,023	7.4%	4.8%
Glades County	4,958	2,308	7,266	4,478	2,308	6,786	9.7%	6.6%
Gulf County	3,926	2,538	6,464	3,705	2,538	6,243	5.6%	3.4%
Hamilton County	3,971	2,588	6,559	3,606	2,588	6,194	9.2%	5.6%
Hardee County	4,671	2,234	6,905	4,115	2,234	6,349	11.9%	8.1%
Hendry County	5,064	2,494	7,558	4,336	2,494	6,830	14.4%	9.6%
Hernando County	6,168	2,213	8,381	5,792	2,213	8,005	6.1%	4.5%
Highlands County	4,745	2,151	6,896	4,377	2,151	6,528	7.8%	5.3%
Hillsborough County	7,513	2,778	10,291	6,731	2,778	9,509	10.4%	7.6%
Holmes County	3,723	2,510	6,233	3,533	2,510	6,043	5.1%	3.0%
Indian River County	4,985	1,865	6,850	4,811	1,865	6,676	3.5%	2.5%
Jackson County	3,866	2,522	6,388	3,590	2,522	6,112	7.1%	4.3%
Jefferson County	3,918	2,313	6,231	3,640	2,313	5,953	7.1%	4.5%
Lafayette County	3,916	2,500	6,416	3,647	2,500	6,147	6.9%	4.2%
Lake County	4,656	1,978	6,634	4,383	1,978	6,361	5.9%	4.1%
Lee County	5,384	2,124	7,508	4,955	2,124	7,079	8.0%	5.7%
Leon County	4,360	2,381	6,741	4,188	2,381	6,569	3.9%	2.5%
Levy County	4,104	2,067	6,171	3,800	2,067	5,867	7.4%	4.9%
Liberty County	3,789	2,683	6,472	3,500	2,683	6,183	7.6%	4.5%
Madison County	3,875	2,546	6,421	3,564	2,546	6,110	8.0%	4.8%
Manatee County	5,438	2,117	7,555	5,159	2,117	7,276	5.1%	3.7%
Marion County	4,704	1,961	6,665	4,384	1,961	6,345	6.8%	4.8%
Martin County	5,271	1,899	7,170	5,205	1,899	7,104	1.2%	0.9%
Miami-Dade County	8,157	3,851	12,008	6,159	3,851	10,010	24.5%	16.6%
Monroe County	5,136	2,684	7,820	4,956	2,684	7,640	3.5%	2.3%
Nassau County	4,394	2,381	6,775	4,223	2,381	6,604	3.9%	2.5%
Okaloosa County	4,070	2,401	6,471	3,941	2,401	6,342	3.2%	2.0%

Florida Office of Insurance Regulation
By County Premium Impacts
Family Risk Example

County	Current Premium			Proposed Premium			Percent Savings	
	Liability	Physical Damage	All Coverages	Liability	Physical Damage	All Coverages	Liability	All Coverages
Okeechobee County	5,103	2,197	7,300	4,649	2,197	6,846	8.9%	6.2%
Orange County	5,828	2,434	8,262	5,076	2,434	7,510	12.9%	9.1%
Osceola County	5,597	2,198	7,795	4,749	2,198	6,947	15.2%	10.9%
Palm Beach County	8,178	2,853	11,031	7,576	2,853	10,429	7.4%	5.5%
Pasco County	6,619	2,371	8,990	6,191	2,371	8,562	6.5%	4.8%
Pinellas County	6,836	2,250	9,086	6,533	2,250	8,783	4.4%	3.3%
Polk County	5,346	2,230	7,576	4,834	2,230	7,064	9.6%	6.8%
Putnam County	4,235	2,078	6,313	3,882	2,078	5,960	8.3%	5.6%
Santa Rosa County	4,607	2,527	7,134	4,393	2,527	6,920	4.6%	3.0%
Sarasota County	4,898	1,931	6,829	4,725	1,931	6,656	3.5%	2.5%
Seminole County	5,267	2,177	7,444	4,871	2,177	7,048	7.5%	5.3%
St. Johns County	4,555	2,091	6,646	4,525	2,091	6,616	0.7%	0.5%
St. Lucie County	5,623	1,929	7,552	5,135	1,929	7,064	8.7%	6.5%
Sumter County	4,730	1,926	6,656	4,694	1,926	6,620	0.8%	0.5%
Suwannee County	3,974	2,427	6,401	3,640	2,427	6,067	8.4%	5.2%
Taylor County	4,036	2,455	6,491	3,696	2,455	6,151	8.4%	5.2%
Union County	4,368	2,538	6,906	3,947	2,538	6,485	9.6%	6.1%
Volusia County	4,942	2,002	6,944	4,629	2,002	6,631	6.3%	4.5%
Wakulla County	4,106	2,518	6,624	3,842	2,518	6,360	6.4%	4.0%
Walton County	3,954	2,314	6,268	3,828	2,314	6,142	3.2%	2.0%
Washington County	3,813	2,470	6,283	3,570	2,470	6,040	6.4%	3.9%



CHOICES: Auto Rate Comparison Tool

Escambia County
Senior Married Couple

[CHOICES Main Website](#)

Escambia County

Senior Married Couple

Married Male (Age 70), Married Female (Age 65) – One car, no accidents or violations in the last 3 years, pleasure driving use – 6,000 miles per year.

Age/Sex/Marital Status	Married Male Age 70, Married Female Age 65
Policy Term	One Year
Policy Tenure	Has continuously renewed policy with company for prior 5 years
Prior Insurance	Proof Available for Preceding 5 Years
Coverages, Limits and Deductible Purchased	Bodily Injury - Limit of \$50,000/\$100,000 Property Damage - Limit of \$100,000 Personal Injury Protection - Limit of \$10,000, No Deductible Medical Payments - Limit of \$5,000 Uninsured Motorists - Limit of \$50,000/\$100,000 (Non-Stacked) Comprehensive - Deductible of \$250 Collision - Deductible of \$500
Limits Purchased History	Unchanged for prior 3 years
Number of Cars	One
Experience of Operators	No violations or accident involvement in past 3 years
Use and Mileage	Pleasure use, 6,000 miles per year
Insurance Credit Score	80th Percentile
Make and Model of Car	Toyota Camry LE
Age of Car	Five model years old (2007 as of October 1, 2011, etc.)
Safety Devices	Driver's Side Airbag
Additional Discounts	Paid In Full, Homeowner

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Contact Us - 200 East Gaines Street, Tallahassee, FL 32399 - (850) 413-3140



CHOICES: Auto Rate Comparison Tool

Escambia County
Single Female

[CHOICES Main Website](#)

Escambia County

Single Female

Single Female (Age 25) – One car, one violation and one no-fault accident in the preceding 3 years, work driving use – 12,000 miles per year.

Age/Sex/Marital Status	Single Female Age 25
Policy Term	One Year
Policy Tenure	New Business
Prior Insurance	Proof Available for Preceding Year
Coverages, Limits and Deductible Purchased	Bodily Injury - Limit of \$25,000/\$50,000 Property Damage - Limit of \$50,000 Personal Injury Protection - Limit of \$10,000, No Deductible Medical Payments - Limit of \$5,000 Uninsured Motorists - Limit of \$25,000/\$50,000 (Non-Stacked) Comprehensive - Deductible of \$250 Collision - Deductible of \$500
Limits Purchased History	Unchanged for prior 3 years
Number of Cars	One
Experience of Operators	One minor violation and one not-at-fault accident in prior 3 years, licensed at age 16
Use and Mileage	Camry driven to work 12 road miles each way, 12,000 miles per year
Insurance Credit Score	50th Percentile
Make and Model of Car	Toyota Camry LE
Age of Car	Latest model year (2012 as of October 1, 2011, etc.)
Safety Devices	Driver's Side Airbag
Additional Discounts	None

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CHOICES: Auto Rate Comparison Tool

Escambia County
Family with Young Drivers[CHOICES Main Website](#)**Escambia County****Family with Young Drivers**

Married Male (Age 50), Married Female (Age 50), Single Male (Age 20), Single Female (Age 18) – Two cars, no violations or accidents in past 3 years, work driving use and pleasure driving use – one car 12,000 miles per year; the second car 8,000 miles per year.

Age/Sex/Marital Status	Married Male Age 50, Married Female Age 50, Single Male Age 20, Single Female Age 18
Policy Term	One Year
Policy Tenure	New Business
Prior Insurance	Proof Available for Preceding 3 Years
Coverages, Limits and Deductible Purchased	Bodily Injury - Limit of \$25,000/\$50,000 Property Damage - Limit of \$50,000 Personal Injury Protection - Limit of \$10,000, No Deductible Medical Payments - Limit of \$5,000 Uninsured Motorists - Limit of \$25,000/\$50,000 (Non-Stacked) Comprehensive - Deductible of \$250 Collision - Deductible of \$500
Limits Purchased History	Unchanged for prior 3 years
Number of Cars	Two
Experience of Operators Use and Mileage	No violations or accidents in past 3 years Camry driven to work 12 road miles each way, 12,000 miles per year; Corolla pleasure use, 8,000 miles per year
Insurance Credit Score	80th Percentile
Make and Model of Car	Toyota Camry LE; Toyota Corolla LE
Age of Car	Latest model year (2012 as of October 1, 2011, etc.) and five model years old (2007 as of October 1, 2011, etc.)
Safety Devices	Driver's Side Airbag
Additional Discounts	None

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Repeal of Compulsory

Statewide Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	456.63	
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>759.85</u>	9.5%
Comprehensive	102.03	102.03	
Collision	267.50	271.78	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,133.66</u>	6.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	456.63	
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>799.29</u>	4.8%
Comprehensive	102.03	102.03	
Collision	267.50	271.78	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,173.10</u>	3.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	329.22	456.63	
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>832.15</u>	0.9%
Comprehensive	102.03	102.03	
Collision	267.50	271.78	
<u>Total Major Coverages</u>	<u>1,209.51</u>	<u>1,205.96</u>	0.3%

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

Repeal of Compulsory

Alachua County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	345.85	
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>603.25</u>	3.3%
Comprehensive	87.06	87.06	
Collision	230.93	234.62	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>924.93</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	345.85	
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>626.04</u>	-0.3%
Comprehensive	87.06	87.06	
Collision	230.93	234.62	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>947.72</u>	-0.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.35	345.85	
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>645.03</u>	-3.4%
Comprehensive	87.06	87.06	
Collision	230.93	234.62	
<u>Total Major Coverages</u>	<u>941.87</u>	<u>966.71</u>	-2.6%

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

Repeal of Compulsory

Baker County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	314.46	
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>538.03</u>	7.5%
Comprehensive	114.38	114.38	
Collision	246.27	250.21	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>902.62</u>	4.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	314.46	
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>563.04</u>	3.2%
Comprehensive	114.38	114.38	
Collision	246.27	250.21	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>927.63</u>	1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.72	314.46	
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>583.87</u>	-0.4%
Comprehensive	114.38	114.38	
Collision	246.27	250.21	
<u>Total Major Coverages</u>	<u>942.40</u>	<u>948.46</u>	-0.6%

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

Repeal of Compulsory

Bay County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	300.65	
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>551.24</u>	4.8%
Comprehensive	104.25	104.25	
Collision	234.62	238.37	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>893.86</u>	2.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	300.65	
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>572.85</u>	1.1%
Comprehensive	104.25	104.25	
Collision	234.62	238.37	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>915.47</u>	0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.76	300.65	
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>590.85</u>	-2.0%
Comprehensive	104.25	104.25	
Collision	234.62	238.37	
<u>Total Major Coverages</u>	<u>918.16</u>	<u>933.47</u>	-1.7%

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

Repeal of Compulsory

Bradford County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	297.87	
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>526.41</u>	7.6%
Comprehensive	104.72	104.72	
Collision	224.95	228.55	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>859.68</u>	4.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	297.87	
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>550.59</u>	3.3%
Comprehensive	104.72	104.72	
Collision	224.95	228.55	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>883.86</u>	1.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	214.76	297.87	
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>570.75</u>	-0.2%
Comprehensive	104.72	104.72	
Collision	224.95	228.55	
<u>Total Major Coverages</u>	<u>899.20</u>	<u>904.02</u>	-0.5%

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

Repeal of Compulsory

Brevard County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	389.68	
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>647.82</u>	3.2%
Comprehensive	75.35	75.35	
Collision	206.33	209.63	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>932.80</u>	1.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	389.68	
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>673.09</u>	-0.6%
Comprehensive	75.35	75.35	
Collision	206.33	209.63	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>958.07</u>	-0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	280.95	389.68	
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>694.15</u>	-3.7%
Comprehensive	75.35	75.35	
Collision	206.33	209.63	
<u>Total Major Coverages</u>	<u>950.85</u>	<u>979.13</u>	-3.0%

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

Repeal of Compulsory

Broward County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	548.28	
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>926.37</u>	12.3%
Comprehensive	117.36	117.36	
Collision	329.51	334.78	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,378.51</u>	8.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	548.28	
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>980.07</u>	7.2%
Comprehensive	117.36	117.36	
Collision	329.51	334.78	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,432.21</u>	4.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	395.30	548.28	
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>1,024.82</u>	3.0%
Comprehensive	117.36	117.36	
Collision	329.51	334.78	
<u>Total Major Coverages</u>	<u>1,502.94</u>	<u>1,476.96</u>	1.7%

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

Repeal of Compulsory

Calhoun County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	261.92	
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>447.54</u>	7.0%
Comprehensive	125.48	125.48	
Collision	231.10	234.80	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>807.82</u>	3.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	261.92	
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>467.93</u>	2.8%
Comprehensive	125.48	125.48	
Collision	231.10	234.80	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>828.21</u>	1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	188.84	261.92	
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>484.91</u>	-0.7%
Comprehensive	125.48	125.48	
Collision	231.10	234.80	
<u>Total Major Coverages</u>	<u>838.04</u>	<u>845.19</u>	-0.9%

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

Repeal of Compulsory

Charlotte County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	380.61	
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>625.22</u>	3.6%
Comprehensive	72.19	72.19	
Collision	195.61	198.74	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>896.15</u>	2.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	380.61	
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>650.44</u>	-0.3%
Comprehensive	72.19	72.19	
Collision	195.61	198.74	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>921.37</u>	-0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.41	380.61	
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>671.46</u>	-3.5%
Comprehensive	72.19	72.19	
Collision	195.61	198.74	
<u>Total Major Coverages</u>	<u>916.57</u>	<u>942.39</u>	-2.8%

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

Repeal of Compulsory

Citrus County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	373.16	
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>607.39</u>	2.0%
Comprehensive	77.78	77.78	
Collision	188.26	191.27	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>876.44</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	373.16	
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>630.14</u>	-1.7%
Comprehensive	77.78	77.78	
Collision	188.26	191.27	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>899.19</u>	-1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.04	373.16	
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>649.10</u>	-4.7%
Comprehensive	77.78	77.78	
Collision	188.26	191.27	
<u>Total Major Coverages</u>	<u>885.80</u>	<u>918.15</u>	-3.7%

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

Repeal of Compulsory

Clay County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	392.76	
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>663.01</u>	4.5%
Comprehensive	100.45	100.45	
Collision	248.98	252.96	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,016.42</u>	2.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	392.76	
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>690.08</u>	0.6%
Comprehensive	100.45	100.45	
Collision	248.98	252.96	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,043.49</u>	0.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.17	392.76	
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>712.64</u>	-2.7%
Comprehensive	100.45	100.45	
Collision	248.98	252.96	
<u>Total Major Coverages</u>	<u>1,043.63</u>	<u>1,066.05</u>	-2.1%

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

Repeal of Compulsory

Collier County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	396.54	
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>661.11</u>	5.9%
Comprehensive	76.61	76.61	
Collision	233.11	236.84	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>974.56</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	396.54	
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>690.54</u>	1.7%
Comprehensive	76.61	76.61	
Collision	233.11	236.84	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>1,003.99</u>	0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.90	396.54	
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>715.07</u>	-1.8%
Comprehensive	76.61	76.61	
Collision	233.11	236.84	
<u>Total Major Coverages</u>	<u>1,012.48</u>	<u>1,028.52</u>	-1.6%

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

Repeal of Compulsory

Columbia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	314.36	
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>543.26</u>	6.9%
Comprehensive	110.39	110.39	
Collision	240.04	243.88	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>897.53</u>	3.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	314.36	
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>567.86</u>	2.7%
Comprehensive	110.39	110.39	
Collision	240.04	243.88	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>922.13</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	226.65	314.36	
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>588.37</u>	-0.8%
Comprehensive	110.39	110.39	
Collision	240.04	243.88	
<u>Total Major Coverages</u>	<u>933.96</u>	<u>942.64</u>	-0.9%

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

Repeal of Compulsory

DeSoto County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	369.62	
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>628.61</u>	9.9%
Comprehensive	100.33	100.33	
Collision	241.88	245.75	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>974.69</u>	6.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	369.62	
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>661.35</u>	5.2%
Comprehensive	100.33	100.33	
Collision	241.88	245.75	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>1,007.43</u>	3.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	266.49	369.62	
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>688.63</u>	1.3%
Comprehensive	100.33	100.33	
Collision	241.88	245.75	
<u>Total Major Coverages</u>	<u>1,039.65</u>	<u>1,034.71</u>	0.5%

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

Repeal of Compulsory

Dixie County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	268.25	
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>474.26</u>	8.3%
Comprehensive	106.93	106.93	
Collision	222.35	225.91	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>807.10</u>	4.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	268.25	
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>496.93</u>	4.0%
Comprehensive	106.93	106.93	
Collision	222.35	225.91	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>829.77</u>	2.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	193.40	268.25	
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>515.82</u>	0.3%
Comprehensive	106.93	106.93	
Collision	222.35	225.91	
<u>Total Major Coverages</u>	<u>846.70</u>	<u>848.66</u>	-0.2%

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

Repeal of Compulsory

Duval County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	425.37	
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>721.01</u>	6.1%
Comprehensive	107.09	107.09	
Collision	273.99	278.37	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,106.47</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	425.37	
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>752.56</u>	2.0%
Comprehensive	107.09	107.09	
Collision	273.99	278.37	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,138.02</u>	0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	306.68	425.37	
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>778.85</u>	-1.5%
Comprehensive	107.09	107.09	
Collision	273.99	278.37	
<u>Total Major Coverages</u>	<u>1,148.63</u>	<u>1,164.31</u>	-1.4%

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

Repeal of Compulsory

Escambia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	345.92	
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>617.51</u>	5.9%
Comprehensive	116.87	116.87	
Collision	259.14	263.29	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>997.67</u>	3.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	345.92	
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>643.43</u>	1.9%
Comprehensive	116.87	116.87	
Collision	259.14	263.29	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>1,023.59</u>	0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	249.40	345.92	
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>665.02</u>	-1.4%
Comprehensive	116.87	116.87	
Collision	259.14	263.29	
<u>Total Major Coverages</u>	<u>1,032.12</u>	<u>1,045.18</u>	-1.3%

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

Repeal of Compulsory

Flagler County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	386.14	
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>629.28</u>	3.2%
Comprehensive	88.47	88.47	
Collision	210.64	214.01	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>931.76</u>	1.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	386.14	
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>654.27</u>	-0.6%
Comprehensive	88.47	88.47	
Collision	210.64	214.01	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>956.75</u>	-0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	278.40	386.14	
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>675.09</u>	-3.8%
Comprehensive	88.47	88.47	
Collision	210.64	214.01	
<u>Total Major Coverages</u>	<u>949.46</u>	<u>977.57</u>	-3.0%

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

Repeal of Compulsory

Franklin County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	269.72	
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>479.34</u>	4.9%
Comprehensive	125.94	125.94	
Collision	224.26	227.85	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>833.13</u>	2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	269.72	
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>498.78</u>	1.0%
Comprehensive	125.94	125.94	
Collision	224.26	227.85	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>852.57</u>	0.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.46	269.72	
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>514.98</u>	-2.2%
Comprehensive	125.94	125.94	
Collision	224.26	227.85	
<u>Total Major Coverages</u>	<u>854.04</u>	<u>868.77</u>	-1.7%

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

Repeal of Compulsory

Gadsden County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	277.41	
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>488.62</u>	11.3%
Comprehensive	126.53	126.53	
Collision	247.34	251.30	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>866.45</u>	6.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	277.41	
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>515.10</u>	6.5%
Comprehensive	126.53	126.53	
Collision	247.34	251.30	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>892.93</u>	3.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	200.01	277.41	
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>537.17</u>	2.5%
Comprehensive	126.53	126.53	
Collision	247.34	251.30	
<u>Total Major Coverages</u>	<u>924.87</u>	<u>915.00</u>	1.1%

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

Repeal of Compulsory

Gilchrist County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	290.67	
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>499.53</u>	6.4%
Comprehensive	102.74	102.74	
Collision	205.10	208.38	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>810.65</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	290.67	
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>521.68</u>	2.2%
Comprehensive	102.74	102.74	
Collision	205.10	208.38	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>832.80</u>	1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	209.57	290.67	
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>540.13</u>	-1.2%
Comprehensive	102.74	102.74	
Collision	205.10	208.38	
<u>Total Major Coverages</u>	<u>841.46</u>	<u>851.25</u>	-1.2%

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

Repeal of Compulsory

Glades County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	396.46	
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>653.55</u>	8.7%
Comprehensive	105.40	105.40	
Collision	243.24	247.13	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,006.08</u>	5.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	396.46	
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>686.49</u>	4.1%
Comprehensive	105.40	105.40	
Collision	243.24	247.13	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,039.02</u>	2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	285.84	396.46	
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>713.95</u>	0.3%
Comprehensive	105.40	105.40	
Collision	243.24	247.13	
<u>Total Major Coverages</u>	<u>1,064.52</u>	<u>1,066.48</u>	-0.2%

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

Repeal of Compulsory

Gulf County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	270.09	
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>474.07</u>	4.4%
Comprehensive	117.32	117.32	
Collision	226.87	230.50	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>821.89</u>	2.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	270.09	
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>492.94</u>	0.6%
Comprehensive	117.32	117.32	
Collision	226.87	230.50	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>840.76</u>	-0.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	194.73	270.09	
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>508.66</u>	-2.6%
Comprehensive	117.32	117.32	
Collision	226.87	230.50	
<u>Total Major Coverages</u>	<u>839.89</u>	<u>856.48</u>	-2.0%

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

Repeal of Compulsory

Hamilton County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	276.37	
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>463.69</u>	8.5%
Comprehensive	126.23	126.23	
Collision	226.94	230.57	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>820.49</u>	4.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	276.37	
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>486.46</u>	4.0%
Comprehensive	126.23	126.23	
Collision	226.94	230.57	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>843.26</u>	1.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.26	276.37	
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>505.44</u>	0.2%
Comprehensive	126.23	126.23	
Collision	226.94	230.57	
<u>Total Major Coverages</u>	<u>859.81</u>	<u>862.24</u>	-0.3%

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

Repeal of Compulsory

Hardee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	374.02	
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>631.10</u>	11.0%
Comprehensive	108.72	108.72	
Collision	243.71	247.61	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>987.43</u>	7.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	374.02	
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>665.60</u>	6.2%
Comprehensive	108.72	108.72	
Collision	243.71	247.61	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>1,021.93</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	269.66	374.02	
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>694.35</u>	2.1%
Comprehensive	108.72	108.72	
Collision	243.71	247.61	
<u>Total Major Coverages</u>	<u>1,061.68</u>	<u>1,050.68</u>	1.0%

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

Repeal of Compulsory

Hendry County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	393.76	
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>666.06</u>	13.4%
Comprehensive	116.37	116.37	
Collision	274.56	278.95	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,061.38</u>	8.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	393.76	
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>706.31</u>	8.2%
Comprehensive	116.37	116.37	
Collision	274.56	278.95	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,101.63</u>	5.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.89	393.76	
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>739.86</u>	3.8%
Comprehensive	116.37	116.37	
Collision	274.56	278.95	
<u>Total Major Coverages</u>	<u>1,160.22</u>	<u>1,135.18</u>	2.2%

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

Repeal of Compulsory

Hernando County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	489.85	
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>782.45</u>	5.0%
Comprehensive	93.96	93.96	
Collision	220.98	224.52	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,100.93</u>	3.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	489.85	
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>816.55</u>	0.8%
Comprehensive	93.96	93.96	
Collision	220.98	224.52	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,135.03</u>	0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	353.17	489.85	
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>844.98</u>	-2.6%
Comprehensive	93.96	93.96	
Collision	220.98	224.52	
<u>Total Major Coverages</u>	<u>1,138.33</u>	<u>1,163.46</u>	-2.2%

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

Repeal of Compulsory

Highlands County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	371.12	
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>608.24</u>	6.7%
Comprehensive	91.04	91.04	
Collision	220.20	223.72	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>923.00</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	371.12	
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>636.35</u>	2.3%
Comprehensive	91.04	91.04	
Collision	220.20	223.72	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>951.11</u>	1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	267.57	371.12	
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>659.77</u>	-1.3%
Comprehensive	91.04	91.04	
Collision	220.20	223.72	
<u>Total Major Coverages</u>	<u>962.81</u>	<u>974.53</u>	-1.2%

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

Repeal of Compulsory

Hillsborough County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	556.80	
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>903.71</u>	9.6%
Comprehensive	109.06	109.06	
Collision	282.35	286.87	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,299.64</u>	6.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	556.80	
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>951.27</u>	4.8%
Comprehensive	109.06	109.06	
Collision	282.35	286.87	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,347.20</u>	3.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	401.44	556.80	
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>990.90</u>	0.9%
Comprehensive	109.06	109.06	
Collision	282.35	286.87	
<u>Total Major Coverages</u>	<u>1,390.98</u>	<u>1,386.83</u>	0.3%

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

Repeal of Compulsory

Holmes County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	270.94	
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>456.03</u>	4.1%
Comprehensive	125.79	125.79	
Collision	219.28	222.79	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>804.61</u>	1.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	270.94	
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>474.30</u>	0.3%
Comprehensive	125.79	125.79	
Collision	219.28	222.79	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>822.88</u>	-0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	195.34	270.94	
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>489.53</u>	-2.9%
Comprehensive	125.79	125.79	
Collision	219.28	222.79	
<u>Total Major Coverages</u>	<u>820.59</u>	<u>838.11</u>	-2.1%

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

Repeal of Compulsory

Indian River County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	427.29	
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>702.06</u>	1.9%
Comprehensive	74.33	74.33	
Collision	210.40	213.77	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>990.16</u>	1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	427.29	
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>728.12</u>	-1.8%
Comprehensive	74.33	74.33	
Collision	210.40	213.77	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>1,016.22</u>	-1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.07	427.29	
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>749.84</u>	-4.8%
Comprehensive	74.33	74.33	
Collision	210.40	213.77	
<u>Total Major Coverages</u>	<u>1,000.13</u>	<u>1,037.94</u>	-3.8%

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

Repeal of Compulsory

Jackson County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	273.82	
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>473.50</u>	6.1%
Comprehensive	125.71	125.71	
Collision	225.80	229.41	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>828.62</u>	3.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	273.82	
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>494.14</u>	2.1%
Comprehensive	125.71	125.71	
Collision	225.80	229.41	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>849.26</u>	0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	197.42	273.82	
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>511.33</u>	-1.3%
Comprehensive	125.71	125.71	
Collision	225.80	229.41	
<u>Total Major Coverages</u>	<u>856.03</u>	<u>866.45</u>	-1.2%

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

Repeal of Compulsory

Jefferson County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	281.17	
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>503.48</u>	5.8%
Comprehensive	116.36	116.36	
Collision	218.89	222.39	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>842.23</u>	3.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	281.17	
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>524.71</u>	1.8%
Comprehensive	116.36	116.36	
Collision	218.89	222.39	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>863.46</u>	0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	202.72	281.17	
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>542.40</u>	-1.5%
Comprehensive	116.36	116.36	
Collision	218.89	222.39	
<u>Total Major Coverages</u>	<u>869.72</u>	<u>881.15</u>	-1.3%

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

Repeal of Compulsory

Lafayette County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	296.35	
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>486.32</u>	6.1%
Comprehensive	121.11	121.11	
Collision	232.18	235.89	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>843.32</u>	3.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	296.35	
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>508.01</u>	1.9%
Comprehensive	121.11	121.11	
Collision	232.18	235.89	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>865.01</u>	0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	213.66	296.35	
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>526.09</u>	-1.6%
Comprehensive	121.11	121.11	
Collision	232.18	235.89	
<u>Total Major Coverages</u>	<u>871.23</u>	<u>883.09</u>	-1.4%

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

Repeal of Compulsory

Lake County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	379.76	
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>633.57</u>	4.6%
Comprehensive	83.66	83.66	
Collision	214.91	218.35	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>935.58</u>	2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	379.76	
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>659.96</u>	0.7%
Comprehensive	83.66	83.66	
Collision	214.91	218.35	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>961.97</u>	0.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	273.80	379.76	
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>681.95</u>	-2.6%
Comprehensive	83.66	83.66	
Collision	214.91	218.35	
<u>Total Major Coverages</u>	<u>963.00</u>	<u>983.96</u>	-2.2%

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

Repeal of Compulsory

Lee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	414.98	
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>686.88</u>	6.8%
Comprehensive	77.84	77.84	
Collision	228.19	231.84	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>996.56</u>	4.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	414.98	
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>718.75</u>	2.5%
Comprehensive	77.84	77.84	
Collision	228.19	231.84	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>1,028.43</u>	1.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	299.19	414.98	
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>745.31</u>	-1.1%
Comprehensive	77.84	77.84	
Collision	228.19	231.84	
<u>Total Major Coverages</u>	<u>1,042.92</u>	<u>1,054.99</u>	-1.2%

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

Repeal of Compulsory

Leon County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	351.85	
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>619.32</u>	2.6%
Comprehensive	99.74	99.74	
Collision	267.51	271.79	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>990.85</u>	1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	351.85	
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>641.59</u>	-0.9%
Comprehensive	99.74	99.74	
Collision	267.51	271.79	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>1,013.12</u>	-1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	253.68	351.85	
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>660.14</u>	-3.8%
Comprehensive	99.74	99.74	
Collision	267.51	271.79	
<u>Total Major Coverages</u>	<u>1,003.17</u>	<u>1,031.67</u>	-2.8%

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

Repeal of Compulsory

Levy County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	308.51	
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>528.20</u>	6.4%
Comprehensive	96.23	96.23	
Collision	206.37	209.67	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>834.10</u>	3.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	308.51	
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>551.64</u>	2.2%
Comprehensive	96.23	96.23	
Collision	206.37	209.67	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>857.54</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	222.43	308.51	
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>571.18</u>	-1.3%
Comprehensive	96.23	96.23	
Collision	206.37	209.67	
<u>Total Major Coverages</u>	<u>866.64</u>	<u>877.08</u>	-1.2%

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

Repeal of Compulsory

Liberty County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	265.47	
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>451.91</u>	6.8%
Comprehensive	131.15	131.15	
Collision	237.59	241.39	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>824.45</u>	3.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	265.47	
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>472.31</u>	2.6%
Comprehensive	131.15	131.15	
Collision	237.59	241.39	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>844.85</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	191.40	265.47	
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>489.32</u>	-0.9%
Comprehensive	131.15	131.15	
Collision	237.59	241.39	
<u>Total Major Coverages</u>	<u>853.85</u>	<u>861.86</u>	-0.9%

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

Repeal of Compulsory

Madison County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	272.18	
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>456.03</u>	7.3%
Comprehensive	126.28	126.28	
Collision	220.55	224.08	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>806.39</u>	3.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	272.18	
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>477.29</u>	3.0%
Comprehensive	126.28	126.28	
Collision	220.55	224.08	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>827.65</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	196.24	272.18	
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>495.00</u>	-0.6%
Comprehensive	126.28	126.28	
Collision	220.55	224.08	
<u>Total Major Coverages</u>	<u>838.79</u>	<u>845.36</u>	-0.8%

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

Repeal of Compulsory

Manatee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	461.16	
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>745.78</u>	4.0%
Comprehensive	82.73	82.73	
Collision	238.16	241.97	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,070.48</u>	2.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	461.16	
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>776.45</u>	0.0%
Comprehensive	82.73	82.73	
Collision	238.16	241.97	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,101.15</u>	-0.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	332.49	461.16	
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>802.02</u>	-3.3%
Comprehensive	82.73	82.73	
Collision	238.16	241.97	
<u>Total Major Coverages</u>	<u>1,097.47</u>	<u>1,126.72</u>	-2.7%

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

Repeal of Compulsory

Marion County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	367.90	
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>623.94</u>	5.5%
Comprehensive	78.83	78.83	
Collision	212.37	215.77	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>918.54</u>	3.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	367.90	
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>650.86</u>	1.5%
Comprehensive	78.83	78.83	
Collision	212.37	215.77	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>945.46</u>	0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	265.25	367.90	
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>673.29</u>	-1.9%
Comprehensive	78.83	78.83	
Collision	212.37	215.77	
<u>Total Major Coverages</u>	<u>951.78</u>	<u>967.89</u>	-1.7%

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

Repeal of Compulsory

Martin County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	489.04	
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>782.71</u>	-0.5%
Comprehensive	77.84	77.84	
Collision	221.77	225.32	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,085.87</u>	-0.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	489.04	
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>809.03</u>	-3.8%
Comprehensive	77.84	77.84	
Collision	221.77	225.32	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,112.19</u>	-3.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	352.59	489.04	
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>830.96</u>	-6.7%
Comprehensive	77.84	77.84	
Collision	221.77	225.32	
<u>Total Major Coverages</u>	<u>1,078.67</u>	<u>1,134.12</u>	-5.1%

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

Repeal of Compulsory

Miami-Dade County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	474.56	
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>850.17</u>	24.2%
Comprehensive	165.36	165.36	
Collision	387.59	393.79	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,409.32</u>	15.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	474.56	
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>925.26</u>	17.5%
Comprehensive	165.36	165.36	
Collision	387.59	393.79	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,484.41</u>	11.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	342.15	474.56	
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>987.83</u>	11.9%
Comprehensive	165.36	165.36	
Collision	387.59	393.79	
<u>Total Major Coverages</u>	<u>1,674.24</u>	<u>1,546.98</u>	7.6%

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

Repeal of Compulsory

Monroe County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	411.70	
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>678.56</u>	2.2%
Comprehensive	124.61	124.61	
Collision	263.79	268.01	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,071.18</u>	1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	411.70	
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>703.73</u>	-1.4%
Comprehensive	124.61	124.61	
Collision	263.79	268.01	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,096.35</u>	-1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	296.83	411.70	
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>678.56</u>	2.2%
Comprehensive	124.61	124.61	
Collision	263.79	268.01	
<u>Total Major Coverages</u>	<u>1,082.30</u>	<u>1,071.18</u>	1.0%

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

Repeal of Compulsory

Nassau County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	340.61	
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>572.69</u>	2.7%
Comprehensive	116.00	116.00	
Collision	226.95	230.58	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>919.27</u>	1.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	340.61	
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>594.13</u>	-1.0%
Comprehensive	116.00	116.00	
Collision	226.95	230.58	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>940.71</u>	-1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	245.57	340.61	
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>612.00</u>	-4.0%
Comprehensive	116.00	116.00	
Collision	226.95	230.58	
<u>Total Major Coverages</u>	<u>931.30</u>	<u>958.58</u>	-2.9%

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

Repeal of Compulsory

Okaloosa County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	292.62	
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>524.00</u>	2.0%
Comprehensive	117.27	117.27	
Collision	225.27	228.87	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>870.14</u>	0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	292.62	
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>541.96</u>	-1.3%
Comprehensive	117.27	117.27	
Collision	225.27	228.87	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>888.10</u>	-1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	210.97	292.62	
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>556.92</u>	-4.1%
Comprehensive	117.27	117.27	
Collision	225.27	228.87	
<u>Total Major Coverages</u>	<u>877.36</u>	<u>903.06</u>	-2.9%

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

Repeal of Compulsory

Okeechobee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	407.00	
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>674.14</u>	7.9%
Comprehensive	93.23	93.23	
Collision	238.21	242.02	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,009.39</u>	5.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	407.00	
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>706.89</u>	3.5%
Comprehensive	93.23	93.23	
Collision	238.21	242.02	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,042.14</u>	2.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	293.44	407.00	
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>734.19</u>	-0.3%
Comprehensive	93.23	93.23	
Collision	238.21	242.02	
<u>Total Major Coverages</u>	<u>1,063.59</u>	<u>1,069.44</u>	-0.6%

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

Repeal of Compulsory

Orange County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	451.82	
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>757.05</u>	12.1%
Comprehensive	99.52	99.52	
Collision	276.78	281.21	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,137.78</u>	8.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	451.82	
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>800.44</u>	7.1%
Comprehensive	99.52	99.52	
Collision	276.78	281.21	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,181.17</u>	4.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	325.75	451.82	
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>836.60</u>	2.9%
Comprehensive	99.52	99.52	
Collision	276.78	281.21	
<u>Total Major Coverages</u>	<u>1,237.73</u>	<u>1,217.33</u>	1.6%

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

Repeal of Compulsory

Osceola County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	453.30	
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>754.16</u>	14.5%
Comprehensive	96.18	96.18	
Collision	265.58	269.83	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,120.17</u>	9.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	453.30	
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>801.85</u>	9.0%
Comprehensive	96.18	96.18	
Collision	265.58	269.83	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,167.86</u>	6.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	326.82	453.30	
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>841.59</u>	4.5%
Comprehensive	96.18	96.18	
Collision	265.58	269.83	
<u>Total Major Coverages</u>	<u>1,243.33</u>	<u>1,207.60</u>	2.9%

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

Repeal of Compulsory

Palm Beach County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	648.30	
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>1,030.44</u>	6.0%
Comprehensive	98.47	98.47	
Collision	305.09	309.97	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,438.88</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	648.30	
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>1,077.98</u>	1.7%
Comprehensive	98.47	98.47	
Collision	305.09	309.97	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,486.42</u>	0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	467.41	648.30	
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>1,117.60</u>	-1.9%
Comprehensive	98.47	98.47	
Collision	305.09	309.97	
<u>Total Major Coverages</u>	<u>1,499.96</u>	<u>1,526.04</u>	-1.7%

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

Repeal of Compulsory

Pasco County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	545.15	
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>851.83</u>	5.5%
Comprehensive	100.18	100.18	
Collision	243.75	247.65	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,199.66</u>	3.7%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	545.15	
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>890.27</u>	1.3%
Comprehensive	100.18	100.18	
Collision	243.75	247.65	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,238.10</u>	0.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	393.04	545.15	
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>922.29</u>	-2.3%
Comprehensive	100.18	100.18	
Collision	243.75	247.65	
<u>Total Major Coverages</u>	<u>1,245.55</u>	<u>1,270.12</u>	-2.0%

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

Repeal of Compulsory

Pinellas County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	570.10	
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>896.81</u>	3.2%
Comprehensive	84.33	84.33	
Collision	238.74	242.56	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,223.70</u>	2.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	570.10	
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>933.14</u>	-0.7%
Comprehensive	84.33	84.33	
Collision	238.74	242.56	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,260.03</u>	-0.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	411.03	570.10	
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>963.41</u>	-4.0%
Comprehensive	84.33	84.33	
Collision	238.74	242.56	
<u>Total Major Coverages</u>	<u>1,249.57</u>	<u>1,290.30</u>	-3.3%

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

Repeal of Compulsory

Polk County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	424.27	
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>711.59</u>	8.5%
Comprehensive	91.34	91.34	
Collision	248.68	252.66	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,055.59</u>	5.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	424.27	
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>746.78</u>	4.0%
Comprehensive	91.34	91.34	
Collision	248.68	252.66	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,090.78</u>	2.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	305.89	424.27	
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>776.10</u>	0.2%
Comprehensive	91.34	91.34	
Collision	248.68	252.66	
<u>Total Major Coverages</u>	<u>1,117.97</u>	<u>1,120.10</u>	-0.2%

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

Repeal of Compulsory

Putnam County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	334.07	
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>570.61</u>	7.3%
Comprehensive	95.64	95.64	
Collision	223.87	227.45	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>893.70</u>	4.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	334.07	
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>597.11</u>	3.0%
Comprehensive	95.64	95.64	
Collision	223.87	227.45	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>920.20</u>	1.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	240.86	334.07	
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>619.19</u>	-0.6%
Comprehensive	95.64	95.64	
Collision	223.87	227.45	
<u>Total Major Coverages</u>	<u>935.07</u>	<u>942.28</u>	-0.8%

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

Repeal of Compulsory

Santa Rosa County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	319.18	
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>564.20</u>	3.5%
Comprehensive	113.18	113.18	
Collision	232.32	236.04	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>913.42</u>	1.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	319.18	
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>585.38</u>	-0.1%
Comprehensive	113.18	113.18	
Collision	232.32	236.04	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>934.60</u>	-0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	230.12	319.18	
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>603.03</u>	-3.2%
Comprehensive	113.18	113.18	
Collision	232.32	236.04	
<u>Total Major Coverages</u>	<u>930.10</u>	<u>952.25</u>	-2.4%

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

Repeal of Compulsory

Sarasota County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	427.68	
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>695.54</u>	2.1%
Comprehensive	73.81	73.81	
Collision	222.53	226.09	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>995.44</u>	1.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	427.68	
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>721.63</u>	-1.5%
Comprehensive	73.81	73.81	
Collision	222.53	226.09	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>1,021.53</u>	-1.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	308.35	427.68	
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>743.37</u>	-4.6%
Comprehensive	73.81	73.81	
Collision	222.53	226.09	
<u>Total Major Coverages</u>	<u>1,006.98</u>	<u>1,043.27</u>	-3.6%

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

Repeal of Compulsory

Seminole County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	422.02	
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>712.65</u>	6.4%
Comprehensive	86.53	86.53	
Collision	244.63	248.54	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,047.72</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	422.02	
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>744.47</u>	2.2%
Comprehensive	86.53	86.53	
Collision	244.63	248.54	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,079.54</u>	1.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	304.27	422.02	
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>770.98</u>	-1.3%
Comprehensive	86.53	86.53	
Collision	244.63	248.54	
<u>Total Major Coverages</u>	<u>1,092.16</u>	<u>1,106.05</u>	-1.3%

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

Repeal of Compulsory

St. Johns County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	392.70	
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>646.55</u>	-1.0%
Comprehensive	86.46	86.46	
Collision	227.30	230.94	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>963.95</u>	-1.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	392.70	
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>666.92</u>	-4.1%
Comprehensive	86.46	86.46	
Collision	227.30	230.94	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>984.32</u>	-3.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	283.13	392.70	
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>683.89</u>	-6.8%
Comprehensive	86.46	86.46	
Collision	227.30	230.94	
<u>Total Major Coverages</u>	<u>954.20</u>	<u>1,001.29</u>	-4.9%

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

Repeal of Compulsory

St. Lucie County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	462.68	
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>759.27</u>	7.5%
Comprehensive	77.96	77.96	
Collision	219.32	222.83	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,060.06</u>	5.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	462.68	
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>795.98</u>	3.0%
Comprehensive	77.96	77.96	
Collision	219.32	222.83	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,096.77</u>	1.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	333.58	462.68	
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>826.57</u>	-0.7%
Comprehensive	77.96	77.96	
Collision	219.32	222.83	
<u>Total Major Coverages</u>	<u>1,118.29</u>	<u>1,127.36</u>	-0.8%

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

Repeal of Compulsory

Sumter County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	380.23	
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>604.86</u>	-0.8%
Comprehensive	76.25	76.25	
Collision	187.20	190.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>871.31</u>	-0.9%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	380.23	
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>624.74</u>	-4.1%
Comprehensive	76.25	76.25	
Collision	187.20	190.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>891.19</u>	-3.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	274.14	380.23	
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>641.31</u>	-6.9%
Comprehensive	76.25	76.25	
Collision	187.20	190.20	
<u>Total Major Coverages</u>	<u>863.31</u>	<u>907.76</u>	-5.1%

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

Repeal of Compulsory

Suwannee County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	284.92	
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>486.20</u>	7.5%
Comprehensive	119.28	119.28	
Collision	224.07	227.66	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>833.14</u>	4.1%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	284.92	
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>508.94</u>	3.2%
Comprehensive	119.28	119.28	
Collision	224.07	227.66	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>855.88</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	205.42	284.92	
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>527.89</u>	-0.4%
Comprehensive	119.28	119.28	
Collision	224.07	227.66	
<u>Total Major Coverages</u>	<u>868.95</u>	<u>874.83</u>	-0.7%

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

Repeal of Compulsory

Taylor County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	276.11	
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>484.97</u>	7.3%
Comprehensive	116.71	116.71	
Collision	221.17	224.71	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>826.39</u>	4.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	276.11	
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>507.21</u>	3.1%
Comprehensive	116.71	116.71	
Collision	221.17	224.71	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>848.63</u>	1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	199.07	276.11	
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>525.74</u>	-0.5%
Comprehensive	116.71	116.71	
Collision	221.17	224.71	
<u>Total Major Coverages</u>	<u>861.23</u>	<u>867.16</u>	-0.7%

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

Repeal of Compulsory

Union County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	288.18	
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>509.03</u>	8.8%
Comprehensive	110.77	110.77	
Collision	233.73	237.47	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>857.27</u>	5.0%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	288.18	
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>533.65</u>	4.4%
Comprehensive	110.77	110.77	
Collision	233.73	237.47	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>881.89</u>	2.3%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	207.77	288.18	
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>554.17</u>	0.7%
Comprehensive	110.77	110.77	
Collision	233.73	237.47	
<u>Total Major Coverages</u>	<u>902.61</u>	<u>902.41</u>	0.0%

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

Repeal of Compulsory

Volusia County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	394.45	
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>654.71</u>	5.1%
Comprehensive	81.94	81.94	
Collision	212.07	215.46	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>952.11</u>	3.2%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	394.45	
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>682.66</u>	1.0%
Comprehensive	81.94	81.94	
Collision	212.07	215.46	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>980.06</u>	0.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	284.39	394.45	
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>705.95</u>	-2.4%
Comprehensive	81.94	81.94	
Collision	212.07	215.46	
<u>Total Major Coverages</u>	<u>983.63</u>	<u>1,003.35</u>	-2.0%

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

Repeal of Compulsory

Wakulla County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	287.05	
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>495.45</u>	5.3%
Comprehensive	119.93	119.93	
Collision	222.58	226.14	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>841.52</u>	2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	287.05	
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>516.25</u>	1.3%
Comprehensive	119.93	119.93	
Collision	222.58	226.14	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>862.32</u>	0.4%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	206.96	287.05	
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>533.59</u>	-2.0%
Comprehensive	119.93	119.93	
Collision	222.58	226.14	
<u>Total Major Coverages</u>	<u>865.79</u>	<u>879.66</u>	-1.6%

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

Repeal of Compulsory

Walton County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	300.73	
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>539.70</u>	1.6%
Comprehensive	113.01	113.01	
Collision	231.24	234.94	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>887.65</u>	0.6%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	300.73	
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>558.03</u>	-1.7%
Comprehensive	113.01	113.01	
Collision	231.24	234.94	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>905.98</u>	-1.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	216.82	300.73	
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>573.31</u>	-4.5%
Comprehensive	113.01	113.01	
Collision	231.24	234.94	
<u>Total Major Coverages</u>	<u>892.91</u>	<u>921.26</u>	-3.2%

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

Repeal of Compulsory

Washington County Average Premium Change

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	266.90	
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>462.46</u>	5.5%
Comprehensive	119.23	119.23	
Collision	221.28	224.82	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>806.51</u>	2.8%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$2,500 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	266.90	
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>481.87</u>	1.6%
Comprehensive	119.23	119.23	
Collision	221.28	224.82	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>825.92</u>	0.5%

Auto Insurance Coverage	Current Average Rate	Repeal of No Fault + \$5,000 Med	
		Revised Average Rate	Percentage Savings
Bodily Injury	192.43	266.90	
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>498.04</u>	-1.8%
Comprehensive	119.23	119.23	
Collision	221.28	224.82	
<u>Total Major Coverages</u>	<u>829.97</u>	<u>842.09</u>	-1.5%

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



National Association of
Insurance Commissioners

Auto Insurance Database Report 2013/2014

January 2017



National Association of
Insurance Commissioners

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ISBN: 978-1-59917-952-0

Printed in the United States of America

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INTRODUCTION

The cost of personal automobile insurance has attracted considerable attention from regulators and policymakers. To help the states assess their particular insurance markets, the NAIC Property and Casualty Insurance (C) Committee has directed the Casualty Actuarial and Statistical (C) Task Force in the development of this report. A database has been compiled to make information about cost factors in each state readily available to insurance regulators monitoring the market, and to the public. The database includes information related to insurance markets, traffic conditions, medical costs, crime rates, automobile repair costs, economic conditions, and state laws related to automobile insurance.

The data used for this report include written premiums and exposures for calendar years 2010-2014 for the combined voluntary and residual market. Earned and incurred data for calendar/accident years 2011-2013 are also reported, separately, for voluntary and residual market business. Trends are derived from earned premiums, earned exposures, incurred losses, and incurred claims. Definitions of these terms can be found on Page 3.

For each state, average premium and average expenditure, pure premium, loss ratio, claim frequency, and claim severity are calculated by coverage. Auto insurance coverages included are bodily injury and property damage liability (including no-fault), uninsured and underinsured motorist coverages, medical payments, collision, and comprehensive.

Narratives at the beginning of each section provide information about the type of coverage analyzed, and define the calculations used for the tables in that section. Any state-specific issues regarding the coverage or data are also noted in the narratives.

The insurance data were obtained from the following statistical agents: American Association of Insurance Services (AAIS); Insurance Services Office (ISO); National Independent Statistical Service (NISS); Independent Statistical Service, Inc. (ISS), Massachusetts Commonwealth Automobile Reinsurers (M-CAR); and Maryland Auto Insurance Fund (MAIF). Data were also obtained from the California Department of Insurance and the Texas Department of Insurance. The assistance of these organizations in developing this report is greatly appreciated. There may be data from other small statistical agencies that are not included.

Data contained in this report may differ from data contained in reports from previous years, as the statistical agents periodically obtain updated information from insurers.

The other sections of this report provide statistics for each state on non-insurance characteristics that would be expected to have some influence on the cost of personal automobile insurance. In reviewing these data and making interstate comparisons, it is important to keep in mind that auto insurance premiums ultimately reflect a complex set of state-specific factors related to the insurers' claims costs, and that the data in this report by no means represent all such factors.

The tables in this report were prepared under the direction of the Casualty Actuarial and Statistical (C) Task Force. Suggestions about how this database might be further improved are welcome. Questions may be referred to Sara Robben, Statistical Advisor, (816) 783-8230.

Links to this report and other NAIC reports can be found on the NAIC website at: [NAIC Publications](#).

Terms and Calculations

Below are definitions of terms and calculations used in this report. Formulas will vary depending on the application, so readers should note the exact methods used in this report. For example, Average Premium may be defined as Written Premiums / Written Exposures instead of Earned Premiums / Earned Exposures.

Terms

Premium: The dollar amount paid for an insurance policy.

Exposure: A finite unit of risk related to a specific insurance coverage. In this report, exposures are expressed as car-years. One car-year is the risk associated with insuring one car for one year.

Loss: The dollar amount associated with a claim.

Claim: A formal request for payment related to an event or situation that is covered under an in-force insurance policy.

Written Premiums: The total premium amount of all policies issued during a given time period.

Written Exposures: The total number of exposures, in car-years, of all policies issued during a given time period.

Calendar Year: Earned premiums and loss transactions occurring with the calendar year beginning Jan. 1, irrespective of the contractual dates of the policies to which the transactions relate and regardless of the dates of the accidents.

Calendar/Accident Year: The accumulation of loss data on all accidents with the date of occurrence falling within a given calendar year. The earned premium is the same as in calendar year.

Earned Premiums: The portion of the total premium amount corresponding to the coverage provided during a given time period.

Earned Exposures: The portion of the total amount of exposure (risk) corresponding to the coverage provided during a given time period.

Incurred Claims: The total number of claims associated with insured events/situations occurring during a given time period.

Incurred Losses: The total dollar amount of losses associated with insured events/situations occurring during a given time period. A portion of incurred claims and losses represents insurers' estimates of the final costs of pending claims that are still open during the reporting period, as well as estimates of losses associated with claims that have yet to be reported (termed Incurred But Not Reported, or IBNR).

Voluntary Market: Consists of insurance consumers that insurers select to be provided coverage, using underwriting guidelines that are not unfairly discriminatory. The voluntary market is also called the normal or regular market.

Residual Market: Consists of insurance consumers unable to obtain coverage in the voluntary market.

Example 1: An auto policy insuring two cars for six months is issued on 9/28/2008, effective 10/1/2008. The cost of the policy is \$600. The policyholders decide to change insurers in early 2009 and cancel the policy effective 1/31/2009.

The written exposure for this policy is $2 \text{ cars} \times 1/2 \text{ year} = 1 \text{ car-year}$ and is included in calendar year 2008 exposures because the policy was issued in 2008. The written premium is \$600 (cost of the policy), and is included in calendar year 2008 premiums.

The policy is in force for three months in 2008 and for one month in 2009. For calendar year 2008, the earned exposure is 2 cars \times 1/4 year = 1/2 car-year, and the earned premium is:

$$\$600 \times 1/2 \text{ policy length} = \$300.$$

The calendar year 2009 earned exposure is:

$$2 \text{ cars} \times 1/12 \text{ year} = 1/6 \text{ car-year,}$$

and the earned premium is:

$$\$600 \times 1/6 \text{ policy length} = \$100.$$

The remaining \$200 of the original premium amount is refunded to the policyholder and counted as -\$200 of written premium in calendar year 2009.

Example 2: A two-vehicle auto accident occurs 11/23/2008. No one is hurt, but there is minor damage to one car. The incident is reported as a property damage liability claim to the appropriate insurance company 11/27/2008. The cost of car

repairs is \$537 and is paid by the insurer on 12/14/2008, minus a \$250 deductible. Additional damage from the accident is discovered five months later, costing an additional \$1,281, which the insurer pays 6/3/2009.

There is one claim resulting from this accident, which is included in accident year 2008 incurred claims. Losses are $\$537 - \$250 + \$1,281 = \$1,568$ and are included in accident year 2008 incurred losses. The discovery of additional damage is not a separate claim because it results from the original accident, so there is only one claim. The accident occurs in 2008, so all associated losses are included in accident year 2008 incurred losses, regardless of when the losses are actually discovered, reported, or paid.

Formulas

Tables 1–5

Average Expenditure:

$$\frac{(\text{Liability Written Premium} + \text{Collision Written Premium} + \text{Comprehensive Written Premium})}{\text{Liability Written Exposures}}$$

Combined Average Premium:

$$\frac{\text{Liability Average Premium} + \text{Collision Average Premium} + \text{Comprehensive Average Premium}}{\text{Liability Written Exposures}}$$

Tables 6–35

Pure Premium:

$$\frac{\text{Incurred Losses}}{\text{Earned Exposures}}$$

Loss Ratio:

$$\frac{\text{Incurred Losses} \times 100}{\text{Earned Premiums}}$$

Liability Average Premium:

$$\frac{\text{Liability Written Premiums}}{\text{Liability Written Exposures}}$$

Collision Average Premium:

$$\frac{\text{Collision Written Premiums}}{\text{Collision Written Exposures}}$$

Comprehensive Average Premium:

$$\frac{\text{Comprehensive Written Premiums}}{\text{Comprehensive Written Exposures}}$$

Frequency:

$$\frac{\text{Incurred Claims} \times 100}{\text{Earned Exposures}}$$

Severity:

$$\frac{\text{Incurred Losses}}{\text{Incurred Claims}}$$

Average Premiums and Expenditures

2010–2014 State Average Expenditures and Average Premiums for Personal Automobile Insurance

Voluntary and Residual Market Business Combined

This section provides state average expenditures and state average annual premium per insured vehicle, for private passenger automobile insurance for the years 2010-2014. These statistics measure the relative cost of automobile insurance to consumers in each state.

Results are included for bodily injury and property damage liability (including no-fault), collision, and comprehensive coverages—the basic components of a personal auto insurance policy.

Average expenditure per insured vehicle is the total written premium for liability, collision, and comprehensive coverages divided by the liability written car-years¹ (exposures). This assumes that all insured vehicles carry liability coverage but do not necessarily carry the physical damage coverages (i.e., collision and/or comprehensive). The average expenditure is an estimate of what consumers in the state spent, on average, for auto insurance. In 2014, the countrywide average expenditure was \$866, an increase of 2.98% over the previous year. The median state average expenditure was \$783.

The state **combined average premium** per insured vehicle, on the other hand, is calculated by summing

the average premiums for the three coverages. The result is the average cost of an auto insurance policy in the state that contains all three coverages- (i.e., liability, comprehensive, and collision). The countrywide combined average premium increased 2.93% in 2014, to \$982. The median state combined average premium was \$917.

Aggregate written premiums and aggregate written exposures are used in calculations with no distinction as to policyholder classifications, vehicle characteristics, or the selection of specific limits or deductibles, all of which significantly impact the cost of coverage. Nor do the results consider differences in state auto and tort laws, rate filing laws, traffic conditions, or other demographics.

CAUTION: Because of these differences, direct comparisons between state results should be treated with a high degree of caution.

Tables 1A–1C show state 2010–2014 written premiums, written exposures, and average premiums for liability insurance. Tables 2A–2C and 3A–3C show the same for collision and comprehensive insurance, respectively. State average expenditures are provided in Table 4, and state combined average premiums are displayed in Table 5.

¹ A written car-year is equal to 365 days of insurance coverage for a single vehicle and is the standard measure of exposure for automobile insurance.

Factors that Affect State Average Expenditures and Average Premiums

Many factors affect the state-to-state differences in average expenditures and premiums for automobile insurance. Some important factors include:

- Underwriting and loss adjustment expense
- Types of coverages purchased
- Relative amounts of coverages purchased
- Driving locations
- Accident rates
- Traffic density
- Vehicle theft rates
- Auto repair costs
- Population density
- Medical and legal costs
- Per capita disposable income
- Rate and form filing laws
- Liability insurance requirements
- Auto laws (seat belt, speed limits, etc.)

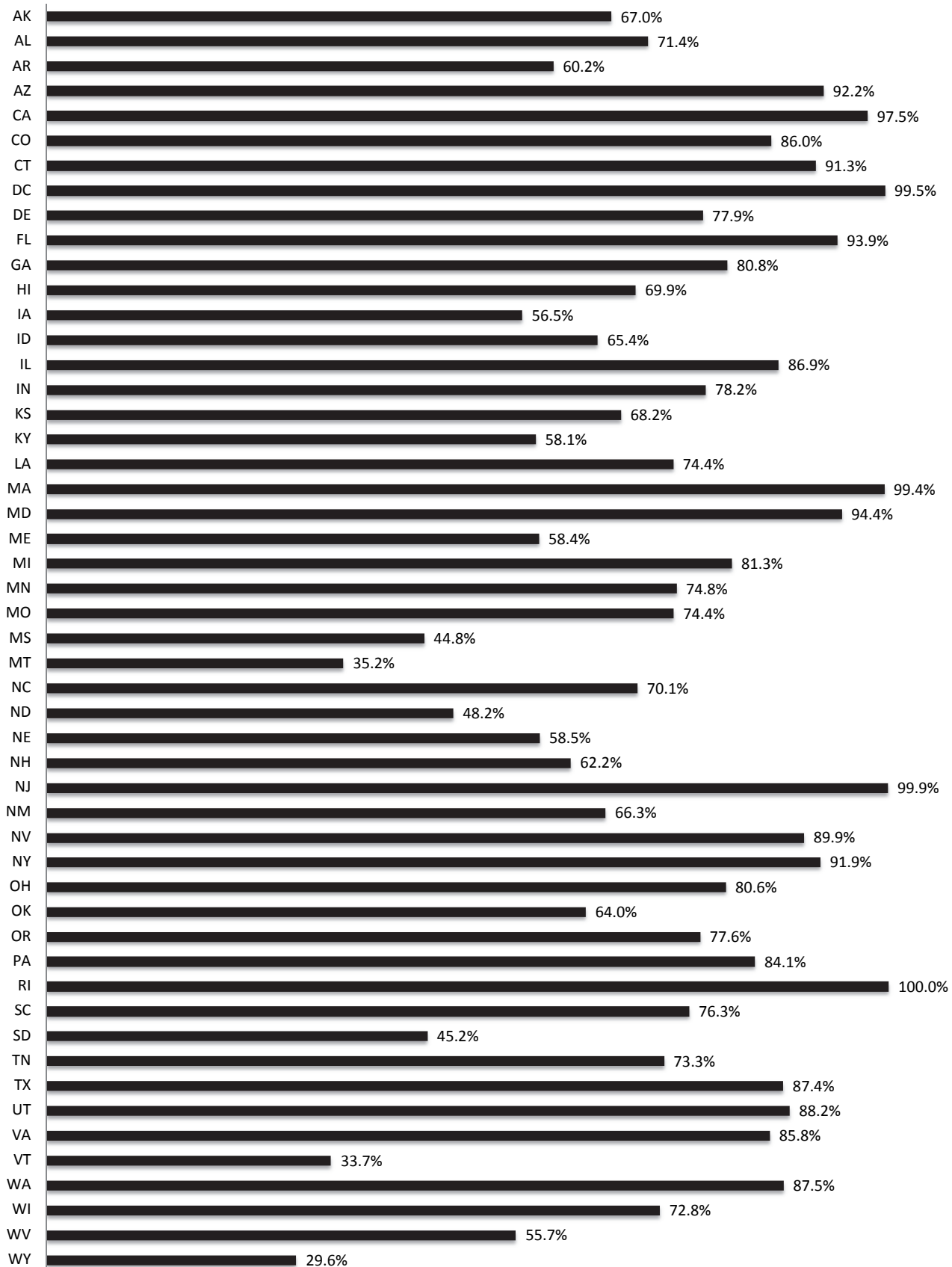
Insurance rates are developed based primarily on the insurer's cost of paying claims. Certain broad characteristics of a state contribute to the frequency and severity of auto claims and insurer loss costs in

that state. Many of these cost factors can influence insurance prices, not only between states, but also between communities and neighborhoods—making price comparison between states and within a state extremely complex.

It is reasonable to consider that the “general economic conditions” in a state may affect the price of auto insurance, but no direct measure of this characteristic exists. There are measurable variables that can be used as imperfect substitutes for these general conditions to approximate their influence on auto insurance price.

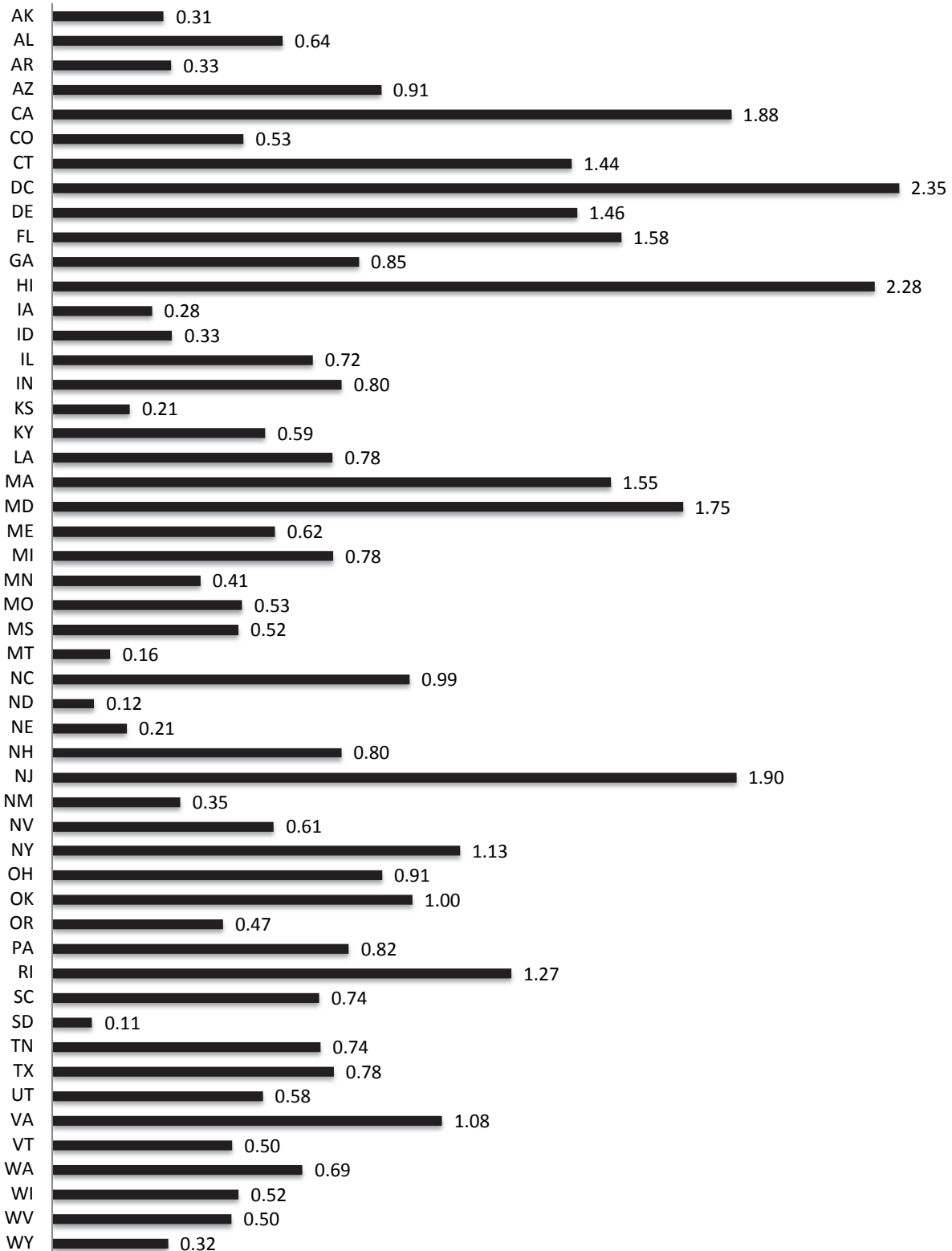
Three variables—urban population, miles driven per number of highway miles, and disposable income per capita—are correlated with the state auto insurance premiums. Graphs on the following pages show these variables for each state. The graphs indicate that high-premium states tend to also be highly urban, with higher wage and price levels, and greater traffic density.

Percentage of State Population Living in Metropolitan Areas — 2010 U.S. Census



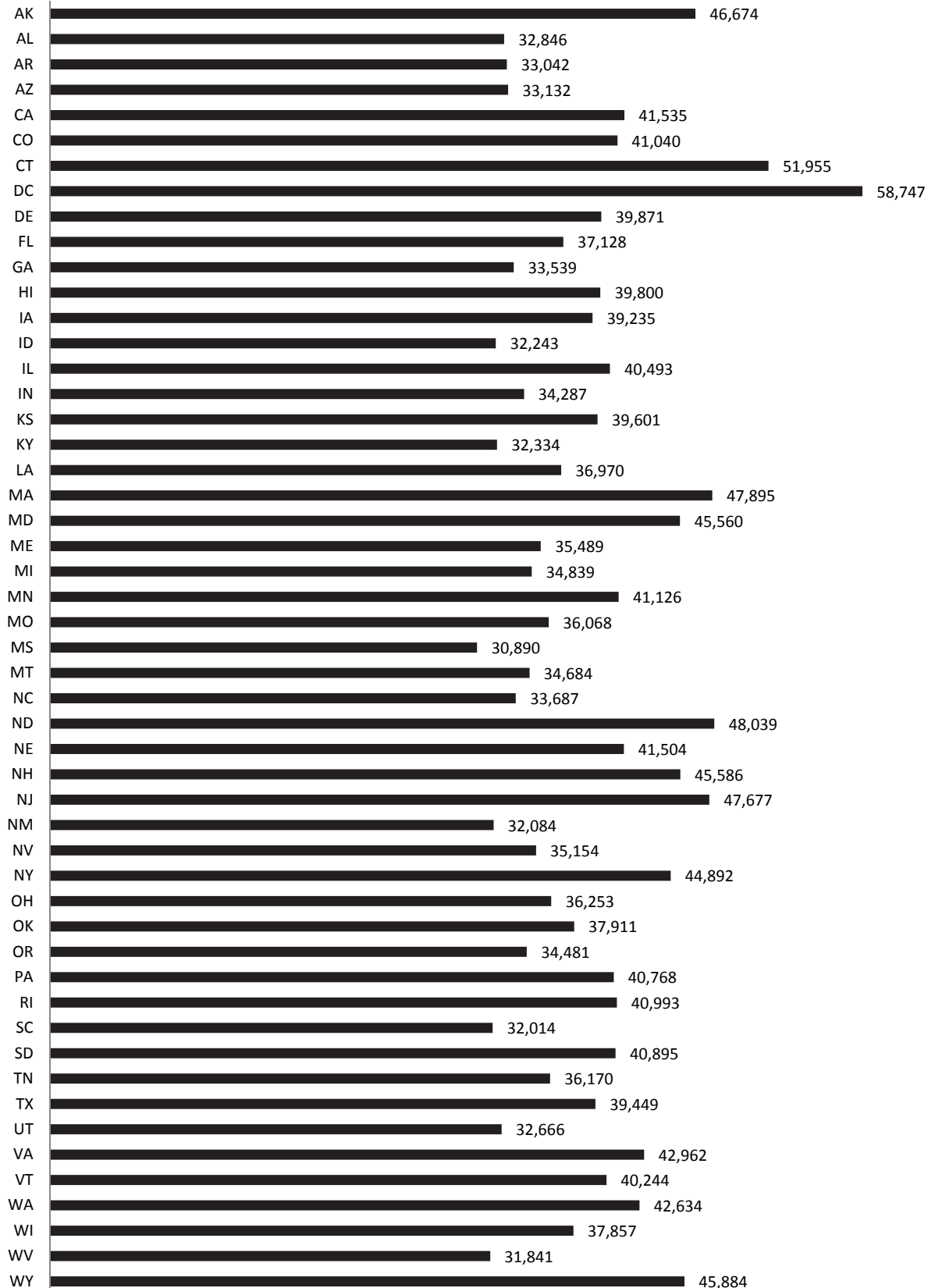
Source: U.S. Bureau of the Census

Millions of Miles Driven per Mile of Roadway 2013



Source: Federal Highway Administration, 2013 Highway Statistics

2013 Disposable Income Per Capita



Annual Rates of Change in Consumer Price Indices, Average Expenditures and Premiums

	2010	2011	2012	2013	2014	2010-2014 Cumulative 4-Year Change
Consumer Price Index - All Items*	1.47%	3.01%	1.79%	1.51%	0.68%	7.17%
CPI - Auto Insurance*	4.44%	3.41%	4.67%	3.35%	4.74%	17.17%
CPI - Total Medical Care*	3.25%	3.48%	3.22%	2.00%	2.96%	12.17%
CPI - Auto Maintenance and Repair*	1.92%	2.20%	1.27%	1.64%	2.09%	7.40%
CPI - Legal Service Fees*	3.25%	2.70%	1.85%	2.70%	1.43%	8.95%
CPI - New Vehicles*	-0.21%	3.23%	1.51%	0.40%	0.59%	5.83%
CPI - Used Vehicles*	4.52%	3.98%	-1.85%	2.08%	-4.15%	-0.14%
Average Expenditure**	-2.06%	0.74%	2.12%	3.27%	2.98%	9.40%
Combined Average Premium**	-0.74%	0.42%	1.72%	2.89%	2.93%	8.17%
Average Liability Premium**	-0.81%	1.71%	2.22%	2.96%	2.32%	9.52%
Average Collision Premium**	-1.21%	-1.45%	1.16%	2.50%	3.81%	6.09%
Average Comprehensive Premium**	0.52%	-0.21%	1.05%	3.45%	3.33%	7.79%

* U.S. Bureau of Labor Statistics [<http://www.bls.gov>]
 ** NAIC

The Consumer Price Index (CPI) for all items measures the cost of a fixed set of consumer goods and services purchased by a set population. Similarly, the CPI for automobile insurance is an index measuring the cost of automobile insurance to consumers over time. The annual rate of change in the average premium and average expenditure will vary from the annual rate of change in the automobile insurance price index. The average premium and average expenditure are affected by changes in insurance prices, as well as the choices individual consumers make as to the types and

amounts of insurance purchased, whereas the insurance price index holds the amount of insurance constant to measure price changes in a uniform product.

Between 2010 and 2014, the national average expenditure for automobile insurance increased by 9.40%, while the CPI for all goods increased by 7.17%. Over the same period, the automobile insurance component of the CPI increased by 17.17%. The basic economic law of demand explains the difference between the change in the CPI - Auto Insurance component and that of the

measured average expenditure. As the price of insurance (as measured by the CPI) increases, the amount of insurance demanded decreases (i.e., dropping coverage or increasing deductibles), leading to a smaller increase or even a decrease in the average expenditure.

The national combined average premium increased by 8.17%, and average liability premiums increased by 9.52% over the 2010–2014 period. Premiums charged for a particular coverage and annual changes in those premiums vary based on the changes in the cost of factors that impact the coverage. Bodily injury liability premiums are affected by medical costs, wage loss costs, litigation costs, etc. Property damage liability and physical damage premiums are affected by the cost of vehicles, auto repairs, auto parts, labor, motor vehicle theft rate, windstorms, hailstorms, etc.

Limitations on Comparability of Data

Comparisons of average expenditures and average premiums between the states can be misleading. The average expenditure and average premium are imperfect measures of the relative “price” of insurance across the states because the auto insurance product is not homogeneous across states. While these data reflect the average expenditures within a state, it cannot be assumed that the data represent equal exposure and coverage across the states.

Policyholder preferences: A state’s average expenditure and average premium will be relatively higher if policyholders in that state tend to purchase higher coverage limits or insure more expensive cars. The type and amount of coverage purchased by an individual is influenced by various factors, both economic and non-economic. Policyholders make choices about coverages, limits, and deductibles that depend on their economic situation, as well as their level of risk aversion, rural or urban driving areas, local weather and traffic conditions, and other factors.

Differences in auto insurance requirements, benefit levels, and exposure: Some of the states have tort automobile insurance laws, while others have “no-fault” or “add-on” laws.² Some of the states do not

have a compulsory auto insurance law. Minimum required limits for liability vary from state to state, as well as required policy benefits. Some of the states have a much higher uninsured motorist exposure than others. The average vehicle value differs from state to state. It is worth emphasizing that this report reflects how much consumers, on average, are spending for insurance, but it does not provide information on how much insurance the consumers are purchasing for their dollars.

Demographics: Automobile premiums tend to be higher in urban areas. Therefore, those states with a higher percentage of population in urban areas will tend to have higher average premiums. In addition, the states that gain population rapidly tend to do so in urban areas. Because the population increase is usually not spread evenly over a state, the increase in average premium from year to year can fluctuate significantly.

² See State Laws, Page 2260

2010-2014 State Average Expenditures and Average Premiums for Personal Automobile Insurance

Technical Notes

Average Premium =

(Coverage written premiums)/(coverage written exposures)

Average Expenditure =

(Total all coverages written premiums)/(liability written exposures)

Combined Average Premium =

(Liability average premium + collision average premium + comprehensive average premium)

Coverages Included in Liability Written Premiums

The liability written premiums data in these tables are for the combined voluntary and residual market business and include (but are not limited to) the following coverages:

- Bodily Injury
- Uninsured or Underinsured Motorist Bodily Injury
- Uninsured/Underinsured Motorist Bodily Injury (Combined – Single Premium)
- Medical Payments
- Property Damage
- Uninsured Motorist or Underinsured Motorist Property Damage
- Uninsured/Underinsured Motorist Property Damage (Combined – Single Premium)
- Statutory Uninsured Motorist (New York only)
- Bodily Injury/Property Damage Liability – Combined Single Limit Single Premium
- Uninsured or Underinsured Motorist Bodily Injury and Property Damage – Combined Single Limit Single Premium

- Uninsured/Underinsured Motorist Bodily Injury and Property Damage – Combined Single Limit/Single Premium Policies
- Medical Expenses (Virginia only)
- Package Automobile Policy – Indivisible Liability Premium
- Voluntary Uninsured/Underinsured Motorist (New York only)
- All Other Liability Coverages – Voluntary Risks Only
- Property Protection Insurance (Michigan only)
- Limited Property Damage Coverage (Michigan only)
- No Fault or Personal Injury Protection

Data Source

Written premium and written exposure data were obtained from AAIS, ISO, ISS, NISS, the California Department of Insurance, the Texas Department of Insurance, MAIF and the M-CAR.

Dividends to Policyholders

The written premiums for this report do not include adjustments for dividends to policyholders. The actual amount paid by policyholders with participating policies for auto insurance will be affected by dividends paid.

Historical Data Adjustment

Written premium and exposure data are for 2014—the most up-to-date information reported as of year-end 2015. Data for prior years were also adjusted to reflect the most current information for each year. Therefore, historical averages in this report might not match those published in prior reports.

Miscellaneous Vehicles Not Included in This Report

Written premium data in these tables may differ from a state's written premium shown in the insurers' filed financial annual statements. The premium reported in the financial statements Exhibit of Premiums and Losses (Statutory Page 14) include data for the following types of vehicles that are not included in this report:

- Motor Homes
- Recreational Vehicles
- Campers
- Travel Trailers
- Buggies
- All-Terrain Vehicles
- Antique Autos
- Amphibious Autos
- Snowmobiles
- Golf Carts
- Motorcycles
- Scooters
- Mopeds

2010–2014 State Average Expenditures and Combined Average Premiums for Personal Automobile Insurance

Additional State Information

California

The 2013 and 2014 California auto insurance data in these tables is preliminary. The California Department of Insurance performs a rigorous set of tests on the data each year to ensure accuracy. The tests are not completed until after the publication of this report. Any adjustments to California data, based on these tests, will appear in the next edition of this report.

District of Columbia

The District of Columbia is entirely urban. As such, results are not directly comparable to states with rural areas.

Illinois

To obtain more geographically specific data, contact the Illinois Department of Insurance.

Massachusetts

Data for Massachusetts reflects Safe Driver Plan credits and surcharges for 2010-2014.

Maryland

Maryland Automobile Insurance Fund (MAIF) data are included. The statutory purpose of MAIF's insured program is to provide auto insurance policies to those eligible Maryland residents unable to obtain insurance in the private market. Net premium income and investment income from these policies is available for the payment of claims and MAIF's administrative expenses. MAIF receives no state general fund appropriations, and the debts or obligations of MAIF are not deemed in any manner to be a department of the state or a pledge of its credit. MAIF is not structured as a residual market mechanism. Instead, it is the insurer of last resort for Maryland residents. See Section 20 of the Insurance Article of the Maryland Ann. Code for more details.

New Jersey

New Jersey is predominately urban. Results are not directly comparable to states with large rural areas.

Historically, New Jersey has paid two to four times the national average in dividends to policyholders, and, at times, this has been as high as six times the national average, which would reduce the average expenditure and combined average premium for New Jersey consumers if dividends were included in premium.

Ohio

Minimum limits apply to mandatory financial responsibility, which can be satisfied through means other than insurance. Policies issued or renewed prior to December 22, 2013 at the limits of 12.5/25/7.5, continue to constitute proof of financial responsibility for the remainder of the term of that policy. Financial Limits as of December 22, 2013 are 25/50/25.

Texas

The Texas Department of Insurance collects vehicle and policies-in-force information at the end of each calendar quarter for voluntary bodily injury liability, involuntary (residual) bodily injury liability and collision coverages. The average number of vehicles reported for policies in force is used as an approximation for written exposures.

Comprehensive exposures are estimated based on the ratio of comprehensive to collision car years for the years of 1991 to 1993. That ratio is approximately 1.073. **The estimation of comprehensive car-years affects combined average premium, but the estimate does not affect the calculation of the average expenditure because only liability car-years are used for that calculation.**

Table 1A

Average Premiums and Expenditures 2010-2014

STATE	Liability Written Premiums				
	2014	2013	2012	2011	2010
Alabama	1,380,131,175	1,330,061,110	1,226,396,160	1,189,805,160	1,179,331,151
Alaska	266,059,836	262,821,952	258,546,568	252,083,000	250,727,261
Arizona	2,174,802,943	2,049,099,611	1,944,550,017	1,856,516,816	1,866,084,931
Arkansas	804,143,162	782,101,967	759,956,897	751,504,689	739,459,811
California	12,164,211,326	11,460,693,155	10,839,568,771	10,632,721,685	10,690,857,814
Colorado	1,959,089,736	1,807,239,003	1,701,669,942	1,630,464,286	1,626,811,764
Connecticut	1,593,902,413	1,561,299,154	1,527,303,280	1,487,328,392	1,480,614,231
Delaware	507,462,718	490,529,761	470,603,441	454,484,954	438,626,287
District of Columbia	152,500,866	149,756,983	147,089,310	144,858,066	140,930,338
Florida	10,533,201,971	10,444,750,115	10,200,909,652	9,465,025,510	8,606,338,474
Georgia	3,729,772,878	3,408,274,188	3,126,173,452	2,983,440,718	2,928,645,734
Hawaii	397,014,679	387,643,144	377,635,313	382,134,475	381,881,534
Idaho	364,837,720	350,204,743	336,583,138	333,311,081	333,446,745
Illinois	3,308,124,534	3,218,302,704	3,169,452,766	3,170,641,214	3,117,534,817
Indiana	1,725,341,390	1,668,074,029	1,634,375,252	1,593,708,335	1,561,568,360
Iowa	713,169,346	692,534,998	681,778,100	677,005,331	667,489,268
Kansas	788,635,463	759,165,120	737,738,281	724,138,082	717,033,865
Kentucky	1,650,289,782	1,631,501,524	1,582,949,067	1,512,896,137	1,440,719,942
Louisiana	2,115,963,752	2,006,573,568	1,895,293,114	1,845,120,788	1,816,598,184
Maine	327,808,760	322,982,355	320,091,427	315,551,615	314,539,196
Maryland	2,468,758,533	2,388,012,956	2,354,810,137	2,313,038,206	2,260,254,283
Massachusetts	2,529,833,825	2,461,684,828	2,388,075,018	2,321,070,280	2,191,180,764
Michigan	4,712,667,310	4,388,073,242	3,816,304,044	3,411,858,940	3,017,308,076
Minnesota	1,752,821,473	1,697,492,828	1,632,319,490	1,567,221,598	1,548,840,180
Mississippi	851,909,705	815,747,605	780,312,306	749,270,008	740,443,559
Missouri	1,674,518,430	1,631,524,690	1,592,086,097	1,561,880,595	1,562,778,662
Montana	302,835,427	295,073,771	285,110,969	282,681,328	286,004,107
Nebraska	532,143,606	516,536,650	503,088,997	494,262,697	487,837,663
Nevada	1,199,844,047	1,135,615,337	1,064,358,691	1,029,855,804	1,031,273,309
New Hampshire	361,948,611	352,638,681	344,856,347	339,035,838	336,822,021
New Jersey	4,798,431,265	4,723,333,943	4,591,739,642	4,422,591,840	4,258,686,373
New Mexico	707,182,238	677,098,402	650,280,775	630,314,781	618,904,602
New York	7,464,157,609	7,319,278,167	7,196,063,115	6,949,599,048	6,693,545,968
North Carolina	2,650,066,551	2,592,790,302	2,571,316,573	2,549,707,134	2,564,116,790
North Dakota	184,030,669	172,313,254	161,049,181	149,821,696	141,672,788
Ohio	3,172,576,962	3,003,808,659	2,901,616,498	2,830,872,267	2,820,791,549
Oklahoma	1,204,471,759	1,161,895,143	1,109,602,626	1,079,662,835	1,040,098,922
Oregon	1,542,885,386	1,475,784,586	1,387,341,100	1,326,225,900	1,309,549,674
Pennsylvania	4,267,700,294	4,240,069,562	4,193,681,018	4,112,168,342	4,106,306,636
Rhode Island	497,850,286	480,758,242	466,943,542	448,945,424	441,552,194
South Carolina	1,805,763,241	1,723,322,152	1,643,860,833	1,567,541,528	1,520,428,135
South Dakota	197,192,348	188,268,326	178,005,934	172,442,651	169,990,495
Tennessee	1,850,134,519	1,775,762,203	1,692,410,988	1,622,191,810	1,576,162,299
Texas	8,966,186,327	8,420,801,084	7,922,393,454	7,654,744,064	7,457,238,755
Utah	833,266,971	790,273,075	765,236,441	748,025,524	743,950,166
Vermont	162,072,612	160,033,008	156,657,555	154,453,785	152,369,944
Virginia	2,646,402,068	2,554,775,102	2,448,078,676	2,365,432,904	2,332,191,118
Washington	2,664,146,541	2,545,125,751	2,419,180,876	2,357,243,415	2,369,932,608
West Virginia	657,767,646	662,737,140	650,604,410	644,690,264	647,466,977
Wisconsin	1,439,510,941	1,388,239,897	1,338,664,614	1,363,924,114	1,366,662,402
Wyoming	148,344,869	142,528,455	140,245,551	139,147,249	136,878,112
Countrywide	110,903,886,519	106,665,006,225	102,284,959,446	98,762,662,203	96,230,478,838

Table 1B

Average Premiums and Expenditures 2010-2014

STATE	Liability Written Exposures				
	2014	2013	2012	2011	2010
Alabama	3,613,059	3,571,246	3,407,747	3,357,715	3,332,443
Alaska	483,223	473,517	474,697	461,088	452,913
Arizona	4,288,027	4,175,158	4,108,514	4,010,265	3,956,019
Arkansas	2,048,985	2,053,947	2,048,314	2,046,104	2,011,624
California	25,227,668	24,732,979	24,500,641	24,198,676	24,052,133
Colorado	3,912,559	3,815,300	3,784,407	3,693,750	3,642,475
Connecticut	2,479,040	2,456,354	2,437,949	2,423,271	2,432,742
Delaware	638,040	626,232	620,002	609,617	603,156
District of Columbia	242,353	235,951	235,593	232,389	229,542
Florida	12,580,903	12,140,012	11,911,583	11,633,579	11,541,245
Georgia	7,219,426	7,021,594	6,874,323	6,795,677	6,791,365
Hawaii	865,111	848,075	832,811	822,589	801,736
Idaho	1,047,667	1,031,545	1,032,462	1,016,329	1,008,716
Illinois	7,608,307	7,573,970	7,508,448	7,475,753	7,436,113
Indiana	4,641,871	4,595,194	4,344,045	4,323,618	4,277,503
Iowa	2,417,806	2,377,893	2,347,242	2,327,630	2,318,338
Kansas	2,226,249	2,218,019	2,237,808	2,213,049	2,195,132
Kentucky	3,154,823	3,123,452	3,065,328	3,004,659	3,009,581
Louisiana	2,820,409	2,771,782	2,714,490	2,683,561	2,652,383
Maine	973,589	967,910	963,942	961,310	961,008
Maryland	4,065,857	4,005,564	3,962,446	3,920,282	3,904,738
Massachusetts	4,225,508	4,176,713	4,126,297	4,101,740	4,052,429
Michigan	5,807,837	5,910,794	5,774,143	5,685,076	5,427,463
Minnesota	3,866,129	3,842,176	3,808,218	3,755,026	3,745,102
Mississippi	1,899,043	1,875,791	1,837,865	1,791,058	1,764,704
Missouri	4,117,671	4,088,246	4,081,846	4,052,708	4,038,385
Montana	771,349	759,447	742,933	729,110	729,076
Nebraska	1,506,379	1,486,269	1,478,244	1,455,511	1,445,536
Nevada	1,782,585	1,751,990	1,717,507	1,680,466	1,651,346
New Hampshire	915,139	899,762	882,623	874,899	872,444
New Jersey	5,442,973	5,350,296	5,335,597	5,307,934	5,290,543
New Mexico	1,459,231	1,457,659	1,474,205	1,456,427	1,433,363
New York	9,372,505	9,251,568	9,220,879	9,236,251	9,247,976
North Carolina	7,390,919	7,299,776	7,209,963	7,118,958	7,050,703
North Dakota	622,005	604,352	590,552	574,345	565,754
Ohio	8,158,176	8,020,197	7,994,021	7,922,803	7,883,061
Oklahoma	2,625,638	2,617,592	2,592,014	2,594,332	2,541,860
Oregon	2,635,942	2,621,523	2,629,345	2,614,831	2,623,798
Pennsylvania	8,589,148	8,526,461	8,468,280	8,449,809	8,436,670
Rhode Island	672,907	668,153	664,671	661,579	664,217
South Carolina	3,540,446	3,474,726	3,387,334	3,341,432	3,295,200
South Dakota	663,088	650,575	633,377	622,187	619,255
Tennessee	4,514,811	4,432,322	4,368,611	4,304,085	4,252,519
Texas	17,367,514	16,954,242	16,602,575	16,172,836	15,755,601
Utah	1,711,481	1,697,248	1,684,252	1,655,150	1,646,846
Vermont	474,457	465,418	460,019	459,970	457,141
Virginia	6,184,064	6,143,394	6,097,367	5,992,960	5,949,779
Washington	4,515,480	4,469,699	4,421,710	4,353,818	4,352,001
West Virginia	1,301,489	1,308,211	1,293,309	1,288,576	1,283,274
Wisconsin	3,922,381	3,915,274	3,860,720	3,825,396	3,766,191
Wyoming	442,047	440,927	443,078	434,199	428,843
Countrywide	209,053,314	205,976,495	203,294,347	200,724,383	198,881,985

Table 1C

Average Premiums and Expenditures 2010-2014

STATE	Liability Average Premium				
	2014	2013	2012	2011	2010
Alabama	381.98	372.44	359.88	354.35	353.89
Alaska	550.59	555.04	544.66	546.71	553.59
Arizona	507.18	490.78	473.30	462.94	471.71
Arkansas	392.46	380.78	371.02	367.29	367.59
California	482.18	463.38	442.42	439.39	444.49
Colorado	500.72	473.68	449.65	441.41	446.62
Connecticut	642.95	635.62	626.47	613.77	608.62
Delaware	795.35	783.30	759.04	745.53	727.22
District of Columbia	629.25	634.70	624.34	623.34	613.96
Florida	837.24	860.36	856.39	813.60	745.70
Georgia	516.63	485.40	454.76	439.02	431.23
Hawaii	458.92	457.09	453.45	464.55	476.32
Idaho	348.24	339.50	326.00	327.96	330.57
Illinois	434.80	424.92	422.12	424.12	419.24
Indiana	371.69	363.00	376.23	368.61	365.07
Iowa	294.97	291.24	290.46	290.86	287.92
Kansas	354.24	342.27	329.67	327.21	326.65
Kentucky	523.10	522.34	516.40	503.52	478.71
Louisiana	750.23	723.93	698.21	687.56	684.89
Maine	336.70	333.69	332.07	328.25	327.30
Maryland	607.19	596.17	594.28	590.02	578.85
Massachusetts	598.71	589.38	578.75	565.87	540.71
Michigan	811.43	742.38	660.93	600.14	555.93
Minnesota	453.38	441.81	428.63	417.37	413.56
Mississippi	448.60	434.88	424.58	418.34	419.59
Missouri	406.67	399.08	390.04	385.39	386.98
Montana	392.60	388.54	383.76	387.71	392.28
Nebraska	353.26	347.54	340.33	339.58	337.48
Nevada	673.09	648.19	619.71	612.84	624.50
New Hampshire	395.51	391.92	390.72	387.51	386.07
New Jersey	881.58	882.82	860.59	833.20	804.96
New Mexico	484.63	464.51	441.11	432.78	431.78
New York	796.39	791.14	780.41	752.43	723.78
North Carolina	358.56	355.19	356.63	358.16	363.67
North Dakota	295.87	285.12	272.71	260.86	250.41
Ohio	388.88	374.53	362.97	357.31	357.83
Oklahoma	458.73	443.88	428.09	416.16	409.19
Oregon	585.33	562.95	527.64	507.19	499.10
Pennsylvania	496.87	497.28	495.22	486.66	486.72
Rhode Island	739.85	719.53	702.52	678.60	664.77
South Carolina	510.04	495.96	485.30	469.12	461.41
South Dakota	297.38	289.39	281.04	277.16	274.51
Tennessee	409.79	400.64	387.40	376.90	370.64
Texas	516.26	496.68	477.18	473.31	473.31
Utah	486.87	465.62	454.35	451.94	451.74
Vermont	341.60	343.85	340.55	335.79	333.31
Virginia	427.94	415.86	401.50	394.70	391.98
Washington	590.00	569.42	547.11	541.42	544.56
West Virginia	505.40	506.60	503.05	500.31	504.54
Wisconsin	367.00	354.57	346.74	356.54	362.88
Wyoming	335.59	323.25	316.53	320.47	319.18
Countrywide	530.51	517.85	503.14	492.03	483.86

Table 2A

Average Premiums and Expenditures 2010-2014

STATE	Collision Written Premiums				
	2014	2013	2012	2011	2010
Alabama	744,105,294	704,499,674	675,812,300	677,755,963	678,164,620
Alaska	110,904,252	108,893,606	107,534,247	103,637,642	105,466,827
Arizona	820,732,741	762,900,219	714,521,209	703,273,918	738,357,791
Arkansas	421,775,807	404,348,654	390,840,354	380,936,674	371,344,613
California	6,587,507,273	6,149,227,847	5,834,210,819	5,587,224,233	5,555,365,237
Colorado	759,759,487	698,708,372	674,035,990	653,702,329	651,315,731
Connecticut	683,110,825	653,431,573	622,170,477	613,011,132	615,875,803
Delaware	150,185,736	141,534,975	135,231,050	131,886,161	131,561,831
District of Columbia	89,087,546	84,961,862	81,108,304	77,418,260	77,011,956
Florida	2,639,703,189	2,354,689,949	2,204,911,023	2,173,693,063	2,297,068,537
Georgia	1,551,005,077	1,467,966,923	1,431,065,165	1,424,136,532	1,444,022,972
Hawaii	188,102,288	176,845,948	170,548,883	169,015,152	167,775,167
Idaho	148,319,988	139,720,476	137,954,619	135,052,414	142,606,923
Illinois	1,790,097,920	1,676,743,463	1,627,203,665	1,583,495,107	1,654,366,891
Indiana	825,912,334	779,237,573	748,794,435	725,431,956	743,580,714
Iowa	371,495,988	354,256,796	341,059,063	328,309,035	324,856,816
Kansas	382,238,381	363,872,594	355,887,078	351,461,013	355,125,733
Kentucky	525,221,169	503,960,063	481,731,261	466,645,996	476,314,598
Louisiana	809,945,966	755,290,171	718,699,131	731,111,779	748,548,093
Maine	185,852,189	176,620,432	169,264,544	167,598,866	171,963,890
Maryland	1,092,115,678	1,040,602,718	999,512,643	977,372,419	981,643,281
Massachusetts	1,339,163,592	1,260,526,051	1,178,720,989	1,102,080,643	1,006,433,462
Michigan	1,693,137,359	1,608,896,651	1,566,215,531	1,517,115,510	1,512,111,216
Minnesota	653,265,627	608,503,180	582,965,684	549,679,058	555,946,259
Mississippi	395,847,206	377,383,956	358,982,192	349,175,990	354,630,992
Missouri	774,249,369	750,560,718	733,169,759	714,404,914	712,434,877
Montana	126,259,737	118,914,688	111,816,593	106,102,492	106,130,222
Nebraska	232,495,738	219,699,717	213,044,895	202,418,091	197,320,687
Nevada	374,621,029	355,571,754	349,202,222	347,124,884	351,576,344
New Hampshire	235,143,556	220,265,314	205,162,059	197,196,100	198,292,740
New Jersey	1,530,667,734	1,470,622,257	1,424,622,068	1,386,533,354	1,356,104,438
New Mexico	234,617,611	227,962,323	226,671,081	228,327,610	236,409,751
New York	2,570,425,982	2,444,058,509	2,347,371,843	2,272,137,507	2,250,702,054
North Carolina	1,397,268,652	1,296,721,426	1,205,359,785	1,127,377,196	1,082,620,330
North Dakota	102,700,638	94,300,008	85,424,100	78,387,216	72,195,953
Ohio	1,608,098,138	1,529,550,894	1,466,550,841	1,401,663,801	1,390,362,618
Oklahoma	531,137,383	499,028,841	489,372,954	474,845,922	463,618,327
Oregon	421,166,957	393,664,090	381,201,059	380,853,847	403,158,708
Pennsylvania	2,105,917,278	1,993,033,866	1,930,838,064	1,901,383,199	1,904,146,685
Rhode Island	183,661,069	172,438,995	163,300,525	158,102,147	156,401,134
South Carolina	638,751,620	599,538,781	571,146,557	557,429,630	548,715,773
South Dakota	90,189,645	85,816,107	81,204,549	77,254,762	73,285,354
Tennessee	940,223,207	895,940,458	845,191,435	791,477,806	771,945,183
Texas	4,288,062,926	3,904,347,777	3,620,547,804	3,418,565,496	3,457,474,011
Utah	329,204,240	312,203,683	302,749,144	301,704,523	306,949,795
Vermont	105,299,655	98,741,633	94,686,067	92,998,477	92,171,762
Virginia	1,278,457,606	1,214,494,048	1,154,547,129	1,121,217,961	1,114,241,256
Washington	879,218,034	825,455,728	791,145,463	780,510,453	796,262,473
West Virginia	283,713,489	274,892,557	266,150,303	256,361,593	248,698,607
Wisconsin	661,431,410	626,353,696	590,853,420	572,991,053	582,968,914
Wyoming	77,651,580	73,118,874	74,335,955	74,083,111	73,064,619
Countrywide	46,959,227,195	44,050,920,468	42,034,646,330	40,701,673,990	40,808,712,568

Table 2B

Average Premiums and Expenditures 2010-2014

STATE	Collision Written Exposures				
	2014	2013	2012	2011	2010
Alabama	2,450,079	2,409,374	2,349,952	2,306,568	2,282,193
Alaska	308,630	301,290	293,874	285,177	284,743
Arizona	3,050,242	2,993,511	2,908,859	2,824,328	2,801,627
Arkansas	1,341,631	1,339,333	1,322,428	1,310,223	1,285,010
California	17,599,185	17,011,512	16,724,654	16,353,470	16,271,741
Colorado	2,804,980	2,735,931	2,670,494	2,602,956	2,561,818
Connecticut	1,902,643	1,882,713	1,861,485	1,831,868	1,833,787
Delaware	494,264	485,264	472,731	466,652	461,085
District of Columbia	193,045	188,140	185,526	181,124	177,677
Florida	10,158,356	9,711,463	9,401,463	9,184,232	9,012,291
Georgia	4,838,303	4,685,761	4,526,757	4,444,333	4,396,098
Hawaii	624,439	605,862	589,604	576,610	561,768
Idaho	702,969	688,221	670,843	654,592	653,311
Illinois	6,080,290	6,031,224	5,948,469	5,888,414	5,840,036
Indiana	3,441,371	3,400,476	3,187,811	3,131,973	3,072,623
Iowa	1,766,937	1,726,823	1,689,580	1,654,209	1,639,241
Kansas	1,482,260	1,471,069	1,457,945	1,436,560	1,435,454
Kentucky	2,013,528	1,980,557	1,942,870	1,901,011	1,901,332
Louisiana	2,014,576	1,986,232	1,930,938	1,892,563	1,878,121
Maine	728,628	718,416	702,343	689,480	685,116
Maryland	3,217,045	3,173,670	3,130,311	3,073,906	3,057,453
Massachusetts	3,557,669	3,490,586	3,432,162	3,400,095	3,331,303
Michigan	4,340,992	4,266,751	4,250,140	4,138,111	3,961,395
Minnesota	2,931,478	2,897,252	2,842,134	2,779,723	2,753,147
Mississippi	1,285,285	1,261,003	1,230,268	1,193,545	1,176,588
Missouri	2,943,706	2,919,448	2,896,509	2,860,609	2,850,334
Montana	475,461	465,420	452,158	440,532	442,018
Nebraska	1,012,173	995,292	975,940	956,491	944,260
Nevada	1,277,795	1,248,544	1,204,463	1,168,206	1,145,215
New Hampshire	801,534	788,475	771,854	751,130	741,202
New Jersey	4,121,753	4,036,394	3,997,612	3,936,520	3,902,232
New Mexico	875,161	870,301	864,975	850,957	842,027
New York	7,016,150	6,890,600	6,785,031	6,678,553	6,611,325
North Carolina	5,001,851	4,929,403	4,845,110	4,734,555	4,660,334
North Dakota	429,421	411,625	394,352	376,415	364,287
Ohio	6,180,272	6,090,617	6,015,828	5,936,833	5,870,280
Oklahoma	1,730,056	1,720,306	1,688,650	1,662,027	1,632,964
Oregon	1,931,438	1,903,811	1,873,054	1,838,267	1,860,993
Pennsylvania	6,679,503	6,610,606	6,515,760	6,418,548	6,360,525
Rhode Island	468,098	463,360	457,275	448,949	444,992
South Carolina	2,540,173	2,468,714	2,386,728	2,328,297	2,283,495
South Dakota	440,740	427,800	414,650	404,823	398,688
Tennessee	3,121,941	3,068,206	3,009,706	2,943,428	2,905,213
Texas	11,990,883	11,654,249	11,275,527	10,876,061	10,601,384
Utah	1,284,823	1,256,920	1,221,764	1,189,100	1,175,890
Vermont	369,458	362,658	351,245	344,933	341,169
Virginia	4,670,954	4,608,313	4,545,136	4,454,259	4,398,563
Washington	3,417,886	3,389,920	3,278,407	3,213,956	3,238,977
West Virginia	867,766	860,421	849,160	837,953	831,470
Wisconsin	3,045,386	3,015,488	2,948,829	2,888,295	2,862,355
Wyoming	283,929	280,954	278,218	271,707	272,678
Countrywide	152,307,136	149,180,279	146,021,582	143,013,127	141,297,828

Table 2C

Average Premiums and Expenditures 2010-2014

STATE	Collision Average Premium				
	2014	2013	2012	2011	2010
Alabama	303.71	292.40	287.59	293.84	297.15
Alaska	359.34	361.42	365.92	363.42	370.39
Arizona	269.07	254.85	245.64	249.01	263.55
Arkansas	314.38	301.90	295.55	290.74	288.98
California	374.31	361.47	348.84	341.65	341.41
Colorado	270.86	255.38	252.40	251.14	254.24
Connecticut	359.03	347.07	334.23	334.64	335.85
Delaware	303.86	291.67	286.06	282.62	285.33
District of Columbia	461.49	451.59	437.18	427.43	433.44
Florida	259.86	242.47	234.53	236.68	254.88
Georgia	320.57	313.28	316.13	320.44	328.48
Hawaii	301.23	291.89	289.26	293.12	298.66
Idaho	210.99	203.02	205.64	206.32	218.28
Illinois	294.41	278.01	273.55	268.92	283.28
Indiana	240.00	229.16	234.89	231.62	242.00
Iowa	210.25	205.15	201.86	198.47	198.18
Kansas	257.88	247.35	244.10	244.65	247.40
Kentucky	260.85	254.45	247.95	245.47	250.52
Louisiana	402.04	380.26	372.20	386.31	398.56
Maine	255.07	245.85	241.00	243.08	251.00
Maryland	339.48	327.89	319.30	317.96	321.07
Massachusetts	376.42	361.12	343.43	324.13	302.11
Michigan	390.03	377.08	368.51	366.62	381.71
Minnesota	222.85	210.03	205.12	197.75	201.93
Mississippi	307.98	299.27	291.79	292.55	301.41
Missouri	263.02	257.09	253.12	249.74	249.95
Montana	265.55	255.50	247.30	240.85	240.10
Nebraska	229.70	220.74	218.30	211.63	208.97
Nevada	293.18	284.79	289.92	297.14	307.00
New Hampshire	293.37	279.36	265.80	262.53	267.53
New Jersey	371.36	364.34	356.37	352.22	347.52
New Mexico	268.09	261.94	262.06	268.32	280.76
New York	366.36	354.69	345.96	340.21	340.43
North Carolina	279.35	263.06	248.78	238.12	232.31
North Dakota	239.16	229.09	216.62	208.25	198.18
Ohio	260.20	251.13	243.78	236.10	236.85
Oklahoma	307.01	290.08	289.80	285.70	283.91
Oregon	218.06	206.78	203.52	207.18	216.64
Pennsylvania	315.28	301.49	296.33	296.23	299.37
Rhode Island	392.36	372.15	357.12	352.16	351.47
South Carolina	251.46	242.85	239.30	239.42	240.30
South Dakota	204.63	200.60	195.84	190.84	183.82
Tennessee	301.17	292.01	280.82	268.90	265.71
Texas	357.61	335.01	321.10	314.32	326.13
Utah	256.23	248.39	247.80	253.73	261.04
Vermont	285.01	272.27	269.57	269.61	270.16
Virginia	273.70	263.54	254.02	251.72	253.32
Washington	257.24	243.50	241.32	242.85	245.84
West Virginia	326.95	319.49	313.43	305.94	299.11
Wisconsin	217.19	207.71	200.37	198.38	203.67
Wyoming	273.49	260.25	267.19	272.66	267.95
Countrywide	308.32	295.29	287.87	284.60	288.81

Table 3A

Average Premiums and Expenditures 2010-2014

STATE	Comprehensive Written Premiums				
	2014	2013	2012	2011	2010
Alabama	387,054,010	370,702,308	343,699,070	326,280,639	312,650,919
Alaska	50,011,889	49,374,470	48,402,061	46,857,619	47,056,836
Arizona	594,557,208	575,944,275	552,579,623	554,403,396	580,037,637
Arkansas	267,083,420	257,565,382	240,943,549	229,210,472	221,773,332
California	1,804,309,447	1,733,144,876	1,722,885,826	1,694,290,291	1,692,472,111
Colorado	494,121,768	462,175,060	416,988,248	388,679,684	382,411,592
Connecticut	280,606,751	269,318,032	256,135,507	248,803,351	251,651,822
Delaware	60,621,289	57,494,758	54,694,585	52,524,364	51,653,045
District of Columbia	47,406,085	45,470,802	43,891,245	42,514,169	42,327,706
Florida	1,179,943,103	1,085,479,709	1,036,762,405	1,048,604,864	1,069,004,904
Georgia	783,119,036	745,140,775	724,565,499	716,788,330	713,292,862
Hawaii	65,239,127	62,461,512	64,076,286	64,515,911	64,336,279
Idaho	86,040,362	80,906,354	77,377,841	75,479,269	76,753,188
Illinois	800,060,374	745,659,026	694,326,728	683,226,700	682,127,641
Indiana	429,722,427	409,850,840	386,001,599	367,473,637	365,149,497
Iowa	331,457,142	313,697,168	294,582,631	278,890,309	274,826,341
Kansas	362,604,744	341,485,173	320,824,789	309,584,181	300,166,362
Kentucky	294,374,675	278,355,496	264,058,309	257,520,115	257,995,158
Louisiana	438,621,133	415,390,141	405,971,334	404,199,089	409,349,857
Maine	77,211,111	74,197,325	72,339,701	71,894,059	73,079,830
Maryland	509,754,656	493,956,573	474,538,615	457,918,658	458,759,989
Massachusetts	506,605,276	487,824,954	463,159,667	441,177,640	412,423,731
Michigan	722,522,649	690,700,164	673,824,014	662,998,990	652,449,972
Minnesota	581,167,016	554,629,732	521,321,222	496,580,794	490,878,117
Mississippi	265,757,661	247,854,570	236,237,378	227,182,996	219,925,670
Missouri	533,045,714	496,937,918	465,976,881	457,691,060	462,930,491
Montana	106,831,213	100,789,473	92,235,232	88,461,706	87,171,909
Nebraska	233,839,323	213,005,437	195,611,325	180,102,687	171,412,406
Nevada	154,163,650	148,503,123	142,190,412	143,690,759	153,612,320
New Hampshire	90,430,756	86,637,707	82,954,503	81,345,413	81,039,837
New Jersey	549,023,055	521,289,079	493,063,670	487,338,243	507,962,280
New Mexico	151,796,426	148,328,676	147,749,360	148,825,504	153,262,447
New York	1,259,584,289	1,170,763,327	1,089,287,820	1,042,242,141	1,033,243,015
North Carolina	711,201,232	671,071,086	629,920,880	594,606,361	582,965,121
North Dakota	105,278,384	99,963,357	93,731,756	87,525,660	85,305,097
Ohio	788,940,388	754,939,441	707,332,213	677,442,179	672,038,709
Oklahoma	385,485,310	350,028,465	319,403,245	303,577,616	283,293,342
Oregon	194,583,784	184,408,750	181,137,755	185,338,235	188,166,646
Pennsylvania	993,380,593	941,223,772	885,125,568	854,349,445	841,365,874
Rhode Island	62,778,352	59,220,397	57,371,572	57,255,639	56,266,198
South Carolina	474,916,742	437,465,551	400,504,916	375,296,403	361,946,651
South Dakota	111,352,404	102,839,997	93,268,773	85,343,205	81,934,558
Tennessee	482,010,313	449,537,924	406,414,113	383,915,192	378,491,170
Texas	2,474,509,889	2,327,360,455	2,134,281,950	2,010,069,030	1,948,913,542
Utah	148,990,936	142,477,090	133,229,000	129,966,018	129,835,304
Vermont	48,224,284	46,379,749	44,666,114	43,942,516	43,508,786
Virginia	670,792,266	646,130,088	615,559,857	586,190,788	562,071,267
Washington	393,535,657	376,380,641	369,297,984	371,531,157	381,940,022
West Virginia	191,904,337	185,923,988	178,341,704	173,673,400	169,084,561
Wisconsin	434,787,941	417,066,455	382,428,082	359,207,487	360,595,671
Wyoming	69,648,960	66,331,050	61,765,600	55,920,762	56,431,684
Countrywide	23,241,008,557	21,993,782,471	20,793,038,017	20,112,448,133	19,937,343,306

Table 3B

Average Premiums and Expenditures 2010-2014

STATE	Comprehensive Written Exposures				
	2014	2013	2012	2011	2010
Alabama	2,556,545	2,523,263	2,444,552	2,395,807	2,366,069
Alaska	356,850	348,484	338,560	326,862	322,323
Arizona	3,202,863	3,184,065	3,053,384	2,958,688	2,927,237
Arkansas	1,381,388	1,388,870	1,365,076	1,339,648	1,340,719
California	18,275,217	17,710,299	17,343,128	16,938,726	16,864,775
Colorado	2,942,220	2,915,874	2,823,491	2,718,981	2,671,086
Connecticut	2,145,342	2,131,621	2,106,845	2,077,252	2,071,961
Delaware	520,413	512,379	504,135	493,414	486,996
District of Columbia	202,891	197,534	192,530	187,934	184,162
Florida	10,562,255	10,160,778	9,813,065	9,547,473	9,356,615
Georgia	5,083,594	4,946,237	4,793,405	4,623,901	4,623,083
Hawaii	665,775	656,243	631,838	618,705	605,842
Idaho	754,282	748,727	719,470	700,883	697,324
Illinois	6,406,206	6,409,165	6,281,095	6,211,353	6,148,442
Indiana	3,665,150	3,648,177	3,406,452	3,336,668	3,347,214
Iowa	1,857,382	1,826,942	1,790,573	1,746,687	1,733,555
Kansas	1,519,278	1,509,720	1,513,728	1,484,383	1,473,338
Kentucky	2,204,301	2,171,299	2,127,643	2,085,374	2,088,598
Louisiana	2,069,965	2,040,979	1,983,374	1,946,236	1,936,045
Maine	793,167	777,731	764,718	790,500	791,572
Maryland	3,405,189	3,353,585	3,312,976	3,250,355	3,233,444
Massachusetts	3,819,430	3,753,242	3,679,322	3,642,149	3,584,085
Michigan	4,845,454	4,772,048	4,728,505	4,608,002	4,420,368
Minnesota	3,220,217	3,226,991	3,131,252	3,064,159	3,040,101
Mississippi	1,322,108	1,297,830	1,266,126	1,229,387	1,216,059
Missouri	3,033,798	3,037,081	2,987,479	2,950,271	2,937,600
Montana	507,541	507,239	483,866	471,425	469,820
Nebraska	1,048,481	1,037,207	1,015,857	995,031	982,046
Nevada	1,315,415	1,293,953	1,242,371	1,198,545	1,192,906
New Hampshire	848,160	849,202	835,913	842,772	842,017
New Jersey	4,348,479	4,254,077	4,191,400	4,126,649	4,097,837
New Mexico	905,197	913,425	906,300	881,946	872,035
New York	7,630,508	7,521,709	7,393,750	7,231,213	7,200,968
North Carolina	5,455,264	5,515,862	5,474,658	5,317,189	5,247,504
North Dakota	451,724	436,419	415,812	398,506	386,174
Ohio	6,709,773	6,679,781	6,592,162	6,500,688	6,433,507
Oklahoma	1,753,370	1,772,746	1,726,370	1,689,989	1,657,251
Oregon	2,143,263	2,131,177	2,084,015	2,054,508	2,057,484
Pennsylvania	7,184,600	7,146,156	7,122,102	7,027,377	6,983,074
Rhode Island	501,540	498,223	492,840	484,363	481,182
South Carolina	2,710,887	2,644,736	2,563,726	2,516,045	2,446,220
South Dakota	459,624	452,417	435,686	424,159	419,000
Tennessee	3,333,393	3,287,681	3,217,613	3,146,167	3,105,141
Texas	12,866,218	12,505,009	12,098,640	11,670,013	11,375,285
Utah	1,359,880	1,332,690	1,291,232	1,253,450	1,235,766
Vermont	401,266	390,732	383,561	396,809	397,241
Virginia	4,987,285	4,970,300	4,890,500	4,784,126	4,719,260
Washington	3,752,733	3,722,261	3,599,074	3,519,876	3,522,447
West Virginia	959,028	952,073	942,617	932,120	926,302
Wisconsin	3,278,039	3,271,401	3,195,285	3,121,739	3,097,006
Wyoming	296,060	300,108	290,760	282,414	282,691
Countrywide	162,019,008	159,635,748	155,988,832	152,600,917	150,898,777

Table 3C

Average Premiums and Expenditures 2010-2014

STATE	Comprehensive Average Premium				
	2014	2013	2012	2011	2010
Alabama	151.40	146.91	140.60	136.19	132.14
Alaska	140.15	141.68	142.96	143.36	145.99
Arizona	185.63	180.88	180.97	187.38	198.15
Arkansas	193.34	185.45	176.51	171.10	165.41
California	98.73	97.86	99.34	100.02	100.36
Colorado	167.94	158.50	147.69	142.95	143.17
Connecticut	130.80	126.34	121.57	119.78	121.46
Delaware	116.49	112.21	108.49	106.45	106.06
District of Columbia	233.65	230.19	227.97	226.22	229.84
Florida	111.71	106.83	105.65	109.83	114.25
Georgia	154.05	150.65	151.16	153.03	154.29
Hawaii	97.99	95.18	101.41	104.28	106.19
Idaho	114.07	108.06	107.55	107.69	110.07
Illinois	124.89	116.34	110.54	110.00	110.94
Indiana	117.25	112.34	113.31	110.13	109.09
Iowa	178.45	171.71	164.52	159.67	158.53
Kansas	238.67	226.19	211.94	208.56	203.73
Kentucky	133.55	128.20	124.11	123.49	123.53
Louisiana	211.90	203.52	204.69	207.68	211.44
Maine	97.35	95.40	94.60	90.95	92.32
Maryland	149.70	147.29	143.24	140.88	141.88
Massachusetts	132.64	129.97	125.88	121.13	115.07
Michigan	149.11	144.74	142.50	143.88	147.60
Minnesota	180.47	171.87	166.49	162.06	161.47
Mississippi	201.01	190.98	186.58	184.79	180.85
Missouri	175.70	163.62	155.98	155.14	157.59
Montana	210.49	198.70	190.62	187.65	185.54
Nebraska	223.03	205.36	192.56	181.00	174.55
Nevada	117.20	114.77	114.45	119.89	128.77
New Hampshire	106.62	102.02	99.24	96.52	96.24
New Jersey	126.26	122.54	117.64	118.10	123.96
New Mexico	167.69	162.39	163.02	168.75	175.75
New York	165.07	155.65	147.33	144.13	143.49
North Carolina	130.37	121.66	115.06	111.83	111.09
North Dakota	233.06	229.05	225.42	219.63	220.90
Ohio	117.58	113.02	107.30	104.21	104.46
Oklahoma	219.85	197.45	185.01	179.63	170.94
Oregon	90.79	86.53	86.92	90.21	91.45
Pennsylvania	138.27	131.71	124.28	121.57	120.49
Rhode Island	125.17	118.86	116.41	118.21	116.93
South Carolina	175.19	165.41	156.22	149.16	147.96
South Dakota	242.27	227.31	214.07	201.21	195.55
Tennessee	144.60	136.73	126.31	122.03	121.89
Texas	192.33	186.11	176.41	172.24	171.33
Utah	109.56	106.91	103.18	103.69	105.06
Vermont	120.18	118.70	116.45	110.74	109.53
Virginia	134.50	130.00	125.87	122.53	119.10
Washington	104.87	101.12	102.61	105.55	108.43
West Virginia	200.10	195.28	189.20	186.32	182.54
Wisconsin	132.64	127.49	119.69	115.07	116.43
Wyoming	235.25	221.02	212.43	198.01	199.62
Countrywide	143.45	137.77	133.30	131.80	132.12

Table 4

Average Premiums and Expenditures 2010-2014

STATE	Average Expenditure				
	2014	2013	2012	2011	2010
Alabama	695.06	673.51	659.06	653.37	651.22
Alaska	883.60	889.28	873.15	873.11	890.35
Arizona	837.24	811.45	781.71	776.56	804.97
Arkansas	728.65	703.04	679.46	665.49	662.44
California	814.82	782.08	750.86	740.30	745.83
Colorado	821.19	777.95	737.95	723.61	730.42
Connecticut	1,031.70	1,011.27	986.73	969.41	965.22
Delaware	1,125.74	1,101.12	1,065.37	1,048.03	1,030.98
District of Columbia	1,192.45	1,187.49	1,154.91	1,139.43	1,133.87
Florida	1,140.84	1,143.73	1,128.53	1,090.58	1,037.36
Georgia	839.94	800.58	768.34	754.06	748.89
Hawaii	751.76	739.26	735.17	748.45	765.83
Idaho	571.94	553.38	534.56	535.11	548.03
Illinois	775.24	744.75	731.31	727.33	733.45
Indiana	642.19	621.77	637.46	621.38	624.27
Iowa	585.71	572.14	561.26	551.72	546.59
Kansas	688.82	660.28	632.07	625.92	625.17
Kentucky	782.89	772.80	759.70	744.53	722.70
Louisiana	1,192.92	1,146.29	1,112.53	1,110.63	1,121.44
Maine	606.90	592.82	582.71	577.38	582.29
Maryland	1,001.17	979.28	966.29	956.14	947.74
Massachusetts	1,035.52	1,007.98	976.65	942.12	890.83
Michigan	1,227.36	1,131.43	1,048.87	983.62	954.75
Minnesota	772.67	744.53	718.61	696.00	693.08
Mississippi	796.99	768.20	748.44	740.14	745.17
Missouri	724.15	704.22	683.82	674.60	678.03
Montana	694.79	677.83	658.42	654.56	657.42
Nebraska	662.83	638.67	616.78	602.39	592.56
Nevada	969.73	935.90	905.82	904.91	930.43
New Hampshire	751.28	733.02	717.15	705.88	706.24
New Jersey	1,263.67	1,255.12	1,220.00	1,186.24	1,157.30
New Mexico	749.43	722.66	695.09	691.74	703.64
New York	1,205.03	1,181.86	1,153.11	1,111.27	1,078.88
North Carolina	643.84	624.76	611.18	600.04	599.90
North Dakota	630.24	606.56	576.08	549.73	528.81
Ohio	682.70	659.37	634.91	619.73	619.45
Oklahoma	807.84	768.25	740.11	716.21	703.03
Oregon	818.92	783.46	741.51	723.72	724.47
Pennsylvania	857.71	841.42	827.75	812.79	812.15
Rhode Island	1,106.08	1,066.25	1,034.52	1,004.12	984.95
South Carolina	824.59	794.40	772.14	748.26	737.77
South Dakota	601.33	579.37	556.51	538.49	525.16
Tennessee	724.81	704.20	673.90	649.98	641.17
Texas	905.64	864.24	823.80	808.97	816.45
Utah	766.27	733.51	713.20	712.74	716.97
Vermont	665.17	655.66	643.47	633.51	630.11
Virginia	743.14	718.72	691.80	679.60	673.72
Washington	871.87	838.30	809.56	806.02	815.29
West Virginia	870.84	858.85	846.74	834.04	830.10
Wisconsin	646.48	621.07	598.84	600.23	613.41
Wyoming	668.81	639.51	623.70	619.88	621.15
Countrywide	866.31	838.49	812.19	795.00	789.29

Table 5

Average Premiums and Expenditures 2010-2014

STATE	Combined Average Premium				
	2014	2013	2012	2011	2010
Alabama	837.09	811.75	788.07	784.38	783.19
Alaska	1,050.09	1,058.15	1,053.54	1,053.48	1,069.97
Arizona	961.88	926.52	899.91	899.33	933.41
Arkansas	900.18	868.13	843.07	829.13	821.99
California	955.21	922.71	890.60	881.07	886.25
Colorado	939.52	887.57	849.74	835.50	844.03
Connecticut	1,132.78	1,109.03	1,082.28	1,068.18	1,065.92
Delaware	1,215.69	1,187.18	1,153.59	1,134.60	1,118.61
District of Columbia	1,324.39	1,316.48	1,289.49	1,276.99	1,277.24
Florida	1,208.81	1,209.65	1,196.57	1,160.10	1,114.84
Georgia	991.25	949.33	922.05	912.49	914.00
Hawaii	858.14	844.16	844.12	861.95	881.17
Idaho	673.30	650.57	639.19	641.96	658.92
Illinois	854.10	819.27	806.21	803.04	813.47
Indiana	728.93	704.50	724.44	710.36	716.16
Iowa	683.67	668.09	656.84	648.99	644.63
Kansas	850.79	815.82	785.72	780.43	777.78
Kentucky	917.49	904.99	888.46	872.48	852.75
Louisiana	1,364.17	1,307.72	1,275.10	1,281.55	1,294.89
Maine	689.12	674.94	667.66	662.28	670.62
Maryland	1,096.37	1,071.35	1,056.82	1,048.86	1,041.79
Massachusetts	1,107.76	1,080.48	1,048.06	1,011.14	957.89
Michigan	1,350.58	1,264.20	1,171.94	1,110.64	1,085.25
Minnesota	856.70	823.70	800.24	777.17	776.96
Mississippi	957.59	925.13	902.95	895.69	901.84
Missouri	845.39	819.79	799.14	790.27	794.52
Montana	868.65	842.74	821.68	816.21	817.93
Nebraska	805.99	773.64	751.18	732.21	720.99
Nevada	1,083.47	1,047.74	1,024.09	1,029.87	1,060.27
New Hampshire	795.50	773.30	755.76	746.57	749.84
New Jersey	1,379.20	1,369.70	1,334.59	1,303.52	1,276.44
New Mexico	920.41	888.83	866.19	869.85	888.30
New York	1,327.82	1,301.49	1,273.70	1,236.77	1,207.70
North Carolina	768.28	739.91	720.47	708.10	707.07
North Dakota	768.09	743.27	714.75	688.74	669.50
Ohio	766.66	738.68	714.05	697.61	699.14
Oklahoma	985.59	931.41	902.90	881.50	864.04
Oregon	894.17	856.26	818.07	804.59	807.20
Pennsylvania	950.42	930.48	915.83	904.47	906.58
Rhode Island	1,257.38	1,210.55	1,176.05	1,148.97	1,133.17
South Carolina	936.69	904.22	880.82	857.70	849.67
South Dakota	744.29	717.30	690.95	669.20	653.87
Tennessee	855.56	829.38	794.53	767.82	758.24
Texas	1,066.20	1,017.81	974.68	959.87	970.77
Utah	852.66	820.92	805.32	809.35	817.84
Vermont	746.79	734.82	726.57	716.14	713.00
Virginia	836.14	809.40	781.38	768.95	764.40
Washington	952.11	914.04	891.04	889.82	898.83
West Virginia	1,032.45	1,021.37	1,005.68	992.57	986.19
Wisconsin	716.83	689.77	666.79	669.99	682.98
Wyoming	844.33	804.52	796.14	791.14	786.76
Countrywide	982.27	950.91	924.30	908.43	904.79

Auto Insurance Earned and Incurred Data

General Information

2011-2013 Auto Insurance Earned and Incurred Data Technical Notes (General)

Voluntary Market Business and Residual Market Business

Data Sources

For voluntary and residual market tables, earned premiums, earned exposures, incurred losses, and incurred claims, data were obtained from AAIS, ISO, NISS, ISS, the California Department of Insurance, the Texas Department of Insurance, MAIF, and M-CAR.

Data Tables

Data and results are shown for voluntary market, residual market and for the combined (total) business.

Except:

North Carolina—Voluntary market and residual market data are combined in the voluntary market tables.

Texas—Earned exposures and incurred claims are not available.

Calculations—Loss Results

Pure Premium=(Incurred Losses/Earned Exposures)

Loss Ratio=[(Incurred Losses/Earned Premiums) × 100]

Frequency=[(Incurred Claims/Earned Exposures) × 100]

Severity=(Incurred Losses/Incurred Claims)

Claim Counting (This comment only applies to results derived from claim counts; i.e., frequency and severity.)

When reporting loss data to statistical agents or the states, some insurers count claims on a “per-accident” basis, while others count claims on a “per-claimant” basis. The percentage of claims filed each way has not been determined for this report. Unless there are changes with the way an insurer reports claims over the reporting period, or the relative market shares of individual

companies shift significantly, the difference in claim reporting should not bias the data within a state, but direct comparisons between state results could be misleading.

Countrywide Totals

Texas earned exposures and incurred claims are not available. Therefore, Texas pure premium, frequency and severity could not be calculated. For each table, two “Countrywide Total” lines are shown:

- 1) The total of all states *including* Texas, where available; and
- 2) The total of all states *except* Texas.

Data Reporting Basis

Liability data are reported on a **calendar/accident year** basis, where earned premiums reported are for the calendar year, and incurred losses are reported for accidents that occurred within that calendar year regardless of when losses are paid or when the policy was effective/issued.

Physical damage data are reported on a **calendar year** basis, where all earned premium and incurred losses reported are for the calendar year.

Except:

California—Physical damage losses are reported on an accident year basis.

Limits

Losses are reported at total limits.

Loss Adjustment Expenses

Incurred losses include loss, and allocated and unallocated loss adjustment expenses (ALAE and ULAE).

Except:

AAIS—Collision and comprehensive loss data exclude ALAE.

California, Massachusetts, and Texas—Incurred losses exclude ULAE.

Loss Development

Incurring loss data are developed to **63 months** for:

- Bodily injury liability
- Personal injury protection (PIP)
- Combined single limit—bodily injury component
- Uninsured/underinsured motorist—bodily injury component

Except:

ISO—Bodily injury liability incurred losses are developed to **87 months**.

California—Bodily injury liability and uninsured/underinsured motorist incurred losses are developed to **39 months**.

Incurring loss data have been developed to **39 months** for:

- Property damage liability
- Medical payments
- Combined single limit—property damage liability component
- Uninsured/underinsured motorist—property damage component
- Other liability (not shown separately)

Physical damage (collision and comprehensive) coverage incurred losses are not developed.

Except:

Texas—Other liability incurred losses are developed to **63 months**, and collision and comprehensive incurred losses are developed to **27 months**.

California—collision and comprehensive incurred losses are developed to **27 months**.

Data Not Available – n/a

The lack of availability of data for Texas is denoted by “n/a” (i.e., Texas exposures). When data for Texas is not available, any calculations involving this data will also be denoted by “n/a” (i.e., Texas frequency; countrywide claims including Texas).

Dash (-)

Calculations in which the denominator is zero are denoted by a dash (-).

2011-2013 Auto Insurance Earned and Incurred Data State-Specific Information (General)

Voluntary Market Business and Residual Market Business

California

The 2013 California auto insurance data in these tables is preliminary. The California Department of Insurance performs a rigorous set of tests on the data each year to ensure accuracy. The tests are not completed until after the publication of this report. Any adjustments to California data, based on these tests, will appear in the next edition of this report.

District of Columbia

The District of Columbia is entirely urban. Loss results are not directly comparable to states with rural areas.

Illinois

To obtain more geographically specific data, contact the Illinois Department of Insurance.

Maryland

Maryland Automobile Insurance Fund (MAIF) data are included. The statutory purpose of MAIF's insured program is to provide auto insurance policies to those eligible Maryland residents unable to obtain insurance in the private market. Net premium income and investment income from these policies is available for the payment of claims and MAIF's administrative expenses. MAIF receives no state general fund appropriations, and the debts or obligations of MAIF are not deemed in any manner to be a department of the state or a pledge of its credit. MAIF is not structured as a residual market mechanism. Instead, it is the insurer of last resort for Maryland residents. See Section 20 of the Insurance Article of the Maryland Ann. Code for more details.

Massachusetts

Data for Massachusetts reflect Safe Driver Plan credits and surcharges for 2011-2013.

New Jersey

New Jersey is predominately urban. Results are not directly comparable to states with large rural areas.

Historically, New Jersey has paid two to four times the national average in dividends to policyholders and, at times, this has been as high as six times the national average, which would reduce the average expenditure and combined average premium for New Jersey consumers if dividends were included in premium.

North Carolina

North Carolina voluntary market data contain the residual market data, including all business written by designated agents.

Texas

The Texas Department of Insurance collects vehicle and policies-in-force information at the end of each calendar quarter for voluntary bodily injury liability, involuntary (residual) bodily injury liability and collision coverages. The average number of vehicles reported for policies in force is used as an approximation for written exposures.

Bodily Injury Liability

Bodily Injury Liability

All of the states require drivers operating a motor vehicle to be financially responsible for accidents up to a fixed dollar amount. Most of the states require this to be in the form of liability insurance purchased from an insurer. Insurance is the most popular means of meeting the requirements, even in those states allowing other options.

Bodily Injury Liability (BI) coverage pays damages for injury to another person(s), for which the insured driver is legally liable, through the ownership, maintenance, or use of a covered vehicle, up to the specified limits of the auto policy. The insurer also agrees to defend the insured and pay all legal defense costs. Defense costs are in addition to the policy limits.

The minimum required limits of coverage vary by state and are represented in the form ## / ## / ##, where the first number refers to the dollar limit (in thousands) of bodily injury liability coverage for each injured person, the second number refers to the total limit of BI coverage for all persons injured, and the third number refers to the property damage liability (PD) limit per accident.

For example, 10/20/5 means \$10,000 of bodily injury liability coverage for each injured person, subject to a limit of \$20,000 bodily injury coverage for all persons injured in an accident, \$5,000 in liability coverage for property damage. In most states, a policy can be purchased that contains a single limit of coverage for both bodily injury and property damage liability.¹

Auto tort insurance laws determine how liability is assigned in an accident. There are three types of auto insurance systems: 1) traditional tort; 2) no-fault; and 3) add-on.

In a traditional tort auto insurance system, an accident victim can sue the at-fault driver to recover economic or monetary damages (medical, wage loss, rehabilitation, funeral expenses, etc.) and general or “non-economic” damages (pain and suffering). Under tort systems, an insured can purchase medical

payments coverage² that provides compensation for their own medical and funeral benefits without regard to fault.

In a no-fault auto insurance system, losses must surpass a specified threshold before an injured person may sue for damages resulting from an accident. The threshold can be **monetary**—where tort restriction does not apply until damages are above a certain dollar amount—or it can be **verbal**—where tort restriction applies, except for injuries of the type and severity verbally stated in the law.

A few no-fault states have a **choice** system where the policyholder can retain unrestricted tort rights, or choose to limit his or her right to compensation for noneconomic damages in exchange for a lower liability premium.

In those states where limitations on recovery for non-economic or other damages are required, or offered as a choice, insurers will likely pay fewer BI claims at lower settlement amounts. The cost of liability coverage might be lower in these states.

Whether no-fault coverage is required or optional, a policyholder can purchase personal injury protection (PIP)³ coverage that provides the policyholder with a broader range of benefits for economic damages that cannot be recovered through a lawsuit. Depending on state law, PIP may be required or optional.⁴

Some of the states have laws that require auto insurers to offer PIP benefits but do not restrict the right of the policyholder to pursue a liability claim or lawsuit, as well. In these states, PIP is “**added on**” to the existing tort liability system, sometimes in the form of separate packages of PIP coverages similar to those sold in no-fault states, and sometimes by simply offering to add some wage replacement benefits to the medical and funeral benefits in medical payments coverage.

¹ See Combined Single Limit Liability, Page 67.

² See Medical Payments, Page 111.

³ See Personal Injury Protection, Page 95.

⁴ See State Laws, Page 226.

Bodily Injury Liability

State-Specific Information and Technical Notes

Voluntary Market Business and Residual Market Business

Bodily Injury Liability Data

Texas—Bodily injury liability data include data for the bodily injury component of a combined single limits policy.

Bodily Injury Liability—Required Limits

California—The minimum basic limit for bodily injury is 15/30. Eligible residents from all California counties that meet certain criteria may purchase a low-cost auto policy with a bodily injury limit of 10/20.

New Jersey—The minimum bodily injury limits for New Jersey are 15/30 with a standard \$250,000 PIP benefit. This is the coverage most insureds purchase. However, a “basic” policy also exists, whereby an insured can purchase \$15,000 of PIP benefits and no bodily injury liability or bodily injury limits of 10/10.

Bodily Injury—Earned Premiums

Massachusetts—Massachusetts Commonwealth Automobile Reinsurers (M-CAR) collects bodily injury liability, uninsured motorists, and medical payments data as a total premium. Some of the previous reports have included a calculated value for both uninsured motorists and medical payments premiums; however, due to the competitive nature of the rates in Massachusetts, it is not possible to project these values. Therefore, the bodily injury liability portion of this report includes both uninsured motorist and medical payments premiums.

Bodily Injury Liability Calculations—Loss Experience Results

Texas—Earned exposure and incurred claims data are not available, as indicated by “n/a.” Because the results for pure premium, frequency, and severity are calculated using earned exposures and incurred claims, there is no data in these columns for Texas.

Bodily Injury Liability—Loss Development

BI incurred losses have been developed to **63 months**.

Except:

California—BI incurred losses are developed to **39 months**.

Massachusetts—All BI losses include paid and outstanding losses with no adjustment for losses incurred but not reported.

ISO develops BI losses to **87 months**.

Table 6A

Bodily Injury Liability 2011-2013

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2013	2012	2011	2013	2012	2011
Alabama	473,757,456	437,651,177	433,055,240	3,298,069	3,182,153	3,141,102
Alaska	106,458,512	103,206,860	100,559,146	452,478	446,218	438,743
Arizona	882,297,660	814,033,308	784,893,417	3,847,080	3,725,299	3,715,726
Arkansas	272,793,505	265,016,331	264,491,589	1,758,697	1,740,095	1,718,552
California	4,979,374,565	4,776,553,436	4,841,504,931	24,439,267	24,095,149	23,767,656
Colorado	661,494,414	619,063,395	606,161,845	3,551,671	3,474,773	3,422,583
Connecticut	660,885,430	642,368,918	613,085,647	1,865,128	1,848,870	1,839,538
Delaware	173,405,400	166,933,996	157,123,769	554,390	544,991	539,216
District of Columbia	57,731,969	56,621,922	55,529,696	223,109	219,700	216,845
Florida	3,394,605,487	3,319,808,392	3,109,599,801	10,820,499	10,615,248	10,506,902
Georgia	1,303,886,590	1,164,480,585	1,087,425,599	6,022,969	5,932,199	5,860,230
Hawaii	104,153,287	105,184,006	107,556,603	770,552	757,920	744,702
Idaho	146,838,875	141,985,384	142,976,972	979,482	967,742	960,966
Illinois	1,287,551,710	1,268,591,526	1,263,820,097	6,572,296	6,522,989	6,486,695
Indiana	653,240,876	641,792,229	640,825,524	4,148,852	4,021,744	4,047,155
Iowa	255,277,237	251,708,855	252,553,832	2,240,102	2,209,978	2,187,526
Kansas	235,675,029	226,145,025	223,994,646	1,981,955	1,962,322	1,945,736
Kentucky	612,661,046	600,959,807	581,050,955	2,823,862	2,800,113	2,769,142
Louisiana	949,336,810	886,600,952	865,566,847	2,580,146	2,547,497	2,511,183
Maine	106,651,554	105,849,355	104,836,921	681,474	678,294	679,810
Maryland	900,609,685	894,426,962	864,821,792	3,721,480	3,675,297	3,626,405
Massachusetts	1,177,154,378	1,140,805,314	1,093,842,105	4,038,932	3,984,196	4,004,604
Michigan	540,116,048	465,113,018	435,215,844	5,188,732	5,133,052	5,009,308
Minnesota	415,324,113	403,560,940	402,855,810	3,586,783	3,531,459	3,502,489
Mississippi	307,910,019	293,326,814	281,244,334	1,736,142	1,709,919	1,675,524
Missouri	655,651,526	639,942,500	635,355,341	3,623,762	3,592,827	3,575,100
Montana	123,489,735	119,359,479	118,927,517	711,622	690,495	674,773
Nebraska	206,223,521	201,187,147	199,489,545	1,399,683	1,382,444	1,361,593
Nevada	554,524,731	520,300,419	505,507,710	1,602,611	1,578,957	1,545,726
New Hampshire	133,503,658	132,202,471	133,166,610	787,255	774,229	773,952
New Jersey	1,067,100,662	1,029,938,016	1,002,354,530	3,846,885	3,776,331	3,745,841
New Mexico	252,638,593	244,008,782	242,203,962	1,341,154	1,334,377	1,320,280
New York	2,163,348,663	2,129,001,385	2,090,586,496	7,908,242	7,840,457	7,793,204
North Carolina	1,135,538,643	1,176,869,003	1,173,385,728	6,776,660	6,913,534	6,834,286
North Dakota	42,185,921	39,748,793	38,377,926	496,363	480,589	463,739
Ohio	1,169,472,969	1,119,994,241	1,114,476,299	7,264,560	7,211,151	7,206,353
Oklahoma	451,526,835	433,571,492	414,263,539	2,389,202	2,356,854	2,339,813
Oregon	581,054,561	539,924,593	518,872,697	2,500,820	2,488,950	2,505,915
Pennsylvania	1,229,822,398	1,218,333,731	1,205,898,338	7,633,675	7,629,372	7,641,185
Rhode Island	179,468,228	178,548,690	174,772,888	529,263	529,144	527,929
South Carolina	728,734,493	692,947,031	654,259,962	3,262,505	3,213,319	3,169,947
South Dakota	78,281,163	73,910,508	72,558,226	628,583	611,133	600,205
Tennessee	672,412,109	637,499,415	614,921,017	4,004,437	3,950,736	3,901,690
Texas	3,178,551,421	2,944,596,766	2,858,336,169	n/a	n/a	n/a
Utah	307,247,972	292,710,002	284,293,065	1,634,556	1,608,904	1,582,602
Vermont	49,771,827	48,752,490	47,869,558	342,350	336,483	332,416
Virginia	1,026,245,515	995,576,103	973,859,440	5,765,640	5,739,632	5,705,432
Washington	953,231,093	916,300,867	910,574,907	3,956,602	3,908,036	3,894,442
West Virginia	292,028,523	290,917,493	289,616,272	1,227,043	1,226,332	1,217,900
Wisconsin	600,425,153	578,935,740	584,720,771	3,583,534	3,530,744	3,474,558
Wyoming	54,842,906	53,867,942	54,545,935	419,994	416,297	408,912
Countrywide	38,546,514,474	37,040,733,606	36,227,787,410	n/a	n/a	n/a
CW w/o Texas	35,367,963,053	34,096,136,840	33,369,451,241	171,521,148	169,448,544	167,916,131

Table 6B

Bodily Injury Liability 2011-2013

STATE	Incurred Losses			Incurred Claims		
	2013	2012	2011	2013	2012	2011
Alabama	389,762,985	367,291,593	340,706,648	27,446	26,032	24,984
Alaska	66,448,325	76,694,702	74,383,170	4,186	4,389	3,962
Arizona	695,494,236	669,626,646	666,589,229	50,541	50,899	50,076
Arkansas	197,826,447	202,756,491	191,179,846	19,443	19,411	19,226
California	3,381,962,117	3,282,652,896	3,089,441,146	223,067	228,039	217,616
Colorado	589,413,142	545,318,364	503,019,015	28,710	28,110	27,783
Connecticut	500,323,315	512,783,460	524,354,262	26,175	26,233	26,788
Delaware	137,112,110	128,003,377	128,187,236	8,669	8,390	8,499
District of Columbia	48,621,437	46,679,561	44,532,703	4,585	4,390	4,492
Florida	2,616,302,536	2,507,228,892	2,472,408,154	134,448	132,130	140,312
Georgia	1,256,870,022	1,191,880,520	1,065,959,475	96,617	93,026	88,679
Hawaii	54,561,961	54,633,280	52,350,026	1,921	2,171	2,071
Idaho	98,981,981	95,137,777	96,592,373	8,068	8,129	7,963
Illinois	950,624,720	963,257,037	936,272,446	56,076	55,850	55,453
Indiana	493,034,705	500,315,407	451,769,776	29,369	30,178	29,120
Iowa	184,111,028	181,931,527	161,251,404	11,887	12,146	11,471
Kansas	173,703,641	184,352,950	164,014,377	7,758	8,239	7,807
Kentucky	477,934,418	486,765,687	457,220,448	29,993	29,726	28,644
Louisiana	803,139,187	798,203,758	739,271,281	58,904	57,766	54,888
Maine	81,113,164	72,222,283	68,578,344	4,415	4,386	4,280
Maryland	727,272,177	707,541,450	698,246,069	66,224	65,780	65,835
Massachusetts	623,982,791	623,329,558	642,796,021	52,356	51,758	53,247
Michigan	398,263,737	391,401,427	403,230,392	7,520	7,554	8,024
Minnesota	287,886,076	274,412,683	269,246,194	12,376	11,814	11,695
Mississippi	246,745,191	232,654,704	240,065,669	17,068	16,681	16,925
Missouri	462,263,730	459,663,011	450,770,480	31,999	32,782	32,563
Montana	81,193,839	76,804,158	75,644,905	4,581	4,418	4,391
Nebraska	153,304,437	139,550,997	133,158,780	9,241	9,247	8,987
Nevada	465,056,198	464,734,879	438,683,396	27,218	27,121	25,295
New Hampshire	99,312,461	105,492,548	102,800,987	5,284	5,466	5,462
New Jersey	759,524,824	795,382,968	833,499,938	25,580	26,367	27,243
New Mexico	205,174,800	194,546,884	177,616,440	14,935	14,846	14,727
New York	1,748,428,002	1,693,538,511	1,706,112,182	52,719	53,208	56,163
North Carolina	858,865,353	891,910,210	874,454,743	84,861	92,018	90,559
North Dakota	24,913,626	26,837,382	25,277,086	996	934	894
Ohio	867,579,803	861,129,592	830,008,074	77,120	78,838	80,258
Oklahoma	303,669,000	302,488,303	291,552,877	24,776	25,296	24,583
Oregon	453,468,403	462,599,864	437,797,982	32,589	34,901	34,233
Pennsylvania	895,566,168	889,462,409	894,318,871	46,853	48,042	49,152
Rhode Island	146,980,803	145,061,429	150,715,028	10,164	10,428	10,919
South Carolina	614,971,662	575,209,063	553,234,799	56,321	54,803	55,058
South Dakota	58,419,979	53,332,313	50,755,427	2,847	2,778	2,882
Tennessee	505,744,760	499,499,731	477,184,371	31,573	31,827	30,845
Texas	2,180,578,708	2,221,990,333	1,981,289,541	n/a	n/a	n/a
Utah	234,710,517	241,527,751	218,471,798	15,990	16,796	15,688
Vermont	37,246,823	32,824,742	33,647,156	1,991	1,942	2,113
Virginia	803,379,739	789,624,714	768,247,241	61,482	62,511	62,093
Washington	804,690,031	765,660,927	728,763,693	49,141	51,283	49,556
West Virginia	169,770,349	181,135,817	185,439,974	11,651	12,534	13,072
Wisconsin	476,565,062	480,742,968	448,679,535	22,432	22,576	20,914
Wyoming	33,700,066	34,727,108	32,474,021	2,086	2,063	2,117
Countrywide	28,926,570,592	28,482,554,642	27,382,265,029	n/a	n/a	n/a
CW w/o Texas	26,745,991,884	26,260,564,309	25,400,975,488	1,692,252	1,706,252	1,689,607

Table 6C

Bodily Injury Liability 2011-2013

STATE	Voluntary Business					
	Pure Premium			Loss Ratio		
	2013	2012	2011	2013	2012	2011
Alabama	118.18	115.42	108.47	82.27	83.92	78.68
Alaska	146.85	171.88	169.54	62.42	74.31	73.97
Arizona	180.78	179.75	179.40	78.83	82.26	84.93
Arkansas	112.48	116.52	111.24	72.52	76.51	72.28
California	138.38	136.24	129.99	67.92	68.72	63.81
Colorado	165.95	156.94	146.97	89.10	88.09	82.98
Connecticut	268.25	277.35	285.05	75.71	79.83	85.53
Delaware	247.32	234.87	237.73	79.07	76.68	81.58
District of Columbia	217.93	212.47	205.37	84.22	82.44	80.20
Florida	241.79	236.19	235.31	77.07	75.52	79.51
Georgia	208.68	200.92	181.90	96.39	102.35	98.03
Hawaii	70.81	72.08	70.30	52.39	51.94	48.67
Idaho	101.06	98.31	100.52	67.41	67.01	67.56
Illinois	144.64	147.67	144.34	73.83	75.93	74.08
Indiana	118.84	124.40	111.63	75.48	77.96	70.50
Iowa	82.19	82.32	73.71	72.12	72.28	63.85
Kansas	87.64	93.95	84.29	73.70	81.52	73.22
Kentucky	169.25	173.84	165.11	78.01	81.00	78.69
Louisiana	311.28	313.33	294.39	84.60	90.03	85.41
Maine	119.03	106.48	100.88	76.05	68.23	65.41
Maryland	195.43	192.51	192.54	80.75	79.11	80.74
Massachusetts	154.49	156.45	160.51	53.01	54.64	58.76
Michigan	76.76	76.25	80.50	73.74	84.15	92.65
Minnesota	80.26	77.71	76.87	69.32	68.00	66.83
Mississippi	142.12	136.06	143.28	80.14	79.32	85.36
Missouri	127.56	127.94	126.09	70.50	71.83	70.95
Montana	114.10	111.23	112.10	65.75	64.35	63.61
Nebraska	109.53	100.95	97.80	74.34	69.36	66.75
Nevada	290.19	294.33	283.80	83.87	89.32	86.78
New Hampshire	126.15	136.25	132.83	74.39	79.80	77.20
New Jersey	197.44	210.62	222.51	71.18	77.23	83.15
New Mexico	152.98	145.80	134.53	81.21	79.73	73.33
New York	221.09	216.00	218.92	80.82	79.55	81.61
North Carolina	126.74	129.01	127.95	75.64	75.79	74.52
North Dakota	50.19	55.84	54.51	59.06	67.52	65.86
Ohio	119.43	119.42	115.18	74.19	76.89	74.48
Oklahoma	127.10	128.34	124.61	67.25	69.77	70.38
Oregon	181.33	185.86	174.71	78.04	85.68	84.37
Pennsylvania	117.32	116.58	117.04	72.82	73.01	74.16
Rhode Island	277.71	274.14	285.48	81.90	81.24	86.23
South Carolina	188.50	179.01	174.52	84.39	83.01	84.56
South Dakota	92.94	87.27	84.56	74.63	72.16	69.95
Tennessee	126.30	126.43	122.30	75.21	78.35	77.60
Texas	n/a	n/a	n/a	68.60	75.46	69.32
Utah	143.59	150.12	138.05	76.39	82.51	76.85
Vermont	108.80	97.55	101.22	74.84	67.33	70.29
Virginia	139.34	137.57	134.65	78.28	79.31	78.89
Washington	203.38	195.92	187.13	84.42	83.56	80.03
West Virginia	138.36	147.71	152.26	58.13	62.26	64.03
Wisconsin	132.99	136.16	129.13	79.37	83.04	76.73
Wyoming	80.24	83.42	79.42	61.45	64.47	59.54
Countrywide	n/a	n/a	n/a	75.04	76.90	75.58
CW w/o Texas	155.93	154.98	151.27	75.62	77.02	76.12

Table 6D

Bodily Injury Liability 2011-2013

STATE	Voluntary Business					
	Frequency			Severity		
	2013	2012	2011	2013	2012	2011
Alabama	0.83	0.82	0.80	14,201.09	14,109.23	13,636.99
Alaska	0.93	0.98	0.90	15,873.94	17,474.30	18,774.15
Arizona	1.31	1.37	1.35	13,760.99	13,155.99	13,311.55
Arkansas	1.11	1.12	1.12	10,174.69	10,445.44	9,943.82
California	0.91	0.95	0.92	15,161.19	14,395.14	14,196.76
Colorado	0.81	0.81	0.81	20,529.89	19,399.44	18,105.28
Connecticut	1.40	1.42	1.46	19,114.55	19,547.27	19,574.22
Delaware	1.56	1.54	1.58	15,816.37	15,256.66	15,082.63
District of Columbia	2.06	2.00	2.07	10,604.46	10,633.16	9,913.78
Florida	1.24	1.24	1.34	19,459.59	18,975.47	17,620.79
Georgia	1.60	1.57	1.51	13,008.79	12,812.34	12,020.43
Hawaii	0.25	0.29	0.28	28,402.89	25,165.03	25,277.66
Idaho	0.82	0.84	0.83	12,268.47	11,703.50	12,130.15
Illinois	0.85	0.86	0.85	16,952.43	17,247.22	16,884.07
Indiana	0.71	0.75	0.72	16,787.59	16,578.81	15,514.07
Iowa	0.53	0.55	0.52	15,488.44	14,978.72	14,057.31
Kansas	0.39	0.42	0.40	22,390.26	22,375.65	21,008.63
Kentucky	1.06	1.06	1.03	15,934.87	16,375.08	15,962.17
Louisiana	2.28	2.27	2.19	13,634.71	13,817.88	13,468.72
Maine	0.65	0.65	0.63	18,372.18	16,466.55	16,022.98
Maryland	1.78	1.79	1.82	10,982.00	10,756.18	10,606.00
Massachusetts	1.30	1.30	1.33	11,918.08	12,043.15	12,071.97
Michigan	0.14	0.15	0.16	52,960.60	51,813.80	50,253.04
Minnesota	0.35	0.33	0.33	23,261.64	23,227.75	23,022.33
Mississippi	0.98	0.98	1.01	14,456.60	13,947.29	14,184.09
Missouri	0.88	0.91	0.91	14,446.19	14,021.81	13,843.03
Montana	0.64	0.64	0.65	17,724.04	17,384.37	17,227.26
Nebraska	0.66	0.67	0.66	16,589.59	15,091.49	14,816.82
Nevada	1.70	1.72	1.64	17,086.35	17,135.61	17,342.69
New Hampshire	0.67	0.71	0.71	18,794.94	19,299.77	18,821.13
New Jersey	0.66	0.70	0.73	29,692.14	30,165.85	30,595.01
New Mexico	1.11	1.11	1.12	13,737.85	13,104.33	12,060.60
New York	0.67	0.68	0.72	33,165.04	31,828.64	30,377.87
North Carolina	1.25	1.33	1.33	10,120.85	9,692.78	9,656.19
North Dakota	0.20	0.19	0.19	25,013.68	28,733.81	28,274.15
Ohio	1.06	1.09	1.11	11,249.74	10,922.77	10,341.75
Oklahoma	1.04	1.07	1.05	12,256.58	11,957.95	11,859.94
Oregon	1.30	1.40	1.37	13,914.77	13,254.63	12,788.77
Pennsylvania	0.61	0.63	0.64	19,114.38	18,514.27	18,194.96
Rhode Island	1.92	1.97	2.07	14,460.92	13,910.76	13,803.01
South Carolina	1.73	1.71	1.74	10,919.05	10,495.94	10,048.22
South Dakota	0.45	0.45	0.48	20,519.84	19,198.10	17,611.18
Tennessee	0.79	0.81	0.79	16,018.27	15,694.21	15,470.40
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.98	1.04	0.99	14,678.58	14,380.08	13,926.05
Vermont	0.58	0.58	0.64	18,707.60	16,902.54	15,923.88
Virginia	1.07	1.09	1.09	13,066.91	12,631.77	12,372.53
Washington	1.24	1.31	1.27	16,375.13	14,930.11	14,705.86
West Virginia	0.95	1.02	1.07	14,571.31	14,451.56	14,186.04
Wisconsin	0.63	0.64	0.60	21,244.88	21,294.43	21,453.55
Wyoming	0.50	0.50	0.52	16,155.35	16,833.30	15,339.64
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	0.99	1.01	1.01	15,804.97	15,390.79	15,033.66

Table 7A

Bodily Injury Liability 2011-2013

STATE	Residual Business					
	Earned Premiums			Earned Exposures		
	2013	2012	2011	2013	2012	2011
Alabama	940	439	730	1	0	1
Alaska	4,392	7,039	16,562	5	8	18
Arizona	0	250	1,330	0	1	5
Arkansas	1,714	921	2,866	2	2	2
California	395,340	472,820	605,289	597	692	870
Colorado	0	0	0	0	0	0
Connecticut	149,499	144,437	178,820	182	179	224
Delaware	394	1,706	1,695	0	2	2
District of Columbia	123,272	128,242	125,975	139	145	146
Florida	377,564	287,814	87,294	461	384	114
Georgia	0	0	0	0	0	0
Hawaii	1,211,842	1,381,821	1,674,212	1,375	1,671	2,101
Idaho	46	2,520	6,494	0	7	15
Illinois	175,493	227,016	269,549	514	670	820
Indiana	2,773	809	209	5	2	2
Iowa	4,156	3,667	5,465	12	15	27
Kansas	389,356	422,122	413,388	1,671	1,748	1,716
Kentucky	121,007	27,128	12,436	199	39	17
Louisiana	1,135	180	1,264	1	0	1
Maine	4,496	6,187	7,233	10	15	15
Maryland	21,622,482	23,662,003	27,184,852	41,497	45,164	59,346
Massachusetts	49,135,273	53,250,200	50,487,172	91,288	103,624	102,506
Michigan	1,387,093	218,242	103,645	5,349	732	310
Minnesota	7,141	4,399	1,734	18	10	4
Mississippi	7,782	13,056	19,480	13	18	30
Missouri	4,445	7,657	9,563	12	20	21
Montana	10,508	26,251	31,828	23	72	87
Nebraska	1,202	663	102	1	1	0
Nevada	606	1,059	8,651	2	2	12
New Hampshire	32,138	30,574	71,910	41	48	107
New Jersey	9,402,312	13,217,727	18,929,645	9,313	13,935	22,033
New Mexico	868	770	3,178	1	1	8
New York	26,256,839	33,349,711	40,449,508	52,961	70,680	90,406
North Carolina	0	0	0	0	0	0
North Dakota	1,464	917	1,175	2	1	2
Ohio	0	0	0	0	0	0
Oklahoma	8,546	6,406	7,932	16	15	26
Oregon	109	1,427	2,303	1	2	3
Pennsylvania	1,705,263	1,945,478	2,466,015	6,994	8,121	10,359
Rhode Island	7,210,500	5,952,481	5,361,271	10,234	8,551	7,762
South Carolina	297	0	55	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	7,351	7,611	6,184	9	12	11
Texas	1,134,647	1,271,484	1,361,615	n/a	n/a	n/a
Utah	3,356	283	553	5	0	1
Vermont	29,348	48,757	73,214	53	87	136
Virginia	299,912	366,832	432,514	527	660	796
Washington	0	0	0	0	0	0
West Virginia	11,102	11,931	12,455	12	11	11
Wisconsin	389	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	121,244,392	136,511,037	150,437,365	n/a	n/a	n/a
CW w/o Texas	120,109,745	135,239,553	149,075,750	223,546	257,347	300,073

Table 7B

Bodily Injury Liability 2011-2013

STATE	Residual Business					
	Incurred Losses			Incurred Claims		
	2013	2012	2011	2013	2012	2011
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	406,123	191,488	243,801	30	20	26
Colorado	0	0	0	0	0	0
Connecticut	196,731	67,580	209,691	18	3	11
Delaware	0	0	0	0	0	0
District of Columbia	94,896	171,333	160,894	8	20	12
Florida	426,646	415,825	60,845	57	37	5
Georgia	0	0	0	0	0	0
Hawaii	295,057	527,216	588,693	46	79	109
Idaho	0	0	0	0	0	0
Illinois	50,813	338,871	375,194	8	20	20
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	269,767	665,266	160,644	15	19	17
Kentucky	80,901	12,904	0	3	1	0
Louisiana	0	0	0	0	0	0
Maine	61,310	0	0	2	0	0
Maryland	20,128,386	22,094,401	25,284,361	2,697	3,047	3,726
Massachusetts	38,754,818	48,412,707	45,788,810	4,119	4,860	5,009
Michigan	534,447	62,456	0	23	7	0
Minnesota	0	32,945	0	0	1	0
Mississippi	0	0	0	0	0	0
Missouri	0	7,106	0	0	1	0
Montana	0	3,519	57,830	0	1	1
Nebraska	10,789	0	0	2	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	6,513,042	5,574,643	10,362,829	298	315	623
New Mexico	0	0	0	0	0	0
New York	28,648,760	37,368,311	49,703,797	1,420	1,956	2,674
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	950	0	0	1	0
Oregon	0	0	0	0	0	0
Pennsylvania	1,896,256	1,891,957	2,069,146	150	131	170
Rhode Island	7,241,259	6,174,337	5,897,548	673	596	629
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	1,952	0	0	1	0
Texas	919,055	1,101,966	1,165,360	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	4,940	0	0	2
Virginia	495,548	199,310	156,310	24	22	21
Washington	0	0	0	0	0	0
West Virginia	124,737	23,692	5,200	1	3	1
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	107,149,341	125,340,735	142,295,893	n/a	n/a	n/a
CW w/o Texas	106,230,286	124,238,769	141,130,533	9,594	11,141	13,056

Table 7C

Bodily Injury Liability 2011-2013

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2013	2012	2011	2013	2012	2011
Alabama	0.00	-	0.00	0.00	0.00	0.00
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	-	0.00	0.00	-	0.00	0.00
Arkansas	0.00	0.00	0.00	0.00	0.00	0.00
California	680.27	276.72	280.23	102.73	40.50	40.28
Colorado	-	-	-	-	-	-
Connecticut	1,080.94	377.54	936.12	131.59	46.79	117.26
Delaware	-	0.00	0.00	0.00	0.00	0.00
District of Columbia	682.71	1,181.61	1,102.01	76.98	133.60	127.72
Florida	925.48	1,082.88	533.73	113.00	144.48	69.70
Georgia	-	-	-	-	-	-
Hawaii	214.59	315.51	280.20	24.35	38.15	35.16
Idaho	-	0.00	0.00	0.00	0.00	0.00
Illinois	98.86	505.78	457.55	28.95	149.27	139.19
Indiana	0.00	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	161.44	380.59	93.62	69.29	157.60	38.86
Kentucky	406.54	330.87	0.00	66.86	47.57	0.00
Louisiana	0.00	-	0.00	0.00	0.00	0.00
Maine	6,131.00	0.00	0.00	1,363.66	0.00	0.00
Maryland	485.06	489.20	426.05	93.09	93.38	93.01
Massachusetts	424.53	467.20	446.69	78.87	90.92	90.69
Michigan	99.92	85.32	0.00	38.53	28.62	0.00
Minnesota	0.00	3,294.50	0.00	0.00	748.92	0.00
Mississippi	0.00	0.00	0.00	0.00	0.00	0.00
Missouri	0.00	355.30	0.00	0.00	92.80	0.00
Montana	0.00	48.88	664.71	0.00	13.41	181.70
Nebraska	10,789.00	0.00	-	897.59	0.00	0.00
Nevada	0.00	0.00	0.00	0.00	0.00	0.00
New Hampshire	0.00	0.00	0.00	0.00	0.00	0.00
New Jersey	699.35	400.05	470.33	69.27	42.18	54.74
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	540.94	528.70	549.78	109.11	112.05	122.88
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	-	-	-	-	-	-
Oklahoma	0.00	63.33	0.00	0.00	14.83	0.00
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	271.13	232.97	199.74	111.20	97.25	83.91
Rhode Island	707.57	722.06	759.80	100.43	103.73	110.00
South Carolina	-	-	-	0.00	-	0.00
South Dakota	-	-	-	-	-	-
Tennessee	0.00	162.67	0.00	0.00	25.65	0.00
Texas	n/a	n/a	n/a	81.00	86.67	85.59
Utah	0.00	-	0.00	0.00	0.00	0.00
Vermont	0.00	0.00	36.32	0.00	0.00	6.75
Virginia	940.32	301.98	196.37	165.23	54.33	36.14
Washington	-	-	-	-	-	-
West Virginia	10,394.75	2,153.82	472.73	1,123.55	198.58	41.75
Wisconsin	-	-	-	0.00	-	-
Wyoming	-	-	-	-	-	-
Countrywide	n/a	n/a	n/a	88.37	91.82	94.59
CW w/o Texas	475.21	482.77	470.32	88.44	91.87	94.67

Table 7D

Bodily Injury Liability 2011-2013

STATE	Residual Business					
	Frequency			Severity		
	2013	2012	2011	2013	2012	2011
Alabama	0.00	-	0.00	-	-	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	-	0.00	0.00	-	-	-
Arkansas	0.00	0.00	0.00	-	-	-
California	5.03	2.89	2.99	13,537.43	9,574.40	9,376.96
Colorado	-	-	-	-	-	-
Connecticut	9.89	1.68	4.91	10,929.50	22,526.67	19,062.82
Delaware	-	0.00	0.00	-	-	-
District of Columbia	5.76	13.79	8.22	11,862.00	8,566.65	13,407.83
Florida	12.36	9.64	4.39	7,485.02	11,238.51	12,169.00
Georgia	-	-	-	-	-	-
Hawaii	3.35	4.73	5.19	6,414.28	6,673.62	5,400.85
Idaho	-	0.00	0.00	-	-	-
Illinois	1.56	2.99	2.44	6,351.63	16,943.55	18,759.70
Indiana	0.00	0.00	0.00	-	-	-
Iowa	0.00	0.00	0.00	-	-	-
Kansas	0.90	1.09	0.99	17,984.47	35,014.00	9,449.65
Kentucky	1.51	2.56	0.00	26,967.00	12,904.00	-
Louisiana	0.00	-	0.00	-	-	-
Maine	20.00	0.00	0.00	30,655.00	-	-
Maryland	6.50	6.75	6.28	7,463.25	7,251.20	6,785.93
Massachusetts	4.51	4.69	4.89	9,408.79	9,961.46	9,141.31
Michigan	0.43	0.96	0.00	23,236.83	8,922.29	-
Minnesota	0.00	10.00	0.00	-	32,945.00	-
Mississippi	0.00	0.00	0.00	-	-	-
Missouri	0.00	5.00	0.00	-	7,106.00	-
Montana	0.00	1.39	1.15	-	3,519.00	57,830.00
Nebraska	200.00	0.00	-	5,394.50	-	-
Nevada	0.00	0.00	0.00	-	-	-
New Hampshire	0.00	0.00	0.00	-	-	-
New Jersey	3.20	2.26	2.83	21,855.85	17,697.28	16,633.75
New Mexico	0.00	0.00	0.00	-	-	-
New York	2.68	2.77	2.96	20,175.18	19,104.45	18,587.81
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	0.00	6.67	0.00	-	950.00	-
Oregon	0.00	0.00	0.00	-	-	-
Pennsylvania	2.14	1.61	1.64	12,641.71	14,442.42	12,171.45
Rhode Island	6.58	6.97	8.10	10,759.67	10,359.63	9,376.07
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	0.00	8.33	0.00	-	1,952.00	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.00	-	0.00	-	-	-
Vermont	0.00	0.00	1.47	-	-	2,470.00
Virginia	4.55	3.33	2.64	20,647.83	9,059.55	7,443.33
Washington	-	-	-	-	-	-
West Virginia	8.33	27.27	9.09	124,737.00	7,897.33	5,200.00
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	4.29	4.33	4.35	11,072.58	11,151.49	10,809.63

Table 8A

Bodily Injury Liability 2011-2013

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2013	2012	2011	2013	2012	2011
Alabama	473,758,396	437,651,616	433,055,970	3,298,070	3,182,153	3,141,103
Alaska	106,462,904	103,213,899	100,575,708	452,483	446,226	438,761
Arizona	882,297,660	814,033,558	784,894,747	3,847,080	3,725,300	3,715,731
Arkansas	272,795,219	265,017,252	264,494,455	1,758,699	1,740,097	1,718,554
California	4,979,769,905	4,777,026,256	4,842,110,220	24,439,864	24,095,841	23,768,526
Colorado	661,494,414	619,063,395	606,161,845	3,551,671	3,474,773	3,422,583
Connecticut	661,034,929	642,513,355	613,264,467	1,865,310	1,849,049	1,839,762
Delaware	173,405,794	166,935,702	157,125,464	554,390	544,993	539,218
District of Columbia	57,855,241	56,750,164	55,655,671	223,248	219,845	216,991
Florida	3,394,983,051	3,320,096,206	3,109,687,095	10,820,960	10,615,632	10,507,016
Georgia	1,303,886,590	1,164,480,585	1,087,425,599	6,022,969	5,932,199	5,860,230
Hawaii	105,365,129	106,565,827	109,230,815	771,927	759,591	746,803
Idaho	146,838,921	141,987,904	142,983,466	979,482	967,749	960,981
Illinois	1,287,727,203	1,268,818,542	1,264,089,646	6,572,810	6,523,659	6,487,515
Indiana	653,243,649	641,793,038	640,825,733	4,148,857	4,021,746	4,047,157
Iowa	255,281,393	251,712,522	252,559,297	2,240,114	2,209,993	2,187,553
Kansas	236,064,385	226,567,147	224,408,034	1,983,626	1,964,070	1,947,452
Kentucky	612,782,053	600,986,935	581,063,391	2,824,061	2,800,152	2,769,159
Louisiana	949,337,945	886,601,132	865,568,111	2,580,147	2,547,497	2,511,184
Maine	106,656,050	105,855,542	104,844,154	681,484	678,309	679,825
Maryland	922,232,167	918,088,965	892,006,644	3,762,977	3,720,461	3,685,751
Massachusetts	1,226,289,651	1,194,055,514	1,144,329,277	4,130,220	4,087,820	4,107,110
Michigan	541,503,141	465,331,260	435,319,489	5,194,081	5,133,784	5,009,618
Minnesota	415,331,254	403,565,339	402,857,544	3,586,801	3,531,469	3,502,493
Mississippi	307,917,801	293,339,870	281,263,814	1,736,155	1,709,937	1,675,554
Missouri	655,655,971	639,950,157	635,364,904	3,623,774	3,592,847	3,575,121
Montana	123,500,243	119,385,730	118,959,345	711,645	690,567	674,860
Nebraska	206,224,723	201,187,810	199,489,647	1,399,684	1,382,445	1,361,593
Nevada	554,525,337	520,301,478	505,516,361	1,602,613	1,578,959	1,545,738
New Hampshire	133,535,796	132,233,045	133,238,520	787,296	774,277	774,059
New Jersey	1,076,502,974	1,043,155,743	1,021,284,175	3,856,198	3,790,266	3,767,874
New Mexico	252,639,461	244,009,552	242,207,140	1,341,155	1,334,378	1,320,288
New York	2,189,605,502	2,162,351,096	2,131,036,004	7,961,203	7,911,137	7,883,610
North Carolina	1,135,538,643	1,176,869,003	1,173,385,728	6,776,660	6,913,534	6,834,286
North Dakota	42,187,385	39,749,710	38,379,101	496,365	480,590	463,741
Ohio	1,169,472,969	1,119,994,241	1,114,476,299	7,264,560	7,211,151	7,206,353
Oklahoma	451,535,381	433,577,898	414,271,471	2,389,218	2,356,869	2,339,839
Oregon	581,054,670	539,926,020	518,875,000	2,500,821	2,488,952	2,505,918
Pennsylvania	1,231,527,661	1,220,279,209	1,208,364,353	7,640,669	7,637,493	7,651,544
Rhode Island	186,678,728	184,501,171	180,134,159	539,497	537,695	535,691
South Carolina	728,734,790	692,947,031	654,260,017	3,262,505	3,213,319	3,169,947
South Dakota	78,281,163	73,910,508	72,558,226	628,583	611,133	600,205
Tennessee	672,419,460	637,507,026	614,927,201	4,004,446	3,950,748	3,901,701
Texas	3,179,686,068	2,945,868,250	2,859,697,784	n/a	n/a	n/a
Utah	307,251,328	292,710,285	284,293,618	1,634,561	1,608,904	1,582,603
Vermont	49,801,175	48,801,247	47,942,772	342,403	336,570	332,552
Virginia	1,026,545,427	995,942,935	974,291,954	5,766,167	5,740,292	5,706,228
Washington	953,231,093	916,300,867	910,574,907	3,956,602	3,908,036	3,894,442
West Virginia	292,039,625	290,929,424	289,628,727	1,227,055	1,226,343	1,217,911
Wisconsin	600,425,542	578,935,740	584,720,771	3,583,534	3,530,744	3,474,558
Wyoming	54,842,906	53,867,942	54,545,935	419,994	416,297	408,912
Countrywide	38,667,758,866	37,177,244,643	36,378,224,775	n/a	n/a	n/a
CW w/o Texas	35,488,072,798	34,231,376,393	33,518,526,991	171,744,694	169,705,891	168,216,204

Table 8B

Bodily Injury Liability 2011-2013

STATE	Total Business					
	Incurred Losses			Incurred Claims		
	2013	2012	2011	2013	2012	2011
Alabama	389,762,985	367,291,593	340,706,648	27,446	26,032	24,984
Alaska	66,448,325	76,694,702	74,383,170	4,186	4,389	3,962
Arizona	695,494,236	669,626,646	666,589,229	50,541	50,899	50,076
Arkansas	197,826,447	202,756,491	191,179,846	19,443	19,411	19,226
California	3,382,368,240	3,282,844,384	3,089,684,947	223,097	228,059	217,642
Colorado	589,413,142	545,318,364	503,019,015	28,710	28,110	27,783
Connecticut	500,520,046	512,851,040	524,563,953	26,193	26,236	26,799
Delaware	137,112,110	128,003,377	128,187,236	8,669	8,390	8,499
District of Columbia	48,716,333	46,850,894	44,693,597	4,593	4,410	4,504
Florida	2,616,729,182	2,507,644,717	2,472,468,999	134,505	132,167	140,317
Georgia	1,256,870,022	1,191,880,520	1,065,959,475	96,617	93,026	88,679
Hawaii	54,857,018	55,160,496	52,938,719	1,967	2,250	2,180
Idaho	98,981,981	95,137,777	96,592,373	8,068	8,129	7,963
Illinois	950,675,533	963,595,908	936,647,640	56,084	55,870	55,473
Indiana	493,034,705	500,315,407	451,769,776	29,369	30,178	29,120
Iowa	184,111,028	181,931,527	161,251,404	11,887	12,146	11,471
Kansas	173,973,408	185,018,216	164,175,021	7,773	8,258	7,824
Kentucky	478,015,319	486,778,591	457,220,448	29,996	29,727	28,644
Louisiana	803,139,187	798,203,758	739,271,281	58,904	57,766	54,888
Maine	81,174,474	72,222,283	68,578,344	4,417	4,386	4,280
Maryland	747,400,563	729,635,851	723,530,430	68,921	68,827	69,561
Massachusetts	662,737,609	671,742,265	688,584,831	56,475	56,618	58,256
Michigan	398,798,184	391,463,883	403,230,392	7,543	7,561	8,024
Minnesota	287,886,076	274,445,628	269,246,194	12,376	11,815	11,695
Mississippi	246,745,191	232,654,704	240,065,669	17,068	16,681	16,925
Missouri	462,263,730	459,670,117	450,770,480	31,999	32,783	32,563
Montana	81,193,839	76,807,677	75,702,735	4,581	4,419	4,392
Nebraska	153,315,226	139,550,997	133,158,780	9,243	9,247	8,987
Nevada	465,056,198	464,734,879	438,683,396	27,218	27,121	25,295
New Hampshire	99,312,461	105,492,548	102,800,987	5,284	5,466	5,462
New Jersey	766,037,866	800,957,611	843,862,767	25,878	26,682	27,866
New Mexico	205,174,800	194,546,884	177,616,440	14,935	14,846	14,727
New York	1,777,076,762	1,730,906,822	1,755,815,979	54,139	55,164	58,837
North Carolina	858,865,353	891,910,210	874,454,743	84,861	92,018	90,559
North Dakota	24,913,626	26,837,382	25,277,086	996	934	894
Ohio	867,579,803	861,129,592	830,008,074	77,120	78,838	80,258
Oklahoma	303,669,000	302,489,253	291,552,877	24,776	25,297	24,583
Oregon	453,468,403	462,599,864	437,797,982	32,589	34,901	34,233
Pennsylvania	897,462,424	891,354,366	896,388,017	47,003	48,173	49,322
Rhode Island	154,222,062	151,235,766	156,612,576	10,837	11,024	11,548
South Carolina	614,971,662	575,209,063	553,234,799	56,321	54,803	55,058
South Dakota	58,419,979	53,332,313	50,755,427	2,847	2,778	2,882
Tennessee	505,744,760	499,501,683	477,184,371	31,573	31,828	30,845
Texas	2,181,497,763	2,223,092,299	1,982,454,901	n/a	n/a	n/a
Utah	234,710,517	241,527,751	218,471,798	15,990	16,796	15,688
Vermont	37,246,823	32,824,742	33,652,096	1,991	1,942	2,115
Virginia	803,875,287	789,824,024	768,403,551	61,506	62,533	62,114
Washington	804,690,031	765,660,927	728,763,693	49,141	51,283	49,556
West Virginia	169,895,086	181,159,509	185,445,174	11,652	12,537	13,073
Wisconsin	476,565,062	480,742,968	448,679,535	22,432	22,576	20,914
Wyoming	33,700,066	34,727,108	32,474,021	2,086	2,063	2,117
Countrywide	29,033,719,933	28,607,895,377	27,524,560,922	n/a	n/a	n/a
CW w/o Texas	26,852,222,170	26,384,803,078	25,542,106,021	1,701,846	1,717,393	1,702,663

Table 8C

Bodily Injury Liability 2011-2013

STATE	Total Business					
	Pure Premiums			Loss Ratio		
	2013	2012	2011	2013	2012	2011
Alabama	118.18	115.42	108.47	82.27	83.92	78.67
Alaska	146.85	171.87	169.53	62.41	74.31	73.96
Arizona	180.78	179.75	179.40	78.83	82.26	84.93
Arkansas	112.48	116.52	111.24	72.52	76.51	72.28
California	138.40	136.24	129.99	67.92	68.72	63.81
Colorado	165.95	156.94	146.97	89.10	88.09	82.98
Connecticut	268.33	277.36	285.13	75.72	79.82	85.54
Delaware	247.32	234.87	237.73	79.07	76.68	81.58
District of Columbia	218.22	213.11	205.97	84.20	82.56	80.30
Florida	241.82	236.22	235.32	77.08	75.53	79.51
Georgia	208.68	200.92	181.90	96.39	102.35	98.03
Hawaii	71.07	72.62	70.89	52.06	51.76	48.47
Idaho	101.06	98.31	100.51	67.41	67.00	67.55
Illinois	144.64	147.71	144.38	73.83	75.94	74.10
Indiana	118.84	124.40	111.63	75.47	77.96	70.50
Iowa	82.19	82.32	73.71	72.12	72.28	63.85
Kansas	87.70	94.20	84.30	73.70	81.66	73.16
Kentucky	169.27	173.84	165.11	78.01	81.00	78.69
Louisiana	311.28	313.33	294.39	84.60	90.03	85.41
Maine	119.11	106.47	100.88	76.11	68.23	65.41
Maryland	198.62	196.11	196.30	81.04	79.47	81.11
Massachusetts	160.46	164.33	167.66	54.04	56.26	60.17
Michigan	76.78	76.25	80.49	73.65	84.13	92.63
Minnesota	80.26	77.71	76.87	69.31	68.01	66.83
Mississippi	142.12	136.06	143.28	80.13	79.31	85.35
Missouri	127.56	127.94	126.09	70.50	71.83	70.95
Montana	114.09	111.22	112.18	65.74	64.34	63.64
Nebraska	109.54	100.95	97.80	74.34	69.36	66.75
Nevada	290.19	294.33	283.80	83.87	89.32	86.78
New Hampshire	126.14	136.25	132.81	74.37	79.78	77.16
New Jersey	198.65	211.32	223.96	71.16	76.78	82.63
New Mexico	152.98	145.80	134.53	81.21	79.73	73.33
New York	223.22	218.79	222.72	81.16	80.05	82.39
North Carolina	126.74	129.01	127.95	75.64	75.79	74.52
North Dakota	50.19	55.84	54.51	59.05	67.52	65.86
Ohio	119.43	119.42	115.18	74.19	76.89	74.48
Oklahoma	127.10	128.34	124.60	67.25	69.77	70.38
Oregon	181.33	185.86	174.71	78.04	85.68	84.37
Pennsylvania	117.46	116.71	117.15	72.87	73.05	74.18
Rhode Island	285.86	281.27	292.36	82.61	81.97	86.94
South Carolina	188.50	179.01	174.52	84.39	83.01	84.56
South Dakota	92.94	87.27	84.56	74.63	72.16	69.95
Tennessee	126.30	126.43	122.30	75.21	78.35	77.60
Texas	n/a	n/a	n/a	68.61	75.46	69.32
Utah	143.59	150.12	138.05	76.39	82.51	76.85
Vermont	108.78	97.53	101.19	74.79	67.26	70.19
Virginia	139.41	137.59	134.66	78.31	79.30	78.87
Washington	203.38	195.92	187.13	84.42	83.56	80.03
West Virginia	138.46	147.72	152.26	58.18	62.27	64.03
Wisconsin	132.99	136.16	129.13	79.37	83.04	76.73
Wyoming	80.24	83.42	79.42	61.45	64.47	59.54
Countrywide	n/a	n/a	n/a	75.09	76.95	75.66
CW w/o Texas	156.35	155.47	151.84	75.67	77.08	76.20

Table 8D

Bodily Injury Liability 2011-2013

STATE	Total Business					
	Frequency			Severity		
	2013	2012	2011	2013	2012	2011
Alabama	0.83	0.82	0.80	14,201.09	14,109.23	13,636.99
Alaska	0.93	0.98	0.90	15,873.94	17,474.30	18,774.15
Arizona	1.31	1.37	1.35	13,760.99	13,155.99	13,311.55
Arkansas	1.11	1.12	1.12	10,174.69	10,445.44	9,943.82
California	0.91	0.95	0.92	15,160.98	14,394.72	14,196.18
Colorado	0.81	0.81	0.81	20,529.89	19,399.44	18,105.28
Connecticut	1.40	1.42	1.46	19,108.92	19,547.61	19,574.01
Delaware	1.56	1.54	1.58	15,816.37	15,256.66	15,082.63
District of Columbia	2.06	2.01	2.08	10,606.65	10,623.79	9,923.09
Florida	1.24	1.25	1.34	19,454.51	18,973.30	17,620.59
Georgia	1.60	1.57	1.51	13,008.79	12,812.34	12,020.43
Hawaii	0.25	0.30	0.29	27,888.67	24,515.78	24,283.82
Idaho	0.82	0.84	0.83	12,268.47	11,703.50	12,130.15
Illinois	0.85	0.86	0.86	16,950.92	17,247.11	16,884.75
Indiana	0.71	0.75	0.72	16,787.59	16,578.81	15,514.07
Iowa	0.53	0.55	0.52	15,488.44	14,978.72	14,057.31
Kansas	0.39	0.42	0.40	22,381.76	22,404.72	20,983.51
Kentucky	1.06	1.06	1.03	15,935.97	16,374.97	15,962.17
Louisiana	2.28	2.27	2.19	13,634.71	13,817.88	13,468.72
Maine	0.65	0.65	0.63	18,377.74	16,466.55	16,022.98
Maryland	1.83	1.85	1.89	10,844.31	10,601.01	10,401.38
Massachusetts	1.37	1.39	1.42	11,735.06	11,864.46	11,819.98
Michigan	0.15	0.15	0.16	52,869.97	51,774.09	50,253.04
Minnesota	0.35	0.33	0.33	23,261.64	23,228.58	23,022.33
Mississippi	0.98	0.98	1.01	14,456.60	13,947.29	14,184.09
Missouri	0.88	0.91	0.91	14,446.19	14,021.60	13,843.03
Montana	0.64	0.64	0.65	17,724.04	17,381.23	17,236.51
Nebraska	0.66	0.67	0.66	16,587.17	15,091.49	14,816.82
Nevada	1.70	1.72	1.64	17,086.35	17,135.61	17,342.69
New Hampshire	0.67	0.71	0.71	18,794.94	19,299.77	18,821.13
New Jersey	0.67	0.70	0.74	29,601.90	30,018.65	30,282.88
New Mexico	1.11	1.11	1.12	13,737.85	13,104.33	12,060.60
New York	0.68	0.70	0.75	32,824.34	31,377.47	29,842.04
North Carolina	1.25	1.33	1.33	10,120.85	9,692.78	9,656.19
North Dakota	0.20	0.19	0.19	25,013.68	28,733.81	28,274.15
Ohio	1.06	1.09	1.11	11,249.74	10,922.77	10,341.75
Oklahoma	1.04	1.07	1.05	12,256.58	11,957.51	11,859.94
Oregon	1.30	1.40	1.37	13,914.77	13,254.63	12,788.77
Pennsylvania	0.62	0.63	0.64	19,093.73	18,503.19	18,174.20
Rhode Island	2.01	2.05	2.16	14,231.07	13,718.77	13,561.88
South Carolina	1.73	1.71	1.74	10,919.05	10,495.94	10,048.22
South Dakota	0.45	0.45	0.48	20,519.84	19,198.10	17,611.18
Tennessee	0.79	0.81	0.79	16,018.27	15,693.78	15,470.40
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.98	1.04	0.99	14,678.58	14,380.08	13,926.05
Vermont	0.58	0.58	0.64	18,707.60	16,902.54	15,911.16
Virginia	1.07	1.09	1.09	13,069.87	12,630.52	12,370.86
Washington	1.24	1.31	1.27	16,375.13	14,930.11	14,705.86
West Virginia	0.95	1.02	1.07	14,580.77	14,449.99	14,185.36
Wisconsin	0.63	0.64	0.60	21,244.88	21,294.43	21,453.55
Wyoming	0.50	0.50	0.52	16,155.35	16,833.30	15,339.64
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	0.99	1.01	1.01	15,778.29	15,363.29	15,001.27

Property Damage Liability

Property Damage Liability

All of the states require drivers operating a motor vehicle to be financially responsible for accidents up to a fixed dollar amount. Most of the states require this to be in the form of liability insurance purchased from an insurer. Insurance is the most popular means of meeting the requirements, even in those states allowing other options.

Property damage is damage to, destruction of, or loss of use of tangible property. **Property damage liability (PD)** insurance pays for damages to another person's property for which the insured is legally liable, through the ownership, maintenance, or use of a covered vehicle up to the specified limit of the auto policy. The insurer also agrees to defend the insured and pay all legal defense costs. Defense costs are in addition to the policy limits.

The minimum required limits of liability coverage vary by state, and are represented in the form of ## / ## / ##, where the first two numbers refer to the dollar limits (in thousands) of bodily injury liability, and the third number refers to the PD limit. For example, 10/20/5 means bodily injury liability coverage up to \$20,000 for all persons injured in an accident, subject to a limit of \$10,000 for any one individual; and \$5,000 coverage for property damage liability. In most of the states a policy can be purchased that contains a single limit of coverage for bodily injury and property damage liability.

Property Damage Liability State-Specific Information and Technical Notes

Voluntary Market Business and Residual Market Business

Property Damage Liability Data

Texas—Property damage liability data include data for combined single limits—property damage.

Michigan—Property damage liability is a residual coverage that pays for property damage that Michigan drivers are legally responsible for *in other states*. Michigan policyholders are required to carry property protection insurance (PPI) to cover damages to property in Michigan. In this report, Michigan PPI data are included in other liability, which is not reported separately in this publication.

Property Damage Liability—Required Limits

California—The minimum basic limit for property damage liability is \$5,000. Eligible residents from all California counties that meet certain criteria may purchase a low-cost auto policy with a property damage liability of \$3,000.

Property Damage Liability—Calculations-Loss Experience Results

Texas—Earned exposure and incurred claims data are not available, as indicated by “n/a.” Because the results for pure premium, frequency and severity are calculated using earned exposures and incurred claims, there is no data in these columns for Texas.

Property Damage—Loss Development

Property damage liability incurred losses have been developed to **39 months**.

Table 9A

Property Damage Liability 2011-2013

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2013	2012	2011	2013	2012	2011
Alabama	454,452,500	422,775,011	414,038,291	3,298,331	3,182,530	3,141,465
Alaska	76,619,324	73,623,505	73,417,284	452,469	446,211	438,731
Arizona	637,405,103	597,456,221	596,419,006	3,847,669	3,726,140	3,716,550
Arkansas	260,862,353	250,874,356	243,951,809	1,758,653	1,739,904	1,718,237
California	4,299,780,711	4,042,742,194	3,857,534,359	24,436,786	24,099,260	23,765,277
Colorado	555,595,200	524,460,273	513,287,409	3,551,841	3,474,944	3,423,572
Connecticut	369,643,410	354,244,492	347,898,723	1,865,277	1,848,925	1,839,707
Delaware	95,249,504	89,209,603	86,501,432	554,651	545,234	539,489
District of Columbia	48,751,234	47,756,449	47,142,748	223,115	219,706	216,848
Florida	1,870,922,450	1,783,169,093	1,740,641,339	11,450,832	11,184,225	11,040,127
Georgia	1,034,558,504	961,901,242	937,604,146	6,023,369	5,932,639	5,860,676
Hawaii	111,392,118	107,783,177	107,109,703	770,877	758,102	744,831
Idaho	109,145,084	104,001,779	105,979,831	979,528	967,784	961,339
Illinois	974,730,044	955,721,506	960,719,468	6,570,325	6,521,234	6,485,841
Indiana	523,894,207	513,714,108	516,086,853	4,150,251	4,023,148	4,048,476
Iowa	253,320,453	247,781,361	244,269,884	2,232,203	2,203,341	2,181,781
Kansas	271,273,486	259,644,894	258,080,278	1,981,949	1,962,194	1,946,198
Kentucky	391,563,870	375,905,102	365,624,262	2,823,676	2,800,033	2,769,237
Louisiana	549,148,155	530,864,271	517,644,756	2,580,345	2,547,560	2,511,149
Maine	84,050,034	81,588,548	81,341,445	681,516	678,341	679,983
Maryland	699,019,306	685,028,877	676,542,724	3,721,069	3,675,059	3,626,298
Massachusetts	931,112,802	893,111,128	860,295,479	4,063,118	4,000,061	3,968,411
Michigan	102,959,475	91,874,935	86,071,776	5,188,724	5,133,049	5,009,307
Minnesota	428,757,628	402,637,401	389,388,343	3,586,381	3,531,013	3,502,651
Mississippi	224,391,983	217,064,630	211,612,865	1,736,332	1,710,083	1,675,615
Missouri	555,633,680	537,805,772	528,161,406	3,624,031	3,592,722	3,575,790
Montana	80,922,775	76,173,752	75,552,606	711,730	690,578	674,899
Nebraska	183,568,805	175,680,668	172,142,728	1,399,417	1,382,128	1,361,335
Nevada	270,904,178	263,262,020	266,688,253	1,602,712	1,579,106	1,545,922
New Hampshire	104,150,074	100,038,138	98,341,062	787,405	774,237	773,036
New Jersey	749,679,955	704,455,323	683,385,765	3,851,880	3,779,189	3,748,289
New Mexico	185,331,449	177,453,827	175,709,088	1,341,270	1,334,522	1,320,486
New York	1,676,781,247	1,577,699,623	1,507,857,160	7,904,051	7,833,914	7,787,868
North Carolina	845,881,200	875,317,842	870,967,993	6,776,658	6,913,534	6,834,286
North Dakota	55,414,626	51,154,600	46,871,120	496,372	480,595	463,832
Ohio	999,448,119	952,000,123	937,552,870	7,263,563	7,210,178	7,205,377
Oklahoma	392,835,879	369,324,946	358,526,725	2,389,198	2,356,837	2,339,735
Oregon	354,495,512	336,383,071	335,304,561	2,501,122	2,489,180	2,506,279
Pennsylvania	1,237,870,586	1,195,071,599	1,164,199,330	7,629,593	7,627,660	7,640,903
Rhode Island	119,773,759	115,634,144	109,559,247	530,108	530,064	528,699
South Carolina	502,938,841	482,864,907	464,131,384	3,264,001	3,214,770	3,171,120
South Dakota	63,325,052	59,192,458	56,356,002	627,248	609,896	599,488
Tennessee	564,653,950	538,947,504	517,343,037	4,003,466	3,949,737	3,900,632
Texas	3,386,991,844	3,115,833,327	3,071,983,598	n/a	n/a	n/a
Utah	263,484,634	256,956,224	256,931,415	1,634,712	1,608,999	1,583,062
Vermont	43,186,323	40,779,683	39,842,435	342,359	336,482	332,443
Virginia	863,357,435	830,181,628	805,500,734	5,765,223	5,737,763	5,696,739
Washington	573,023,417	556,247,313	563,081,026	3,957,112	3,908,401	3,895,154
West Virginia	167,513,596	164,262,557	159,799,168	1,226,888	1,226,190	1,217,774
Wisconsin	375,000,642	357,869,802	354,071,736	3,580,667	3,528,213	3,472,753
Wyoming	50,128,737	48,289,002	47,359,732	420,011	416,284	409,018
Countrywide	30,024,895,253	28,573,814,009	27,906,424,394	n/a	n/a	n/a
CW w/o Texas	26,637,903,409	25,457,980,682	24,834,440,796	172,160,084	170,021,899	168,396,715

Table 9B

Property Damage Liability 2011-2013

Voluntary Business

STATE	Incurred Losses			Incurred Claims		
	2013	2012	2011	2013	2012	2011
Alabama	367,253,924	341,086,270	322,019,598	104,029	99,248	99,225
Alaska	62,895,928	65,785,932	58,352,059	17,106	17,807	16,548
Arizona	501,141,751	472,927,818	449,279,402	152,845	147,821	145,440
Arkansas	209,401,599	195,421,844	190,897,191	61,388	60,066	61,081
California	3,329,207,489	3,153,108,429	2,903,315,000	968,616	960,212	924,873
Colorado	440,189,540	395,440,357	377,527,510	136,114	127,408	129,163
Connecticut	299,499,780	289,166,039	286,760,938	89,152	88,397	92,671
Delaware	80,186,461	76,342,795	72,268,439	24,438	23,335	23,371
District of Columbia	37,070,781	35,858,787	35,027,144	14,845	14,421	14,627
Florida	1,482,073,830	1,411,203,465	1,365,228,856	491,984	482,960	482,012
Georgia	866,741,493	810,762,711	763,646,089	262,849	255,025	250,658
Hawaii	90,342,808	86,082,339	80,690,362	30,378	29,146	29,262
Idaho	84,753,438	78,223,226	72,115,431	30,048	28,659	28,113
Illinois	814,910,858	772,971,721	743,704,518	264,388	254,481	254,407
Indiana	420,964,401	413,039,948	384,256,701	133,486	133,644	133,770
Iowa	202,854,548	186,618,979	176,859,250	64,646	63,298	63,179
Kansas	203,537,810	197,265,095	191,877,690	63,418	65,110	67,215
Kentucky	294,691,685	299,258,571	291,145,417	99,346	101,476	103,692
Louisiana	445,910,701	429,024,151	402,764,077	120,638	119,950	116,692
Maine	68,658,957	64,643,390	67,615,285	23,662	22,327	23,882
Maryland	579,870,487	567,351,187	550,324,404	195,295	192,942	193,450
Massachusetts	633,980,760	587,818,827	591,820,659	223,764	214,974	225,312
Michigan	48,014,488	42,409,756	40,148,619	23,003	21,312	20,724
Minnesota	360,449,325	315,518,998	307,994,391	120,028	110,622	113,836
Mississippi	178,704,299	171,889,049	164,993,090	52,163	51,245	51,144
Missouri	408,255,019	392,565,054	387,635,631	135,037	135,967	139,015
Montana	61,408,977	55,141,833	54,072,352	19,011	18,121	18,600
Nebraska	143,502,563	133,411,848	129,019,078	44,774	45,138	46,282
Nevada	205,162,587	196,559,708	178,791,195	65,748	64,651	61,330
New Hampshire	90,689,251	85,278,062	83,747,532	30,965	29,886	30,428
New Jersey	624,961,384	588,682,741	568,162,177	176,225	172,091	171,078
New Mexico	141,352,342	134,893,486	128,324,561	45,386	44,848	45,099
New York	1,393,022,062	1,297,218,608	1,249,563,827	397,662	382,624	383,765
North Carolina	727,212,928	722,415,907	680,229,656	237,554	249,516	242,870
North Dakota	48,920,119	41,633,221	41,766,421	15,460	13,824	14,839
Ohio	770,019,308	767,216,174	746,716,183	268,251	272,359	277,380
Oklahoma	306,689,615	289,257,381	268,764,153	91,559	91,094	89,564
Oregon	274,226,961	267,451,331	247,853,351	94,634	95,085	92,949
Pennsylvania	1,017,125,921	987,131,568	975,253,335	326,786	322,635	331,393
Rhode Island	103,045,584	100,678,216	99,226,692	29,444	29,450	30,730
South Carolina	403,696,797	381,096,353	363,890,097	128,011	124,278	124,187
South Dakota	48,818,624	43,228,983	44,435,356	15,818	14,968	16,336
Tennessee	430,532,378	425,865,183	406,069,158	123,491	124,327	123,852
Texas	2,293,687,310	2,242,141,457	2,005,227,711	n/a	n/a	n/a
Utah	212,010,635	191,261,903	174,660,588	69,021	65,101	64,474
Vermont	32,977,069	30,621,556	32,292,725	11,590	11,125	11,856
Virginia	674,199,832	674,701,599	643,069,799	231,789	237,983	238,668
Washington	463,600,811	452,061,442	425,183,501	153,360	152,704	149,581
West Virginia	124,156,531	126,684,055	125,422,373	39,662	40,996	41,221
Wisconsin	310,979,832	283,893,143	274,873,176	101,661	95,088	95,384
Wyoming	39,506,960	35,870,821	36,901,585	11,487	10,779	11,487
Countrywide	23,453,068,541	22,406,181,317	21,261,784,333	n/a	n/a	n/a
CW w/o Texas	21,159,381,231	20,164,039,860	19,256,556,622	6,632,015	6,530,524	6,516,715

Table 9C

Property Damage Liability 2011-2013

STATE	Voluntary Business					
	Pure Premium			Loss Ratio		
	2013	2012	2011	2013	2012	2011
Alabama	111.35	107.17	102.51	80.81	80.68	77.78
Alaska	139.01	147.43	133.00	82.09	89.35	79.48
Arizona	130.25	126.92	120.89	78.62	79.16	75.33
Arkansas	119.07	112.32	111.10	80.27	77.90	78.25
California	136.24	130.84	122.17	77.43	77.99	75.26
Colorado	123.93	113.80	110.27	79.23	75.40	73.55
Connecticut	160.57	156.40	155.87	81.02	81.63	82.43
Delaware	144.57	140.02	133.96	84.19	85.58	83.55
District of Columbia	166.15	163.21	161.53	76.04	75.09	74.30
Florida	129.43	126.18	123.66	79.22	79.14	78.43
Georgia	143.90	136.66	130.30	83.78	84.29	81.45
Hawaii	117.19	113.55	108.33	81.10	79.87	75.33
Idaho	86.52	80.83	75.02	77.65	75.21	68.05
Illinois	124.03	118.53	114.67	83.60	80.88	77.41
Indiana	101.43	102.67	94.91	80.35	80.40	74.46
Iowa	90.88	84.70	81.06	80.08	75.32	72.40
Kansas	102.70	100.53	98.59	75.03	75.97	74.35
Kentucky	104.36	106.88	105.14	75.26	79.61	79.63
Louisiana	172.81	168.41	160.39	81.20	80.82	77.81
Maine	100.74	95.30	99.44	81.69	79.23	83.13
Maryland	155.83	154.38	151.76	82.95	82.82	81.34
Massachusetts	156.03	146.95	149.13	68.09	65.82	68.79
Michigan	9.25	8.26	8.01	46.63	46.16	46.65
Minnesota	100.51	89.36	87.93	84.07	78.36	79.10
Mississippi	102.92	100.52	98.47	79.64	79.19	77.97
Missouri	112.65	109.27	108.41	73.48	72.99	73.39
Montana	86.28	79.85	80.12	75.89	72.39	71.57
Nebraska	102.54	96.53	94.77	78.17	75.94	74.95
Nevada	128.01	124.48	115.65	75.73	74.66	67.04
New Hampshire	115.17	110.14	108.34	87.08	85.25	85.16
New Jersey	162.25	155.77	151.58	83.36	83.57	83.14
New Mexico	105.39	101.08	97.18	76.27	76.02	73.03
New York	176.24	165.59	160.45	83.08	82.22	82.87
North Carolina	107.31	104.49	99.53	85.97	82.53	78.10
North Dakota	98.56	86.63	90.05	88.28	81.39	89.11
Ohio	106.01	106.41	103.63	77.04	80.59	79.65
Oklahoma	128.37	122.73	114.87	78.07	78.32	74.96
Oregon	109.64	107.45	98.89	77.36	79.51	73.92
Pennsylvania	133.31	129.41	127.64	82.17	82.60	83.77
Rhode Island	194.39	189.94	187.68	86.03	87.07	90.57
South Carolina	123.68	118.55	114.75	80.27	78.92	78.40
South Dakota	77.83	70.88	74.12	77.09	73.03	78.85
Tennessee	107.54	107.82	104.10	76.25	79.02	78.49
Texas	n/a	n/a	n/a	67.72	71.96	65.27
Utah	129.69	118.87	110.33	80.46	74.43	67.98
Vermont	96.32	91.01	97.14	76.36	75.09	81.05
Virginia	116.94	117.59	112.88	78.09	81.27	79.83
Washington	117.16	115.66	109.16	80.90	81.27	75.51
West Virginia	101.20	103.32	102.99	74.12	77.12	78.49
Wisconsin	86.85	80.46	79.15	82.93	79.33	77.63
Wyoming	94.06	86.17	90.22	78.81	74.28	77.92
Countrywide	n/a	n/a	n/a	78.11	78.42	76.19
CW w/o Texas	122.91	118.60	114.35	79.43	79.21	77.54

Table 9D

Property Damage Liability 2011-2013

STATE	Voluntary Business					
	Frequency			Severity		
	2013	2012	2011	2013	2012	2011
Alabama	3.15	3.12	3.16	3,530.30	3,436.71	3,245.35
Alaska	3.78	3.99	3.77	3,676.83	3,694.39	3,526.23
Arizona	3.97	3.97	3.91	3,278.76	3,199.33	3,089.10
Arkansas	3.49	3.45	3.55	3,411.12	3,253.45	3,125.31
California	3.96	3.98	3.89	3,437.08	3,283.76	3,139.15
Colorado	3.83	3.67	3.77	3,233.98	3,103.73	2,922.88
Connecticut	4.78	4.78	5.04	3,359.43	3,271.22	3,094.40
Delaware	4.41	4.28	4.33	3,281.22	3,271.60	3,092.23
District of Columbia	6.65	6.56	6.75	2,497.19	2,486.57	2,394.69
Florida	4.30	4.32	4.37	3,012.44	2,921.99	2,832.35
Georgia	4.36	4.30	4.28	3,297.49	3,179.15	3,046.57
Hawaii	3.94	3.84	3.93	2,973.96	2,953.49	2,757.51
Idaho	3.07	2.96	2.92	2,820.60	2,729.45	2,565.20
Illinois	4.02	3.90	3.92	3,082.25	3,037.44	2,923.29
Indiana	3.22	3.32	3.30	3,153.62	3,090.60	2,872.52
Iowa	2.90	2.87	2.90	3,137.93	2,948.26	2,799.34
Kansas	3.20	3.32	3.45	3,209.46	3,029.72	2,854.69
Kentucky	3.52	3.62	3.74	2,966.32	2,949.06	2,807.79
Louisiana	4.68	4.71	4.65	3,696.27	3,576.69	3,451.51
Maine	3.47	3.29	3.51	2,901.65	2,895.30	2,831.22
Maryland	5.25	5.25	5.33	2,969.20	2,940.53	2,844.79
Massachusetts	5.51	5.37	5.68	2,833.26	2,734.37	2,626.67
Michigan	0.44	0.42	0.41	2,087.31	1,989.95	1,937.30
Minnesota	3.35	3.13	3.25	3,003.04	2,852.23	2,705.60
Mississippi	3.00	3.00	3.05	3,425.88	3,354.26	3,226.05
Missouri	3.73	3.78	3.89	3,023.28	2,887.21	2,788.44
Montana	2.67	2.62	2.76	3,230.18	3,042.98	2,907.12
Nebraska	3.20	3.27	3.40	3,205.04	2,955.64	2,787.67
Nevada	4.10	4.09	3.97	3,120.44	3,040.32	2,915.23
New Hampshire	3.93	3.86	3.94	2,928.77	2,853.45	2,752.32
New Jersey	4.58	4.55	4.56	3,546.38	3,420.76	3,321.07
New Mexico	3.38	3.36	3.42	3,114.45	3,007.79	2,845.40
New York	5.03	4.88	4.93	3,503.03	3,390.32	3,256.07
North Carolina	3.51	3.61	3.55	3,061.25	2,895.27	2,800.80
North Dakota	3.11	2.88	3.20	3,164.30	3,011.66	2,814.64
Ohio	3.69	3.78	3.85	2,870.52	2,816.93	2,692.03
Oklahoma	3.83	3.87	3.83	3,349.64	3,175.37	3,000.81
Oregon	3.78	3.82	3.71	2,897.76	2,812.76	2,666.55
Pennsylvania	4.28	4.23	4.34	3,112.51	3,059.59	2,942.89
Rhode Island	5.55	5.56	5.81	3,499.71	3,418.62	3,228.98
South Carolina	3.92	3.87	3.92	3,153.61	3,066.48	2,930.18
South Dakota	2.52	2.45	2.72	3,086.27	2,888.09	2,720.09
Tennessee	3.08	3.15	3.18	3,486.35	3,425.36	3,278.66
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	4.22	4.05	4.07	3,071.68	2,937.93	2,709.01
Vermont	3.39	3.31	3.57	2,845.30	2,752.50	2,723.75
Virginia	4.02	4.15	4.19	2,908.68	2,835.08	2,694.41
Washington	3.88	3.91	3.84	3,022.96	2,960.38	2,842.50
West Virginia	3.23	3.34	3.38	3,130.36	3,090.16	3,042.68
Wisconsin	2.84	2.70	2.75	3,058.99	2,985.58	2,881.75
Wyoming	2.73	2.59	2.81	3,439.28	3,327.84	3,212.46
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	3.85	3.84	3.87	3,190.49	3,087.66	2,954.95

Table 10A

Property Damage Liability 2011-2013

STATE	Residual Business					
	Earned Premiums			Earned Exposures		
	2013	2012	2011	2013	2012	2011
Alabama	1,118	508	850	1	0	1
Alaska	2,534	4,420	10,207	5	8	18
Arizona	0	355	1,676	0	1	5
Arkansas	1,701	901	2,475	2	2	2
California	234,146	268,844	331,098	598	694	872
Colorado	0	0	0	0	0	0
Connecticut	74,218	63,276	78,000	181	178	222
Delaware	167	749	903	0	2	2
District of Columbia	102,987	106,892	105,728	139	145	146
Florida	884,550	798,122	350,438	1,872	1,670	676
Georgia	0	0	0	0	0	0
Hawaii	65,054	110,572	176,002	302	525	792
Idaho	48	2,513	6,192	0	7	15
Illinois	200,038	229,386	271,580	514	670	820
Indiana	3,436	1,043	294	5	2	2
Iowa	5,613	4,750	6,974	12	15	27
Kansas	412,799	439,160	460,199	1,670	1,749	1,718
Kentucky	75,860	14,362	5,385	199	39	17
Louisiana	974	82	567	1	0	1
Maine	4,568	6,641	7,021	10	15	15
Maryland	21,391,357	23,697,471	29,970,826	41,497	45,164	59,346
Massachusetts	46,186,356	50,958,189	48,913,949	92,172	105,631	104,052
Michigan	357,180	54,935	19,200	5,351	733	310
Minnesota	10,033	5,519	2,028	18	10	4
Mississippi	7,813	13,884	21,228	13	18	30
Missouri	3,453	5,840	6,986	12	20	21
Montana	9,684	24,086	28,384	23	72	87
Nebraska	1,048	692	106	1	1	0
Nevada	332	535	4,106	2	2	12
New Hampshire	9,829	9,716	22,064	41	48	104
New Jersey	10,382,226	12,659,842	14,501,853	20,677	30,372	40,863
New Mexico	774	572	2,015	1	1	8
New York	24,142,051	30,807,385	35,762,633	52,949	70,652	90,367
North Carolina	0	0	0	0	0	0
North Dakota	2,541	1,568	2,183	2	1	2
Ohio	0	0	0	0	0	0
Oklahoma	8,000	5,803	8,202	16	15	26
Oregon	68	873	1,189	1	2	3
Pennsylvania	1,164,194	1,355,715	1,753,080	6,990	8,117	10,360
Rhode Island	3,385,394	2,787,476	2,521,371	10,235	8,558	7,768
South Carolina	189	0	43	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	6,662	7,289	6,368	9	12	11
Texas	1,092,872	1,330,085	1,521,946	n/a	n/a	n/a
Utah	1,422	147	288	5	0	1
Vermont	25,768	38,480	57,561	53	87	136
Virginia	304,593	369,692	435,307	527	660	795
Washington	0	0	0	0	0	0
West Virginia	7,778	6,168	5,433	12	11	11
Wisconsin	251	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	110,571,679	126,194,538	137,383,938	n/a	n/a	n/a
CW w/o Texas	109,478,807	124,864,453	135,861,992	236,118	275,909	319,668

Table 10B

Property Damage Liability 2011-2013

STATE	Residual Business					
	Incurred Losses			Incurred Claims		
	2013	2012	2011	2013	2012	2011
Alabama	3,563	0	0	1	0	0
Alaska	0	0	11,517	0	0	3
Arizona	0	0	0	0	0	0
Arkansas	7,752	0	0	2	0	0
California	204,102	193,714	287,185	79	70	111
Colorado	0	0	0	0	0	0
Connecticut	87,541	54,223	67,830	22	13	16
Delaware	0	0	0	0	0	0
District of Columbia	45,300	86,396	64,646	22	30	24
Florida	825,301	767,872	205,833	218	238	85
Georgia	0	0	0	0	0	0
Hawaii	63,674	95,714	189,184	14	25	49
Idaho	0	0	0	0	0	0
Illinois	127,827	223,124	220,444	35	65	60
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	459,434	387,141	335,451	119	119	115
Kentucky	26,901	1,180	0	8	1	0
Louisiana	1,659	0	0	1	0	0
Maine	3,693	0	1,975	3	0	1
Maryland	19,972,814	20,462,691	26,241,012	5,246	5,688	7,253
Massachusetts	37,220,535	41,327,870	40,532,303	12,479	14,126	14,863
Michigan	26,452	5,185	1,656	11	6	3
Minnesota	0	7,715	0	0	2	0
Mississippi	0	0	0	0	0	0
Missouri	0	3,768	2,155	0	1	1
Montana	5,919	12,878	13,571	2	4	3
Nebraska	14,089	24,892	0	4	2	0
Nevada	0	0	0	0	0	0
New Hampshire	2,065	29,704	13,567	1	11	8
New Jersey	6,590,224	9,030,507	11,797,114	1,978	2,767	3,711
New Mexico	0	0	0	0	0	0
New York	23,067,198	29,601,068	35,497,929	5,881	7,701	9,813
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	9,728	4,526	0	2	2
Oregon	0	0	0	0	0	0
Pennsylvania	1,372,203	1,492,729	1,764,278	486	543	662
Rhode Island	3,650,828	3,179,185	2,630,257	935	782	711
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	2,204	0	0	1	0	0
Texas	893,918	1,214,722	1,284,472	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	6,132	22,590	47,241	4	7	4
Virginia	295,208	229,748	251,722	71	71	85
Washington	0	0	0	0	0	0
West Virginia	2,685	11,453	12,709	1	2	3
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	94,979,221	108,475,797	121,478,577	n/a	n/a	n/a
CW w/o Texas	94,085,303	107,261,075	120,194,105	27,624	32,276	37,586

Table 10C

Property Damage Liability 2011-2013

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2013	2012	2011	2013	2012	2011
Alabama	3,563.00	-	0.00	318.69	0.00	0.00
Alaska	0.00	0.00	639.83	0.00	0.00	112.83
Arizona	-	0.00	0.00	-	0.00	0.00
Arkansas	3,876.00	0.00	0.00	455.73	0.00	0.00
California	341.31	279.13	329.34	87.17	72.05	86.74
Colorado	-	-	-	-	-	-
Connecticut	483.65	304.62	305.54	117.95	85.69	86.96
Delaware	-	0.00	0.00	0.00	0.00	0.00
District of Columbia	325.90	595.83	442.78	43.99	80.83	61.14
Florida	440.87	459.80	304.49	93.30	96.21	58.74
Georgia	-	-	-	-	-	-
Hawaii	210.84	182.31	238.87	97.88	86.56	107.49
Idaho	-	0.00	0.00	0.00	0.00	0.00
Illinois	248.69	333.02	268.83	63.90	97.27	81.17
Indiana	0.00	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	275.11	221.35	195.26	111.30	88.15	72.89
Kentucky	135.18	30.26	0.00	35.46	8.22	0.00
Louisiana	1,659.00	-	0.00	170.33	0.00	0.00
Maine	369.30	0.00	131.67	80.85	0.00	28.13
Maryland	481.31	453.08	442.17	93.37	86.35	87.56
Massachusetts	403.82	391.25	389.54	80.59	81.10	82.86
Michigan	4.94	7.07	5.34	7.41	9.44	8.63
Minnesota	0.00	771.50	0.00	0.00	139.79	0.00
Mississippi	0.00	0.00	0.00	0.00	0.00	0.00
Missouri	0.00	188.40	102.62	0.00	64.52	30.85
Montana	257.35	178.86	155.99	61.12	53.47	47.81
Nebraska	14,089.00	24,892.00	-	1,344.37	3,597.11	0.00
Nevada	0.00	0.00	0.00	0.00	0.00	0.00
New Hampshire	50.37	618.83	130.45	21.01	305.72	61.49
New Jersey	318.72	297.33	288.70	63.48	71.33	81.35
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	435.65	418.97	392.82	95.55	96.08	99.26
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	-	-	-	-	-	-
Oklahoma	0.00	648.53	174.08	0.00	167.64	55.18
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	196.31	183.90	170.30	117.87	110.11	100.64
Rhode Island	356.70	371.49	338.60	107.84	114.05	104.32
South Carolina	-	-	-	0.00	-	0.00
South Dakota	-	-	-	-	-	-
Tennessee	244.89	0.00	0.00	33.08	0.00	0.00
Texas	n/a	n/a	n/a	81.80	91.33	84.40
Utah	0.00	-	0.00	0.00	0.00	0.00
Vermont	115.70	259.66	347.36	23.80	58.71	82.07
Virginia	560.17	348.10	316.63	96.92	62.15	57.83
Washington	-	-	-	-	-	-
West Virginia	223.75	1,041.18	1,155.36	34.52	185.68	233.92
Wisconsin	-	-	-	0.00	-	-
Wyoming	-	-	-	-	-	-
Countrywide	n/a	n/a	n/a	85.90	85.96	88.42
CW w/o Texas	398.47	388.76	376.00	85.94	85.90	88.47

Table 10D

Property Damage Liability 2011-2013

STATE	Residual Business					
	Frequency			Severity		
	2013	2012	2011	2013	2012	2011
Alabama	100.00	-	0.00	3,563.00	-	-
Alaska	0.00	0.00	16.67	-	-	3,839.00
Arizona	-	0.00	0.00	-	-	-
Arkansas	100.00	0.00	0.00	3,876.00	-	-
California	13.21	10.09	12.73	2,583.57	2,767.34	2,587.25
Colorado	-	-	-	-	-	-
Connecticut	12.15	7.30	7.21	3,979.14	4,171.00	4,239.38
Delaware	-	0.00	0.00	-	-	-
District of Columbia	15.83	20.69	16.44	2,059.09	2,879.87	2,693.58
Florida	11.65	14.25	12.57	3,785.78	3,226.35	2,421.56
Georgia	-	-	-	-	-	-
Hawaii	4.64	4.76	6.19	4,548.14	3,828.56	3,860.90
Idaho	-	0.00	0.00	-	-	-
Illinois	6.81	9.70	7.32	3,652.20	3,432.68	3,674.07
Indiana	0.00	0.00	0.00	-	-	-
Iowa	0.00	0.00	0.00	-	-	-
Kansas	7.13	6.80	6.69	3,860.79	3,253.29	2,916.97
Kentucky	4.02	2.56	0.00	3,362.63	1,180.00	-
Louisiana	100.00	-	0.00	1,659.00	-	-
Maine	30.00	0.00	6.67	1,231.00	-	1,975.00
Maryland	12.64	12.59	12.22	3,807.25	3,597.52	3,617.95
Massachusetts	13.54	13.37	14.28	2,982.65	2,925.66	2,727.06
Michigan	0.21	0.82	0.97	2,404.73	864.17	552.00
Minnesota	0.00	20.00	0.00	-	3,857.50	-
Mississippi	0.00	0.00	0.00	-	-	-
Missouri	0.00	5.00	4.76	-	3,768.00	2,155.00
Montana	8.70	5.56	3.45	2,959.50	3,219.50	4,523.67
Nebraska	400.00	200.00	-	3,522.25	12,446.00	-
Nevada	0.00	0.00	0.00	-	-	-
New Hampshire	2.44	22.92	7.69	2,065.00	2,700.36	1,695.88
New Jersey	9.57	9.11	9.08	3,331.76	3,263.65	3,178.96
New Mexico	0.00	0.00	0.00	-	-	-
New York	11.11	10.90	10.86	3,922.33	3,843.80	3,617.44
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	0.00	13.33	7.69	-	4,864.00	2,263.00
Oregon	0.00	0.00	0.00	-	-	-
Pennsylvania	6.95	6.69	6.39	2,823.46	2,749.04	2,665.07
Rhode Island	9.14	9.14	9.15	3,904.63	4,065.45	3,699.38
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	11.11	0.00	0.00	2,204.00	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.00	-	0.00	-	-	-
Vermont	7.55	8.05	2.94	1,533.00	3,227.14	11,810.25
Virginia	13.47	10.76	10.69	4,157.86	3,235.89	2,961.44
Washington	-	-	-	-	-	-
West Virginia	8.33	18.18	27.27	2,685.00	5,726.50	4,236.33
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	11.70	11.70	11.76	3,405.93	3,323.25	3,197.84

Table 11A

Property Damage Liability 2011-2013

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2013	2012	2011	2013	2012	2011
Alabama	454,453,618	422,775,519	414,039,141	3,298,332	3,182,530	3,141,466
Alaska	76,621,858	73,627,925	73,427,491	452,474	446,219	438,749
Arizona	637,405,103	597,456,576	596,420,682	3,847,669	3,726,141	3,716,555
Arkansas	260,864,054	250,875,257	243,954,284	1,758,655	1,739,906	1,718,239
California	4,300,014,857	4,043,011,038	3,857,865,457	24,437,384	24,099,954	23,766,149
Colorado	555,595,200	524,460,273	513,287,409	3,551,841	3,474,944	3,423,572
Connecticut	369,717,628	354,307,768	347,976,723	1,865,458	1,849,103	1,839,929
Delaware	95,249,671	89,210,352	86,502,335	554,651	545,236	539,491
District of Columbia	48,854,221	47,863,341	47,248,476	223,254	219,851	216,994
Florida	1,871,807,000	1,783,967,215	1,740,991,777	11,452,704	11,185,895	11,040,803
Georgia	1,034,558,504	961,901,242	937,604,146	6,023,369	5,932,639	5,860,676
Hawaii	111,457,172	107,893,749	107,285,705	771,179	758,627	745,623
Idaho	109,145,132	104,004,292	105,986,023	979,528	967,791	961,354
Illinois	974,930,082	955,950,892	960,991,048	6,570,839	6,521,904	6,486,661
Indiana	523,897,643	513,715,151	516,087,147	4,150,256	4,023,150	4,048,478
Iowa	253,326,066	247,786,111	244,276,858	2,232,215	2,203,356	2,181,808
Kansas	271,686,285	260,084,054	258,540,477	1,983,619	1,963,943	1,947,916
Kentucky	391,639,730	375,919,464	365,629,647	2,823,875	2,800,072	2,769,254
Louisiana	549,149,129	530,864,353	517,645,323	2,580,346	2,547,560	2,511,150
Maine	84,054,602	81,595,189	81,348,466	681,526	678,356	679,998
Maryland	720,410,663	708,726,348	706,513,550	3,762,566	3,720,223	3,685,644
Massachusetts	977,299,158	944,069,317	909,209,428	4,155,290	4,105,692	4,072,463
Michigan	103,316,655	91,929,870	86,090,976	5,194,075	5,133,782	5,009,617
Minnesota	428,767,661	402,642,920	389,390,371	3,586,399	3,531,023	3,502,655
Mississippi	224,399,796	217,078,514	211,634,093	1,736,345	1,710,101	1,675,645
Missouri	555,637,133	537,811,612	528,168,392	3,624,043	3,592,742	3,575,811
Montana	80,932,459	76,197,838	75,580,990	711,753	690,650	674,986
Nebraska	183,569,853	175,681,360	172,142,834	1,399,418	1,382,129	1,361,335
Nevada	270,904,510	263,262,555	266,692,359	1,602,714	1,579,108	1,545,934
New Hampshire	104,159,903	100,047,854	98,363,126	787,446	774,285	773,140
New Jersey	760,062,181	717,115,165	697,887,618	3,872,557	3,809,561	3,789,152
New Mexico	185,332,223	177,454,399	175,711,103	1,341,271	1,334,523	1,320,494
New York	1,700,923,298	1,608,507,008	1,543,619,793	7,957,000	7,904,566	7,878,235
North Carolina	845,881,200	875,317,842	870,967,993	6,776,658	6,913,534	6,834,286
North Dakota	55,417,167	51,156,168	46,873,303	496,374	480,596	463,834
Ohio	999,448,119	952,000,123	937,552,870	7,263,563	7,210,178	7,205,377
Oklahoma	392,843,879	369,330,749	358,534,927	2,389,214	2,356,852	2,339,761
Oregon	354,495,580	336,383,944	335,305,750	2,501,123	2,489,182	2,506,282
Pennsylvania	1,239,034,780	1,196,427,314	1,165,952,410	7,636,583	7,635,777	7,651,263
Rhode Island	123,159,153	118,421,620	112,080,618	540,343	538,622	536,467
South Carolina	502,939,030	482,864,907	464,131,427	3,264,001	3,214,770	3,171,120
South Dakota	63,325,052	59,192,458	56,356,002	627,248	609,896	599,488
Tennessee	564,660,612	538,954,793	517,349,405	4,003,475	3,949,749	3,900,643
Texas	3,388,084,716	3,117,163,412	3,073,505,544	n/a	n/a	n/a
Utah	263,486,056	256,956,371	256,931,703	1,634,717	1,608,999	1,583,063
Vermont	43,212,091	40,818,163	39,899,996	342,412	336,569	332,579
Virginia	863,662,028	830,551,320	805,936,041	5,765,750	5,738,423	5,697,534
Washington	573,023,417	556,247,313	563,081,026	3,957,112	3,908,401	3,895,154
West Virginia	167,521,374	164,268,725	159,804,601	1,226,900	1,226,201	1,217,785
Wisconsin	375,000,893	357,869,802	354,071,736	3,580,667	3,528,213	3,472,753
Wyoming	50,128,737	48,289,002	47,359,732	420,011	416,284	409,018
Countrywide	30,135,466,932	28,700,008,547	28,043,808,332	n/a	n/a	n/a
CW w/o Texas	26,747,382,216	25,582,845,135	24,970,302,788	172,396,202	170,297,808	168,716,383

Table 11B

Property Damage Liability 2011-2013

STATE	Total Business					
	Incurred Losses			Incurred Claims		
	2013	2012	2011	2013	2012	2011
Alabama	367,257,487	341,086,270	322,019,598	104,030	99,248	99,225
Alaska	62,895,928	65,785,932	58,363,576	17,106	17,807	16,551
Arizona	501,141,751	472,927,818	449,279,402	152,845	147,821	145,440
Arkansas	209,409,351	195,421,844	190,897,191	61,390	60,066	61,081
California	3,329,411,591	3,153,302,143	2,903,602,185	968,695	960,282	924,984
Colorado	440,189,540	395,440,357	377,527,510	136,114	127,408	129,163
Connecticut	299,587,321	289,220,262	286,828,768	89,174	88,410	92,687
Delaware	80,186,461	76,342,795	72,268,439	24,438	23,335	23,371
District of Columbia	37,116,081	35,945,183	35,091,790	14,867	14,451	14,651
Florida	1,482,899,131	1,411,971,337	1,365,434,689	492,202	483,198	482,097
Georgia	866,741,493	810,762,711	763,646,089	262,849	255,025	250,658
Hawaii	90,406,482	86,178,053	80,879,546	30,392	29,171	29,311
Idaho	84,753,438	78,223,226	72,115,431	30,048	28,659	28,113
Illinois	815,038,685	773,194,845	743,924,962	264,423	254,546	254,467
Indiana	420,964,401	413,039,948	384,256,701	133,486	133,644	133,770
Iowa	202,854,548	186,618,979	176,859,250	64,646	63,298	63,179
Kansas	203,997,244	197,652,236	192,213,141	63,537	65,229	67,330
Kentucky	294,718,586	299,259,751	291,145,417	99,354	101,477	103,692
Louisiana	445,912,360	429,024,151	402,764,077	120,639	119,950	116,692
Maine	68,662,650	64,643,390	67,617,260	23,665	22,327	23,883
Maryland	599,843,301	587,813,878	576,565,416	200,541	198,630	200,703
Massachusetts	671,201,295	629,146,697	632,352,962	236,243	229,100	240,175
Michigan	48,040,940	42,414,941	40,150,275	23,014	21,318	20,727
Minnesota	360,449,325	315,526,713	307,994,391	120,028	110,624	113,836
Mississippi	178,704,299	171,889,049	164,993,090	52,163	51,245	51,144
Missouri	408,255,019	392,568,822	387,637,786	135,037	135,968	139,016
Montana	61,414,896	55,154,711	54,085,923	19,013	18,125	18,603
Nebraska	143,516,652	133,436,740	129,019,078	44,778	45,140	46,282
Nevada	205,162,587	196,559,708	178,791,195	65,748	64,651	61,330
New Hampshire	90,691,316	85,307,766	83,761,099	30,966	29,897	30,436
New Jersey	631,551,608	597,713,248	579,959,291	178,203	174,858	174,789
New Mexico	141,352,342	134,893,486	128,324,561	45,386	44,848	45,099
New York	1,416,089,260	1,326,819,676	1,285,061,756	403,543	390,325	393,578
North Carolina	727,212,928	722,415,907	680,229,656	237,554	249,516	242,870
North Dakota	489,201,119	416,332,221	41,766,421	15,460	13,824	14,839
Ohio	770,019,308	767,216,174	746,716,183	268,251	272,359	277,380
Oklahoma	306,689,615	289,267,109	268,768,679	91,559	91,096	89,566
Oregon	274,226,961	267,451,331	247,853,351	94,634	95,085	92,949
Pennsylvania	1,018,498,124	988,624,297	977,017,613	327,272	323,178	332,055
Rhode Island	106,696,412	103,857,401	101,856,949	30,379	30,232	31,441
South Carolina	403,696,797	381,096,353	363,890,097	128,011	124,278	124,187
South Dakota	48,818,624	43,228,983	44,435,356	15,818	14,968	16,336
Tennessee	430,534,582	425,865,183	406,069,158	123,492	124,327	123,852
Texas	2,294,581,228	2,243,356,179	2,006,512,183	n/a	n/a	n/a
Utah	212,010,635	191,261,903	174,660,588	69,021	65,101	64,474
Vermont	32,983,201	30,644,146	32,339,966	11,594	11,132	11,860
Virginia	674,495,040	674,931,347	643,321,521	231,860	238,054	238,753
Washington	463,600,811	452,061,442	425,183,501	153,360	152,704	149,581
West Virginia	124,159,216	126,695,508	125,435,082	39,663	40,998	41,224
Wisconsin	310,979,832	283,893,143	274,873,176	101,661	95,088	95,384
Wyoming	39,506,960	35,870,821	36,901,585	11,487	10,779	11,487
Countrywide	23,548,047,762	22,514,657,114	21,383,262,910	n/a	n/a	n/a
CW w/o Texas	21,253,466,534	20,271,300,935	19,376,750,727	6,659,639	6,562,800	6,554,301

Table 11C

Property Damage Liability 2011-2013

STATE	Total Business					
	Pure Premium			Loss Ratio		
	2013	2012	2011	2013	2012	2011
Alabama	111.35	107.17	102.51	80.81	80.68	77.78
Alaska	139.00	147.43	133.02	82.09	89.35	79.48
Arizona	130.25	126.92	120.89	78.62	79.16	75.33
Arkansas	119.07	112.32	111.10	80.28	77.90	78.25
California	136.24	130.84	122.17	77.43	77.99	75.26
Colorado	123.93	113.80	110.27	79.23	75.40	73.55
Connecticut	160.60	156.41	155.89	81.03	81.63	82.43
Delaware	144.57	140.02	133.96	84.19	85.58	83.55
District of Columbia	166.25	163.50	161.72	75.97	75.10	74.27
Florida	129.48	126.23	123.67	79.22	79.15	78.43
Georgia	143.90	136.66	130.30	83.78	84.29	81.45
Hawaii	117.23	113.60	108.47	81.11	79.87	75.39
Idaho	86.52	80.83	75.01	77.65	75.21	68.04
Illinois	124.04	118.55	114.69	83.60	80.88	77.41
Indiana	101.43	102.67	94.91	80.35	80.40	74.46
Iowa	90.88	84.70	81.06	80.08	75.31	72.40
Kansas	102.84	100.64	98.68	75.09	76.00	74.35
Kentucky	104.37	106.88	105.13	75.25	79.61	79.63
Louisiana	172.81	168.41	160.39	81.20	80.82	77.81
Maine	100.75	95.29	99.44	81.69	79.22	83.12
Maryland	159.42	158.01	156.44	83.26	82.94	81.61
Massachusetts	161.53	153.24	155.28	68.68	66.64	69.55
Michigan	9.25	8.26	8.01	46.50	46.14	46.64
Minnesota	100.50	89.36	87.93	84.07	78.36	79.10
Mississippi	102.92	100.51	98.47	79.64	79.18	77.96
Missouri	112.65	109.27	108.41	73.48	72.99	73.39
Montana	86.29	79.86	80.13	75.88	72.38	71.56
Nebraska	102.55	96.54	94.77	78.18	75.95	74.95
Nevada	128.01	124.48	115.65	75.73	74.66	67.04
New Hampshire	115.17	110.18	108.34	87.07	85.27	85.15
New Jersey	163.08	156.90	153.06	83.09	83.35	83.10
New Mexico	105.39	101.08	97.18	76.27	76.02	73.03
New York	177.97	167.85	163.12	83.25	82.49	83.25
North Carolina	107.31	104.49	99.53	85.97	82.53	78.10
North Dakota	98.55	86.63	90.05	88.28	81.38	89.10
Ohio	106.01	106.41	103.63	77.04	80.59	79.65
Oklahoma	128.36	122.73	114.87	78.07	78.32	74.96
Oregon	109.64	107.45	98.89	77.36	79.51	73.92
Pennsylvania	133.37	129.47	127.69	82.20	82.63	83.80
Rhode Island	197.46	192.82	189.87	86.63	87.70	90.88
South Carolina	123.68	118.55	114.75	80.27	78.92	78.40
South Dakota	77.83	70.88	74.12	77.09	73.03	78.85
Tennessee	107.54	107.82	104.10	76.25	79.02	78.49
Texas	n/a	n/a	n/a	67.73	71.97	65.28
Utah	129.69	118.87	110.33	80.46	74.43	67.98
Vermont	96.33	91.05	97.24	76.33	75.07	81.05
Virginia	116.98	117.62	112.91	78.10	81.26	79.82
Washington	117.16	115.66	109.16	80.90	81.27	75.51
West Virginia	101.20	103.32	103.00	74.12	77.13	78.49
Wisconsin	86.85	80.46	79.15	82.93	79.33	77.63
Wyoming	94.06	86.17	90.22	78.81	74.28	77.92
Countrywide	n/a	n/a	n/a	78.14	78.45	76.25
CW w/o Texas	123.28	119.03	114.85	79.46	79.24	77.60

Table 11D

Property Damage Liability 2011-2013

STATE	Total Business					
	Frequency			Severity		
	2013	2012	2011	2013	2012	2011
Alabama	3.15	3.12	3.16	3,530.30	3,436.71	3,245.35
Alaska	3.78	3.99	3.77	3,676.83	3,694.39	3,526.29
Arizona	3.97	3.97	3.91	3,278.76	3,199.33	3,089.10
Arkansas	3.49	3.45	3.55	3,411.13	3,253.45	3,125.31
California	3.96	3.98	3.89	3,437.01	3,283.73	3,139.08
Colorado	3.83	3.67	3.77	3,233.98	3,103.73	2,922.88
Connecticut	4.78	4.78	5.04	3,359.58	3,271.35	3,094.60
Delaware	4.41	4.28	4.33	3,281.22	3,271.60	3,092.23
District of Columbia	6.66	6.57	6.75	2,496.54	2,487.38	2,395.18
Florida	4.30	4.32	4.37	3,012.79	2,922.14	2,832.28
Georgia	4.36	4.30	4.28	3,297.49	3,179.15	3,046.57
Hawaii	3.94	3.85	3.93	2,974.68	2,954.24	2,759.36
Idaho	3.07	2.96	2.92	2,820.60	2,729.45	2,565.20
Illinois	4.02	3.90	3.92	3,082.33	3,037.54	2,923.46
Indiana	3.22	3.32	3.30	3,153.62	3,090.60	2,872.52
Iowa	2.90	2.87	2.90	3,137.93	2,948.26	2,799.34
Kansas	3.20	3.32	3.46	3,210.68	3,030.13	2,854.79
Kentucky	3.52	3.62	3.74	2,966.35	2,949.04	2,807.79
Louisiana	4.68	4.71	4.65	3,696.25	3,576.69	3,451.51
Maine	3.47	3.29	3.51	2,901.44	2,895.30	2,831.19
Maryland	5.33	5.34	5.45	2,991.13	2,959.34	2,872.73
Massachusetts	5.69	5.58	5.90	2,841.15	2,746.17	2,632.88
Michigan	0.44	0.42	0.41	2,087.47	1,989.63	1,937.10
Minnesota	3.35	3.13	3.25	3,003.04	2,852.24	2,705.60
Mississippi	3.00	3.00	3.05	3,425.88	3,354.26	3,226.05
Missouri	3.73	3.78	3.89	3,023.28	2,887.21	2,788.44
Montana	2.67	2.62	2.76	3,230.15	3,043.02	2,907.38
Nebraska	3.20	3.27	3.40	3,205.07	2,956.06	2,787.67
Nevada	4.10	4.09	3.97	3,120.44	3,040.32	2,915.23
New Hampshire	3.93	3.86	3.94	2,928.74	2,853.39	2,752.04
New Jersey	4.60	4.59	4.61	3,544.00	3,418.28	3,318.05
New Mexico	3.38	3.36	3.42	3,114.45	3,007.79	2,845.40
New York	5.07	4.94	5.00	3,509.14	3,399.27	3,265.08
North Carolina	3.51	3.61	3.55	3,061.25	2,895.27	2,800.80
North Dakota	3.11	2.88	3.20	3,164.30	3,011.66	2,814.64
Ohio	3.69	3.78	3.85	2,870.52	2,816.93	2,692.03
Oklahoma	3.83	3.87	3.83	3,349.64	3,175.41	3,000.79
Oregon	3.78	3.82	3.71	2,897.76	2,812.76	2,666.55
Pennsylvania	4.29	4.23	4.34	3,112.08	3,059.07	2,942.34
Rhode Island	5.62	5.61	5.86	3,512.18	3,435.35	3,239.62
South Carolina	3.92	3.87	3.92	3,153.61	3,066.48	2,930.18
South Dakota	2.52	2.45	2.72	3,086.27	2,888.09	2,720.09
Tennessee	3.08	3.15	3.18	3,486.34	3,425.36	3,278.66
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	4.22	4.05	4.07	3,071.68	2,937.93	2,709.01
Vermont	3.39	3.31	3.57	2,844.85	2,752.80	2,726.81
Virginia	4.02	4.15	4.19	2,909.06	2,835.20	2,694.51
Washington	3.88	3.91	3.84	3,022.96	2,960.38	2,842.50
West Virginia	3.23	3.34	3.39	3,130.35	3,090.29	3,042.77
Wisconsin	2.84	2.70	2.75	3,058.99	2,985.58	2,881.75
Wyoming	2.73	2.59	2.81	3,439.28	3,327.84	3,212.46
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	3.86	3.85	3.88	3,191.38	3,088.82	2,956.34

Combined Single Limits Liability

BI/PD Combined Single Limits Liability

The limits of coverage for bodily injury (BI) liability and property damage (PD) liability can be offered on a single limit basis. In a **combined single limit**

liability policy, the selected coverage limit applies to damages resulting from a single accident for bodily injury, property damage, or both.

BI/PD Combined Single Limits Liability State-Specific Information and Technical Notes

Voluntary Market Business and Residual Market Business

BI/PD Combined Single Limit Data

Texas—Data for each component of BI/PD combined single limit coverage is separated and included in data for bodily injury liability¹ or for property damage liability.²

BI/PD Combined Single Limit Liability Required Limits

Tennessee—The minimum limit for BI/PD combined single limit liability coverage is \$60,000.

BI/PD Combined Single Limit Earned Premiums and Exposures

In Tables 12A–12D-2, the earned premium amount and the earned exposure number reported for BI/PD combined single limit liability represent both the bodily injury (CSL-BI) and property damage (CSL-PD) components.

Except:

Texas—Earned exposure data are not available, as indicated by “n/a.” Because the results for pure premium and claim frequency are calculated using earned exposures, there is no data in these columns for Texas.

BI/PD Combined Single Limit Incurred Losses and Incurred Claims

The BI/PD combined single limit incurred claims and incurred losses are reported for the CSL-BI component and the CSL-PD component separately.

Except:

Texas—Incurred claims data are not available, as indicated by “n/a.” Because the results for frequency and severity are calculated using incurred claims, there is no data in these columns for Texas.

BI/PD Combined Single Limit Loss Development

Incurred losses for the bodily injury component are developed to **63 months**.

Except:

California—BI incurred losses are developed to **39 months**.

ISO develops BI losses to **87 months**.

Incurred losses for the property damage component are developed to **39 months**.

Calculations—Loss Experience

Incurred losses for each component were added together to calculate the BI/PD combined single limit pure premium and loss ratio. CSL-BI and

CSL-PD claims could not be combined, so the BI/PD combined single limit frequency and severity are not shown.

¹ See Bodily Injury Liability, Page 35.

² See Property Damage Liability, Page 51.

However, pure premium, loss ratio, frequency, and severity were calculated for the CSL-BI and CSL-PD components individually.

BI/PD combined single limit pure premium=
(CSL-BI incurred losses + CSL-PD incurred losses)/(BI/PD CSL earned exposures)

BI/PD combined single limit loss ratio=
(CSL-BI incurred losses + CSL-PD incurred losses)/(BI/PD CSL earned premium)

CSL-BI pure premium=(CSL-BI incurred losses)/
(BI/PD combined single limit earned exposures)

CSL-BI loss ratio=(CSL-BI incurred losses)/
(BI/PD combined single limit earned premium)

CSL-BI frequency=(CSL-BI-incurred claims)/
(BI/PD combined single limit earned exposures)

CSL-BI severity=(CSL-BI incurred losses)/
(CSL-BI incurred claims)

CSL-PD pure premium=(CSL-PD incurred losses)/
(BI/PD combined single limit earned exposures)

CSL-PD loss ratio=(CSL-PD incurred losses)/
(BI/PD combined single limit earned premium)

CSL-PD frequency=(CSL-PD incurred claims)/
(BI/PD combined single limit earned exposures)

CSL-PD severity=(CSL-PD incurred losses)/
(CSL-PD incurred claims)

Table 12A

BI/PD Combined Single Limits Liability 2011-2013

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2013	2012	2011	2013	2012	2011
Alabama	23,037,641	22,065,976	22,040,665	69,519	67,636	68,737
Alaska	737,424	765,577	756,627	1,653	1,787	1,868
Arizona	58,591,523	51,678,184	47,694,788	142,742	129,846	120,995
Arkansas	62,220,932	62,810,601	63,137,334	228,194	226,463	225,184
California	138,285,670	137,715,881	136,861,019	297,240	308,027	310,052
Colorado	54,462,259	50,460,370	48,948,367	158,671	151,477	148,284
Connecticut	202,649,809	200,639,251	196,029,830	409,351	414,612	410,395
Delaware	30,002,579	28,777,406	28,074,462	61,378	59,969	59,398
District of Columbia	6,635,250	6,416,587	6,216,284	12,626	12,539	12,424
Florida	182,047,270	173,895,551	169,557,611	282,588	297,385	309,079
Georgia	128,312,295	118,973,711	110,722,372	312,892	322,097	324,387
Hawaii	11,270,153	10,805,905	10,767,251	37,039	37,175	37,257
Idaho	14,396,266	13,633,274	11,996,734	55,373	53,591	48,446
Illinois	95,492,616	90,713,216	86,413,341	261,258	256,138	252,054
Indiana	54,247,534	53,178,998	53,447,034	201,490	202,933	214,230
Iowa	25,937,086	26,176,033	26,963,738	122,865	124,229	128,753
Kansas	39,580,198	38,781,910	38,215,648	178,895	177,434	176,039
Kentucky	72,011,480	67,489,643	62,843,798	202,946	198,575	192,580
Louisiana	80,865,478	75,047,857	69,064,508	121,171	116,478	110,616
Maine	40,047,272	40,202,944	41,589,126	173,597	175,117	181,128
Maryland	85,380,948	79,301,294	74,210,713	194,518	193,213	191,703
Massachusetts	0	0	0	0	0	0
Michigan	44,109,430	39,615,625	35,498,022	312,098	300,043	277,075
Minnesota	47,191,219	45,172,755	44,475,124	177,020	169,903	169,093
Mississippi	29,467,199	25,775,453	23,285,763	90,189	81,865	75,312
Missouri	104,079,609	102,088,232	101,578,295	378,831	380,005	375,716
Montana	10,594,332	11,087,056	11,363,322	32,930	35,428	37,236
Nebraska	15,528,240	14,559,570	14,214,680	61,458	59,077	58,674
Nevada	39,471,454	30,319,382	27,208,080	72,597	61,273	55,974
New Hampshire	25,323,005	24,922,322	24,189,411	75,551	75,459	74,595
New Jersey	663,961,542	632,662,581	607,761,268	1,371,766	1,380,958	1,379,254
New Mexico	13,110,383	11,857,804	11,380,401	36,408	33,726	32,929
New York	519,412,669	515,950,102	512,475,339	1,210,235	1,251,218	1,271,799
North Carolina	38,165	31,644	34,294	167	145	153
North Dakota	4,927,700	4,847,659	4,296,079	36,820	34,596	30,884
Ohio	149,009,942	151,594,071	155,295,393	535,812	550,957	560,827
Oklahoma	66,990,302	62,810,106	59,680,548	210,278	201,744	194,520
Oregon	40,483,104	36,768,909	34,347,954	111,834	108,449	104,048
Pennsylvania	209,131,330	205,888,338	204,094,850	592,954	598,773	603,175
Rhode Island	57,096,824	55,729,774	54,695,863	106,077	105,436	105,922
South Carolina	44,852,191	41,651,813	38,669,583	119,622	119,551	117,975
South Dakota	2,315,157	2,148,668	2,279,836	11,047	10,767	11,342
Tennessee	85,727,606	79,766,324	75,226,924	269,708	263,216	253,453
Texas	0	0	0	n/a	n/a	n/a
Utah	21,215,243	19,632,376	18,765,500	63,057	59,725	57,672
Vermont	14,170,467	14,105,269	14,704,073	58,143	60,062	63,527
Virginia	73,684,561	69,844,553	69,609,513	227,396	223,634	226,211
Washington	69,341,513	68,745,809	64,645,142	189,092	190,320	176,221
West Virginia	16,644,138	17,064,691	17,650,562	42,455	43,966	45,690
Wisconsin	67,268,903	64,523,119	63,543,985	232,935	226,218	226,044
Wyoming	1,024,721	957,934	923,568	4,139	3,655	3,505
Countrywide	3,842,382,632	3,699,652,108	3,597,444,622	n/a	n/a	n/a
CW w/o Texas	3,842,382,632	3,699,652,108	3,597,444,622	10,156,625	10,156,890	10,112,435

Table 12B-1

BI/PD Combined Single Limits Liability 2011-2013

STATE	Voluntary Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2013	2012	2011	2013	2012	2011
Alabama	12,807,889	8,989,941	7,726,494	640	609	606
Alaska	211,824	359,145	528,918	16	22	20
Arizona	30,171,107	28,989,480	26,536,304	1,653	1,451	1,580
Arkansas	23,292,991	25,222,822	21,503,559	1,568	1,607	1,584
California	64,264,545	51,360,218	57,190,068	1,953	1,993	1,882
Colorado	26,811,785	24,769,858	29,843,898	1,092	1,054	1,132
Connecticut	96,453,496	105,005,523	107,454,833	3,810	3,982	3,889
Delaware	12,497,375	12,563,822	11,623,356	943	924	798
District of Columbia	1,697,284	3,171,148	2,144,459	213	225	179
Florida	79,716,773	92,699,837	106,394,473	3,598	3,886	4,184
Georgia	67,856,387	76,209,745	65,469,592	5,719	5,533	5,145
Hawaii	5,229,152	2,752,448	3,309,804	177	158	215
Idaho	7,873,595	8,097,826	6,988,209	634	697	640
Illinois	50,936,842	52,854,163	51,345,101	2,018	2,209	2,168
Indiana	28,999,003	25,813,193	27,257,662	1,813	1,725	1,542
Iowa	11,021,078	11,554,380	10,508,355	633	692	686
Kansas	16,856,557	17,137,874	17,318,790	523	622	514
Kentucky	41,328,792	32,829,996	30,097,501	2,267	2,150	1,950
Louisiana	42,484,432	38,092,333	40,225,779	2,322	2,200	2,150
Maine	16,831,876	16,530,678	14,622,896	667	684	715
Maryland	32,487,347	33,787,177	34,221,767	3,194	2,724	2,817
Massachusetts	0	0	0	0	0	0
Michigan	29,197,376	35,506,282	33,653,207	524	495	533
Minnesota	19,698,923	17,215,820	21,597,583	579	593	633
Mississippi	13,778,013	11,439,757	13,067,533	770	678	663
Missouri	51,144,280	54,701,549	45,056,201	2,244	2,379	2,350
Montana	5,116,126	5,344,177	5,531,669	239	290	316
Nebraska	9,061,481	8,851,028	8,413,352	439	407	403
Nevada	22,152,478	21,229,516	18,821,641	1,242	893	914
New Hampshire	11,020,131	9,566,757	7,894,454	447	436	460
New Jersey	216,145,862	241,015,257	288,236,743	6,291	6,300	6,435
New Mexico	6,123,000	7,830,551	5,597,808	335	386	371
New York	202,274,383	223,201,820	235,541,283	6,387	7,017	6,970
North Carolina	0	0	0	0	0	0
North Dakota	2,150,678	2,132,596	3,066,675	60	55	75
Ohio	68,348,253	66,038,884	65,916,753	4,116	4,824	5,169
Oklahoma	29,168,904	25,882,455	22,673,528	1,762	1,686	1,627
Oregon	26,749,567	17,993,474	20,009,537	2,030	1,809	2,015
Pennsylvania	67,585,379	75,761,438	76,558,107	2,706	2,844	2,863
Rhode Island	24,057,737	27,091,605	29,270,230	1,403	1,345	1,492
South Carolina	15,647,395	19,168,887	16,047,631	1,630	1,599	1,508
South Dakota	755,149	1,141,158	1,270,649	47	46	57
Tennessee	35,293,927	37,647,421	30,760,656	2,028	2,259	2,076
Texas	0	0	0	n/a	n/a	n/a
Utah	12,240,069	11,334,933	8,873,129	822	540	559
Vermont	5,676,257	5,367,240	5,805,131	364	355	416
Virginia	24,924,216	31,132,286	31,872,600	1,901	1,816	2,122
Washington	47,124,078	41,524,918	44,060,801	3,368	3,483	3,569
West Virginia	5,769,705	6,425,945	8,227,467	321	400	433
Wisconsin	38,098,816	34,323,005	31,870,113	1,171	1,222	1,252
Wyoming	372,380	309,546	583,527	28	12	20
Countrywide	1,659,504,693	1,707,969,912	1,752,589,826	n/a	n/a	n/a
CW w/o Texas	1,659,504,693	1,707,969,912	1,752,589,826	78,707	79,316	79,697

Table 12B-2

BI/PD Combined Single Limits Liability 2011-2013

STATE	Voluntary Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2013	2012	2011	2013	2012	2011
Alabama	8,355,443	7,929,207	7,659,983	2,219	2,165	2,244
Alaska	214,841	414,496	252,188	44	67	70
Arizona	17,262,703	16,294,675	14,757,737	4,945	4,539	4,287
Arkansas	22,553,805	22,235,664	21,198,438	6,318	6,131	6,274
California	37,696,510	38,249,936	35,123,578	10,318	10,673	10,391
Colorado	17,360,763	15,887,163	16,040,255	5,149	4,787	4,928
Connecticut	55,436,222	54,611,283	53,162,165	15,624	15,792	16,213
Delaware	7,526,123	7,739,436	6,853,214	2,272	2,222	2,270
District of Columbia	1,705,359	2,108,374	1,756,953	656	771	724
Florida	33,732,643	35,412,308	35,828,137	10,570	11,210	11,583
Georgia	46,468,059	45,863,366	43,044,899	13,849	13,906	13,776
Hawaii	4,232,080	3,819,445	3,913,743	1,458	1,397	1,454
Idaho	3,549,813	3,297,493	3,071,710	1,201	1,155	1,118
Illinois	32,137,198	30,275,363	29,091,519	9,668	9,533	9,486
Indiana	15,211,523	15,870,712	15,608,180	4,743	5,134	5,214
Iowa	11,843,137	12,190,116	11,696,683	3,882	4,080	4,164
Kansas	15,361,008	15,144,581	13,990,318	4,296	4,681	4,809
Kentucky	20,638,552	20,752,749	18,948,722	6,529	6,419	6,057
Louisiana	17,933,317	16,787,982	15,933,132	4,869	4,571	4,379
Maine	13,391,164	13,135,028	13,519,922	4,564	4,291	4,689
Maryland	28,826,645	26,513,714	25,176,783	9,192	8,801	8,518
Massachusetts	0	0	0	0	0	0
Michigan	5,023,849	4,145,108	3,105,826	2,216	1,870	1,509
Minnesota	18,051,121	16,218,022	16,659,772	5,934	5,487	5,691
Mississippi	8,445,802	7,988,855	6,968,989	2,434	2,271	2,067
Missouri	32,666,098	32,506,831	33,599,198	10,944	10,962	11,490
Montana	2,251,630	2,526,934	2,345,179	657	732	799
Nebraska	7,339,699	6,801,830	6,484,564	2,226	2,104	2,135
Nevada	8,518,143	6,862,609	6,332,557	2,621	2,059	1,958
New Hampshire	7,993,815	7,684,148	8,072,495	2,752	2,622	2,767
New Jersey	185,332,362	185,009,747	183,977,448	48,397	48,498	50,364
New Mexico	3,877,063	3,525,705	3,259,893	1,032	1,047	1,048
New York	145,310,816	152,969,587	152,033,841	41,595	43,575	45,715
North Carolina	0	0	5,775	0	0	1
North Dakota	2,300,608	2,371,483	1,894,746	695	623	620
Ohio	45,932,181	48,116,230	48,253,782	15,342	16,334	17,258
Oklahoma	23,967,855	22,828,993	21,399,062	6,830	6,543	6,468
Oregon	9,615,405	9,308,774	8,893,826	3,383	3,222	3,189
Pennsylvania	71,548,119	69,747,538	70,762,516	21,353	21,415	22,024
Rhode Island	16,724,114	16,318,364	15,578,124	4,502	4,356	4,492
South Carolina	11,939,335	11,765,200	11,109,055	3,923	3,935	3,793
South Dakota	698,381	513,105	607,703	212	196	263
Tennessee	27,674,595	28,734,713	25,820,389	8,387	8,438	8,034
Texas	0	0	0	n/a	n/a	n/a
Utah	7,926,577	7,179,332	6,088,646	2,380	2,251	2,062
Vermont	3,912,194	4,091,430	4,337,121	1,306	1,470	1,570
Virginia	22,208,151	21,982,987	21,670,744	7,647	7,629	7,696
Washington	16,583,760	16,907,406	15,500,632	5,339	5,590	5,264
West Virginia	4,172,869	4,191,621	4,095,926	1,167	1,270	1,348
Wisconsin	18,477,448	17,206,063	18,360,282	5,746	5,468	5,501
Wyoming	488,000	407,421	423,107	129	129	108
Countrywide	1,120,416,898	1,112,443,127	1,084,269,457	n/a	n/a	n/a
CW w/o Texas	1,120,416,898	1,112,443,127	1,084,269,457	331,515	332,421	337,882

Table 12C

BI/PD Combined Single Limits Liability 2011-2013

STATE	Pure Premium			Loss Ratio		
	2013	2012	2011	2013	2012	2011
	Alabama	304.43	250.15	223.85	91.86	76.68
Alaska	258.12	432.93	418.15	57.86	101.05	103.24
Arizona	332.30	348.75	341.29	80.96	87.63	86.58
Arkansas	200.91	209.56	189.63	73.68	75.56	67.63
California	343.03	290.92	297.74	73.73	65.07	67.45
Colorado	278.39	268.40	309.43	81.11	80.57	93.74
Connecticut	371.05	384.98	391.37	74.95	79.55	81.93
Delaware	326.23	338.56	311.06	66.74	70.55	65.81
District of Columbia	269.49	421.05	314.02	51.28	82.28	62.76
Florida	401.47	430.80	460.15	62.32	73.67	83.88
Georgia	365.38	378.99	334.52	89.10	102.61	98.01
Hawaii	255.44	176.78	193.88	83.95	60.82	67.09
Idaho	206.30	212.63	207.65	79.35	83.58	83.86
Illinois	317.98	324.55	319.12	87.00	91.64	93.08
Indiana	219.42	205.41	200.09	81.50	78.38	80.20
Iowa	186.09	191.13	172.46	88.15	90.71	82.35
Kansas	180.09	181.94	177.85	81.40	83.24	81.93
Kentucky	305.34	269.84	254.68	86.05	79.39	78.04
Louisiana	498.62	471.16	507.69	74.71	73.13	81.31
Maine	174.10	169.41	155.38	75.47	73.79	67.67
Maryland	315.21	312.10	309.85	71.81	76.04	80.04
Massachusetts	-	-	-	-	-	-
Michigan	109.65	132.15	132.67	77.58	100.09	103.55
Minnesota	213.25	196.78	226.25	79.99	74.01	86.02
Mississippi	246.41	237.33	266.05	75.42	75.38	86.05
Missouri	221.23	229.49	209.35	80.53	85.42	77.43
Montana	223.74	222.17	211.54	69.54	70.99	69.32
Nebraska	266.87	264.96	253.91	105.62	107.51	104.81
Nevada	422.48	458.47	449.39	77.70	92.65	92.45
New Hampshire	251.67	228.61	214.05	75.09	69.22	66.01
New Jersey	292.67	308.50	342.37	60.47	67.34	77.70
New Mexico	274.67	336.72	268.99	76.28	95.77	77.83
New York	287.20	300.64	304.75	66.92	72.91	75.63
North Carolina	0.00	0.00	37.75	0.00	0.00	16.84
North Dakota	120.89	130.19	160.65	90.33	92.91	115.49
Ohio	213.28	207.19	203.58	76.69	75.30	73.52
Oklahoma	252.70	241.45	226.57	79.32	77.55	73.85
Oregon	325.17	251.75	277.79	89.83	74.25	84.15
Pennsylvania	234.64	243.01	244.24	66.53	70.67	72.18
Rhode Island	384.46	411.72	423.41	71.43	77.89	82.00
South Carolina	230.62	258.75	230.19	61.51	74.27	70.23
South Dakota	131.58	153.64	165.61	62.78	76.99	82.39
Tennessee	233.47	252.20	223.24	73.45	83.22	75.21
Texas	n/a	n/a	n/a	-	-	-
Utah	319.82	309.99	259.43	95.06	94.30	79.73
Vermont	164.91	157.48	159.65	67.67	67.06	68.98
Virginia	207.27	237.51	236.70	63.97	76.05	76.92
Washington	336.91	307.02	337.99	91.88	85.00	92.14
West Virginia	234.19	241.49	269.72	59.74	62.22	69.82
Wisconsin	242.88	227.79	222.22	84.10	79.86	79.05
Wyoming	207.87	196.16	287.20	83.96	74.85	108.99
Countrywide	n/a	n/a	n/a	72.35	76.23	78.86
CW w/o Texas	273.71	277.68	280.53	72.35	76.23	78.86

Table 12C-1

BI/PD Combined Single Limits Liability 2011-2013

Voluntary Business

STATE	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2013	2012	2011	2013	2012	2011
Alabama	184.24	132.92	112.41	55.60	40.74	35.06
Alaska	128.15	200.98	283.15	28.72	46.91	69.90
Arizona	211.37	223.26	219.32	51.49	56.10	55.64
Arkansas	102.08	111.38	95.49	37.44	40.16	34.06
California	216.20	166.74	184.45	46.47	37.29	41.79
Colorado	168.98	163.52	201.26	49.23	49.09	60.97
Connecticut	235.63	253.26	261.83	47.60	52.34	54.82
Delaware	203.61	209.51	195.69	41.65	43.66	41.40
District of Columbia	134.43	252.90	172.61	25.58	49.42	34.50
Florida	282.10	311.72	344.23	43.79	53.31	62.75
Georgia	216.87	236.60	201.83	52.88	64.06	59.13
Hawaii	141.18	74.04	88.84	46.40	25.47	30.74
Idaho	142.19	151.10	144.25	54.69	59.40	58.25
Illinois	194.97	206.35	203.71	53.34	58.27	59.42
Indiana	143.92	127.20	127.24	53.46	48.54	51.00
Iowa	89.70	93.01	81.62	42.49	44.14	38.97
Kansas	94.23	96.59	98.38	42.59	44.19	45.32
Kentucky	203.64	165.33	156.29	57.39	48.64	47.89
Louisiana	350.62	327.03	363.65	52.54	50.76	58.24
Maine	96.96	94.40	80.73	42.03	41.12	35.16
Maryland	167.01	174.87	178.51	38.05	42.61	46.11
Massachusetts	-	-	-	-	-	-
Michigan	93.55	118.34	121.46	66.19	89.63	94.80
Minnesota	111.28	101.33	127.73	41.74	38.11	48.56
Mississippi	152.77	139.74	173.51	46.76	44.38	56.12
Missouri	135.01	143.95	119.92	49.14	53.58	44.36
Montana	155.36	150.85	148.56	48.29	48.20	48.68
Nebraska	147.44	149.82	143.39	58.35	60.79	59.19
Nevada	305.14	346.47	336.26	56.12	70.02	69.18
New Hampshire	145.86	126.78	105.83	43.52	38.39	32.64
New Jersey	157.57	174.53	208.98	32.55	38.10	47.43
New Mexico	168.18	232.18	170.00	46.70	66.04	49.19
New York	167.14	178.39	185.20	38.94	43.26	45.96
North Carolina	0.00	0.00	0.00	0.00	0.00	0.00
North Dakota	58.41	61.64	99.30	43.64	43.99	71.38
Ohio	127.56	119.86	117.53	45.87	43.56	42.45
Oklahoma	138.72	128.29	116.56	43.54	41.21	37.99
Oregon	239.19	165.92	192.31	66.08	48.94	58.26
Pennsylvania	113.98	126.53	126.93	32.32	36.80	37.51
Rhode Island	226.80	256.95	276.34	42.13	48.61	53.51
South Carolina	130.81	160.34	136.03	34.89	46.02	41.50
South Dakota	68.36	105.99	112.03	32.62	53.11	55.73
Tennessee	130.86	143.03	121.37	41.17	47.20	40.89
Texas	n/a	n/a	n/a	-	-	-
Utah	194.11	189.79	153.86	57.69	57.74	47.28
Vermont	97.63	89.36	91.38	40.06	38.05	39.48
Virginia	109.61	139.21	140.90	33.83	44.57	45.79
Washington	249.21	218.18	250.03	67.96	60.40	68.16
West Virginia	135.90	146.16	180.07	34.67	37.66	46.61
Wisconsin	163.56	151.73	140.99	56.64	53.19	50.15
Wyoming	89.97	84.69	166.48	36.34	32.31	63.18
Countrywide	n/a	n/a	n/a	43.19	46.17	48.72
CW w/o Texas	163.39	168.16	173.31	43.19	46.17	48.72

Table 12C-2

BI/PD Combined Single Limits Liability 2011-2013

Voluntary Business

STATE	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2013	2012	2011	2013	2012	2011
Alabama	120.19	117.23	111.44	36.27	35.93	34.75
Alaska	129.97	231.95	135.00	29.13	54.14	33.33
Arizona	120.94	125.49	121.97	29.46	31.53	30.94
Arkansas	98.84	98.19	94.14	36.25	35.40	33.58
California	126.82	124.18	113.28	27.26	27.77	25.66
Colorado	109.41	104.88	108.17	31.88	31.48	32.77
Connecticut	135.42	131.72	129.54	27.36	27.22	27.12
Delaware	122.62	129.06	115.38	25.08	26.89	24.41
District of Columbia	135.07	168.15	141.42	25.70	32.86	28.26
Florida	119.37	119.08	115.92	18.53	20.36	21.13
Georgia	148.51	142.39	132.70	36.21	38.55	38.88
Hawaii	114.26	102.74	105.05	37.55	35.35	36.35
Idaho	64.11	61.53	63.40	24.66	24.19	25.60
Illinois	123.01	118.20	115.42	33.65	33.37	33.67
Indiana	75.50	78.21	72.86	28.04	29.84	29.20
Iowa	96.39	98.13	90.85	45.66	46.57	43.38
Kansas	85.87	85.35	79.47	38.81	39.05	36.61
Kentucky	101.69	104.51	98.39	28.66	30.75	30.15
Louisiana	148.00	144.13	144.04	22.18	22.37	23.07
Maine	77.14	75.01	74.64	33.44	32.67	32.51
Maryland	148.20	137.23	131.33	33.76	33.43	33.93
Massachusetts	-	-	-	-	-	-
Michigan	16.10	13.82	11.21	11.39	10.46	8.75
Minnesota	101.97	95.45	98.52	38.25	35.90	37.46
Mississippi	93.65	97.59	92.53	28.66	30.99	29.93
Missouri	86.23	85.54	89.43	31.39	31.84	33.08
Montana	68.38	71.33	62.98	21.25	22.79	20.64
Nebraska	119.43	115.13	110.52	47.27	46.72	45.62
Nevada	117.33	112.00	113.13	21.58	22.63	23.27
New Hampshire	105.81	101.83	108.22	31.57	30.83	33.37
New Jersey	135.10	133.97	133.39	27.91	29.24	30.27
New Mexico	106.49	104.54	99.00	29.57	29.73	28.64
New York	120.07	122.26	119.54	27.98	29.65	29.67
North Carolina	0.00	0.00	37.75	0.00	0.00	16.84
North Dakota	62.48	68.55	61.35	46.69	48.92	44.10
Ohio	85.72	87.33	86.04	30.82	31.74	31.07
Oklahoma	113.98	113.16	110.01	35.78	36.35	35.86
Oregon	85.98	85.84	85.48	23.75	25.32	25.89
Pennsylvania	120.66	116.48	117.32	34.21	33.88	34.67
Rhode Island	157.66	154.77	147.07	29.29	29.28	28.48
South Carolina	99.81	98.41	94.16	26.62	28.25	28.73
South Dakota	63.22	47.66	53.58	30.17	23.88	26.66
Tennessee	102.61	109.17	101.87	32.28	36.02	34.32
Texas	n/a	n/a	n/a	-	-	-
Utah	125.70	120.21	105.57	37.36	36.57	32.45
Vermont	67.29	68.12	68.27	27.61	29.01	29.50
Virginia	97.66	98.30	95.80	30.14	31.47	31.13
Washington	87.70	88.84	87.96	23.92	24.59	23.98
West Virginia	98.29	95.34	89.65	25.07	24.56	23.21
Wisconsin	79.32	76.06	81.22	27.47	26.67	28.89
Wyoming	117.90	111.47	120.72	47.62	42.53	45.81
Countrywide	n/a	n/a	n/a	29.16	30.07	30.14

Table 12D-1

BI/PD Combined Single Limits Liability 2011-2013

STATE	Voluntary Business					
	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2013	2012	2011	2013	2012	2011
Alabama	0.92	0.90	0.88	20,012.33	14,761.81	12,749.99
Alaska	0.97	1.23	1.07	13,239.00	16,324.77	26,445.90
Arizona	1.16	1.12	1.31	18,252.33	19,978.97	16,795.13
Arkansas	0.69	0.71	0.70	14,855.22	15,695.60	13,575.48
California	0.66	0.65	0.61	32,905.55	25,770.31	30,387.92
Colorado	0.69	0.70	0.76	24,552.92	23,500.81	26,363.87
Connecticut	0.93	0.96	0.95	25,315.88	26,370.05	27,630.45
Delaware	1.54	1.54	1.34	13,252.78	13,597.21	14,565.61
District of Columbia	1.69	1.79	1.44	7,968.47	14,093.99	11,980.22
Florida	1.27	1.31	1.35	22,155.86	23,854.82	25,428.89
Georgia	1.83	1.72	1.59	11,865.08	13,773.68	12,724.90
Hawaii	0.48	0.43	0.58	29,543.23	17,420.56	15,394.44
Idaho	1.14	1.30	1.32	12,418.92	11,618.11	10,919.08
Illinois	0.77	0.86	0.86	25,241.25	23,926.74	23,683.16
Indiana	0.90	0.85	0.72	15,995.04	14,964.17	17,676.82
Iowa	0.52	0.56	0.53	17,410.87	16,697.08	15,318.30
Kansas	0.29	0.35	0.29	32,230.51	27,552.85	33,694.14
Kentucky	1.12	1.08	1.01	18,230.61	15,269.77	15,434.62
Louisiana	1.92	1.89	1.94	18,296.48	17,314.70	18,709.66
Maine	0.38	0.39	0.39	25,235.20	24,167.66	20,451.60
Maryland	1.64	1.41	1.47	10,171.37	12,403.52	12,148.30
Massachusetts	-	-	-	-	-	-
Michigan	0.17	0.16	0.19	55,720.18	71,729.86	63,139.23
Minnesota	0.33	0.35	0.37	34,022.32	29,031.74	34,119.40
Mississippi	0.85	0.83	0.88	17,893.52	16,872.80	19,709.70
Missouri	0.59	0.63	0.63	22,791.57	22,993.51	19,172.85
Montana	0.73	0.82	0.85	21,406.38	18,428.20	17,505.28
Nebraska	0.71	0.69	0.69	20,641.19	21,747.00	20,876.80
Nevada	1.71	1.46	1.63	17,836.13	23,773.25	20,592.61
New Hampshire	0.59	0.58	0.62	24,653.54	21,942.10	17,161.86
New Jersey	0.46	0.46	0.47	34,357.95	38,256.39	44,792.03
New Mexico	0.92	1.14	1.13	18,277.61	20,286.40	15,088.43
New York	0.53	0.56	0.55	31,669.70	31,808.72	33,793.58
North Carolina	0.00	0.00	0.00	-	-	-
North Dakota	0.16	0.16	0.24	35,844.63	38,774.47	40,889.00
Ohio	0.77	0.88	0.92	16,605.50	13,689.65	12,752.32
Oklahoma	0.84	0.84	0.84	16,554.43	15,351.40	13,935.79
Oregon	1.82	1.67	1.94	13,177.13	9,946.64	9,930.29
Pennsylvania	0.46	0.47	0.47	24,976.12	26,639.04	26,740.52
Rhode Island	1.32	1.28	1.41	17,147.35	20,142.46	19,618.12
South Carolina	1.36	1.34	1.28	9,599.63	11,988.05	10,641.67
South Dakota	0.43	0.43	0.50	16,067.00	24,807.78	22,292.09
Tennessee	0.75	0.86	0.82	17,403.32	16,665.53	14,817.27
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	1.30	0.90	0.97	14,890.59	20,990.62	15,873.22
Vermont	0.63	0.59	0.65	15,594.11	15,118.99	13,954.64
Virginia	0.84	0.81	0.94	13,111.11	17,143.33	15,020.08
Washington	1.78	1.83	2.03	13,991.71	11,922.17	12,345.42
West Virginia	0.76	0.91	0.95	17,974.16	16,064.86	19,001.08
Wisconsin	0.50	0.54	0.55	32,535.28	28,087.57	25,455.36
Wyoming	0.68	0.33	0.57	13,299.29	25,795.50	29,176.35
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	0.77	0.78	0.79	21,084.59	21,533.74	21,990.66

Table 12D-2

BI/PD Combined Single Limits Liability 2011-2013

Voluntary Business

STATE	Frequency - Property Damage Component			Severity - Property Damage Component		
	2013	2012	2011	2013	2012	2011
Alabama	3.19	3.20	3.26	3,765.41	3,662.45	3,413.54
Alaska	2.66	3.75	3.75	4,882.75	6,186.51	3,602.69
Arizona	3.46	3.50	3.54	3,490.94	3,589.93	3,442.44
Arkansas	2.77	2.71	2.79	3,569.77	3,626.76	3,378.78
California	3.47	3.46	3.35	3,653.47	3,583.80	3,380.19
Colorado	3.25	3.16	3.32	3,371.68	3,318.81	3,254.92
Connecticut	3.82	3.81	3.95	3,548.15	3,458.16	3,278.98
Delaware	3.70	3.71	3.82	3,312.55	3,483.09	3,019.04
District of Columbia	5.20	6.15	5.83	2,599.63	2,734.60	2,426.73
Florida	3.74	3.77	3.75	3,191.36	3,158.99	3,093.17
Georgia	4.43	4.32	4.25	3,355.34	3,298.10	3,124.63
Hawaii	3.94	3.76	3.90	2,902.66	2,734.03	2,691.71
Idaho	2.17	2.16	2.31	2,955.71	2,854.97	2,747.50
Illinois	3.70	3.72	3.76	3,324.08	3,175.85	3,066.78
Indiana	2.35	2.53	2.43	3,207.15	3,091.30	2,993.51
Iowa	3.16	3.28	3.23	3,050.78	2,987.77	2,809.00
Kansas	2.40	2.64	2.73	3,575.65	3,235.33	2,909.19
Kentucky	3.22	3.23	3.15	3,161.06	3,233.02	3,128.40
Louisiana	4.02	3.92	3.96	3,683.16	3,672.72	3,638.53
Maine	2.63	2.45	2.59	2,934.09	3,061.06	2,883.33
Maryland	4.73	4.56	4.44	3,136.06	3,012.58	2,955.72
Massachusetts	-	-	-	-	-	-
Michigan	0.71	0.62	0.54	2,267.08	2,216.64	2,058.20
Minnesota	3.35	3.23	3.37	3,041.98	2,955.72	2,927.39
Mississippi	2.70	2.77	2.74	3,469.93	3,517.77	3,371.55
Missouri	2.89	2.88	3.06	2,984.84	2,965.41	2,924.21
Montana	2.00	2.07	2.15	3,427.14	3,452.10	2,935.14
Nebraska	3.62	3.56	3.64	3,297.26	3,232.81	3,037.27
Nevada	3.61	3.36	3.50	3,249.96	3,332.98	3,234.20
New Hampshire	3.64	3.47	3.71	2,904.73	2,930.64	2,917.42
New Jersey	3.53	3.51	3.65	3,829.42	3,814.79	3,652.96
New Mexico	2.83	3.10	3.18	3,756.84	3,367.44	3,110.58
New York	3.44	3.48	3.59	3,493.47	3,510.49	3,325.69
North Carolina	0.00	0.00	0.65	-	-	5,775.00
North Dakota	1.89	1.80	2.01	3,310.23	3,806.55	3,056.04
Ohio	2.86	2.96	3.08	2,993.88	2,945.77	2,796.02
Oklahoma	3.25	3.24	3.33	3,509.20	3,489.07	3,308.45
Oregon	3.03	2.97	3.06	2,842.27	2,889.13	2,788.91
Pennsylvania	3.60	3.58	3.65	3,350.73	3,256.95	3,212.97
Rhode Island	4.24	4.13	4.24	3,714.82	3,746.18	3,467.97
South Carolina	3.28	3.29	3.22	3,043.42	2,989.89	2,928.83
South Dakota	1.92	1.82	2.32	3,294.25	2,617.88	2,310.66
Tennessee	3.11	3.21	3.17	3,299.70	3,405.39	3,213.89
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	3.77	3.77	3.58	3,330.49	3,189.40	2,952.79
Vermont	2.25	2.45	2.47	2,995.55	2,783.29	2,762.50
Virginia	3.36	3.41	3.40	2,904.17	2,881.50	2,815.85
Washington	2.82	2.94	2.99	3,106.15	3,024.58	2,944.65
West Virginia	2.75	2.89	2.95	3,575.72	3,300.49	3,038.52
Wisconsin	2.47	2.42	2.43	3,215.71	3,146.68	3,337.63
Wyoming	3.12	3.53	3.08	3,782.95	3,158.30	3,917.66
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	3.26	3.27	3.34	3,379.69	3,346.49	3,209.02

Table 13A

BI/PD Combined Single Limits Liability 2011-2013

STATE	Residual Business					
	Earned Premiums			Earned Exposures		
	2013	2012	2011	2013	2012	2011
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	0	0	64	0	0	1
Delaware	0	0	1,232	0	0	1
District of Columbia	0	0	14,825	0	0	20
Florida	0	0	0	0	0	0
Georgia	0	0	0	0	0	0
Hawaii	983,385	1,276,278	1,110,812	1,007	1,306	1,139
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	0	0	0	0	0	0
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	17,522	0	0	45
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	74,937	95,076	118,757	68	84	111
New Jersey	456,451	642,367	861,773	270	384	543
New Mexico	0	0	0	0	0	0
New York	57,169	90,779	8,350	19	25	6
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	494	494	434	2	2	2
Rhode Island	0	0	4,131	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	10,150	0	0	15
Virginia	0	0	0	0	0	0
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	1,572,436	2,104,994	2,148,050	n/a	n/a	n/a
CW w/o Texas	1,572,436	2,104,994	2,148,050	1,366	1,801	1,883

Table 13B-1

BI/PD Combined Single Limits Liability 2011-2013

STATE	Residual Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2013	2012	2011	2013	2012	2011
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0
Delaware	0	0	0	0	0	0
District of Columbia	0	0	0	0	0	0
Florida	0	0	0	0	0	0
Georgia	0	0	0	0	0	0
Hawaii	123,953	213,368	302,116	55	83	103
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	0	0	0	0	0	0
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	13,168	60,022	0	1	2
New Jersey	260,300	281,297	686,264	15	11	12
New Mexico	0	0	0	0	0	0
New York	0	0	110,110	0	0	1
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	0	0	11,680	0	0	1
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	384,253	507,833	1,170,192	n/a	n/a	n/a
CW w/o Texas	384,253	507,833	1,170,192	70	95	119

Table 13B-2

BI/PD Combined Single Limits Liability 2011-2013

STATE	Residual Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2013	2012	2011	2013	2012	2011
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0
Delaware	0	0	0	0	0	0
District of Columbia	0	0	0	0	0	0
Florida	0	0	0	0	0	0
Georgia	0	0	0	0	0	0
Hawaii	50,606	209,856	244,397	11	29	30
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	0	0	0	0	0	0
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	6,807	25,625	38,228	5	8	12
New Jersey	147,885	204,396	287,163	37	70	87
New Mexico	0	0	0	0	0	0
New York	2,033	9,334	0	1	1	0
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	207,331	449,211	569,788	n/a	n/a	n/a
CW w/o Texas	207,331	449,211	569,788	54	108	129

Table 13C

BI/PD Combined Single Limits Liability 2011-2013

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2013	2012	2011	2013	2012	2011
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	-	-	-	-	-
Delaware	-	-	-	-	-	-
District of Columbia	-	-	-	-	-	-
Florida	-	-	-	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	173.35	324.06	479.82	17.75	33.16	49.20
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	-	-	-	-	-	-
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	-	-	-	-	-	-
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	100.10	461.82	885.14	9.08	40.80	82.73
New Jersey	1,511.80	1,264.83	1,792.68	89.43	75.61	112.96
New Mexico	-	-	-	-	-	-
New York	107.00	373.36	18,351.67	3.56	10.28	1,318.68
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	-	-	5,840.00	-	-	2,691.24
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	-	-	-	-
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	n/a	n/a	n/a	37.62	45.47	81.00
CW w/o Texas	433.08	531.40	924.05	37.62	45.47	81.00

Table 13C-1

BI/PD Combined Single Limits Liability 2011-2013

STATE	Residual Business					
	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2013	2012	2011	2013	2012	2011
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	-	-	-	-	-
Delaware	-	-	-	-	-	-
District of Columbia	-	-	-	-	-	-
Florida	-	-	-	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	123.09	163.38	265.25	12.60	16.72	27.20
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	-	-	-	-	-	-
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	-	-	-	-	-	-
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	156.76	540.74	-	13.85	50.54
New Jersey	964.07	732.54	1,263.84	57.03	43.79	79.63
New Mexico	-	-	-	-	-	-
New York	-	-	18,351.67	-	-	1,318.68
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	-	-	5,840.00	-	-	2,691.24
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	-	-	-	-
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	n/a	n/a	n/a	24.44	24.13	54.48
CW w/o Texas	281.30	281.97	621.45	24.44	24.13	54.48

Table 13C-2

BI/PD Combined Single Limits Liability 2011-2013

STATE	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2013	2012	2011	2013	2012	2011
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	-	-	-	-	-
Delaware	-	-	-	-	-	-
District of Columbia	-	-	-	-	-	-
Florida	-	-	-	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	50.25	160.69	214.57	5.15	16.44	22.00
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	-	-	-	-	-	-
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	-	-	-	-	-	-
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	100.10	305.06	344.40	9.08	26.95	32.19
New Jersey	547.72	532.28	528.85	32.40	31.82	33.32
New Mexico	-	-	-	-	-	-
New York	107.00	373.36	-	3.56	10.28	-
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	-	-	-	-	-	-
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	-	-	-	-
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	n/a	n/a	n/a	13.19	21.34	26.53
CW w/o Texas	151.78	249.42	302.60	13.19	21.34	26.53

Table 13D-1

BI/PD Combined Single Limits Liability 2011-2013

STATE	Residual Business					
	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2013	2012	2011	2013	2012	2011
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	-	-	-	-	-
Delaware	-	-	-	-	-	-
District of Columbia	-	-	-	-	-	-
Florida	-	-	-	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	5.46	6.36	9.04	2,253.69	2,570.70	2,933.17
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	-	-	-	-	-	-
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	-	-	-	-	-	-
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	1.19	1.80	-	13,168.00	30,011.00
New Jersey	5.56	2.86	2.21	17,353.33	25,572.45	57,188.67
New Mexico	-	-	-	-	-	-
New York	-	-	16.67	-	-	110,110.00
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	-	-	50.00	-	-	11,680.00
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	-	-	-	-
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	5.12	5.27	6.32	5,489.33	5,345.61	9,833.55

Table 13D-2

BI/PD Combined Single Limits Liability 2011-2013

STATE	Residual Business					
	Frequency - Property Damage Component			Severity - Property Damage Component		
	2013	2012	2011	2013	2012	2011
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	-	-	-	-	-
Delaware	-	-	-	-	-	-
District of Columbia	-	-	-	-	-	-
Florida	-	-	-	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	1.09	2.22	2.63	4,600.55	7,236.41	8,146.57
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	-	-	-	-	-	-
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	-	-	-	-	-	-
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	7.35	9.52	10.81	1,361.40	3,203.13	3,185.67
New Jersey	13.70	18.23	16.02	3,996.89	2,919.94	3,300.72
New Mexico	-	-	-	-	-	-
New York	5.26	4.00	-	2,033.00	9,334.00	-
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	-	-	-	-	-	-
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	-	-	-	-
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	3.95	6.00	6.85	3,839.46	4,159.36	4,416.96

Table 14A

BI/PD Combined Single Limits Liability 2011-2013

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2013	2012	2011	2013	2012	2011
Alabama	23,037,641	22,065,976	22,040,665	69,519	67,636	68,737
Alaska	737,424	765,577	756,627	1,653	1,787	1,868
Arizona	58,591,523	51,678,184	47,694,788	142,742	129,846	120,995
Arkansas	62,220,932	62,810,601	63,137,334	228,194	226,463	225,184
California	138,285,670	137,715,881	136,861,019	297,240	308,027	310,052
Colorado	54,462,259	50,460,370	48,948,367	158,671	151,477	148,284
Connecticut	202,649,809	200,639,251	196,029,894	409,351	414,612	410,396
Delaware	30,002,579	28,777,406	28,075,694	61,378	59,969	59,399
District of Columbia	6,635,250	6,416,587	6,231,109	12,626	12,539	12,444
Florida	182,047,270	173,895,551	169,557,611	282,588	297,385	309,079
Georgia	128,312,295	118,973,711	110,722,372	312,892	322,097	324,387
Hawaii	12,253,538	12,082,183	11,878,063	38,046	38,481	38,396
Idaho	14,396,266	13,633,274	11,996,734	55,373	53,591	48,446
Illinois	95,492,616	90,713,216	86,413,341	261,258	256,138	252,054
Indiana	54,247,534	53,178,998	53,447,034	201,490	202,933	214,230
Iowa	25,937,086	26,176,033	26,963,738	122,865	124,229	128,753
Kansas	39,580,198	38,781,910	38,215,648	178,895	177,434	176,039
Kentucky	72,011,480	67,489,643	62,843,798	202,946	198,575	192,580
Louisiana	80,865,478	75,047,857	69,064,508	121,171	116,478	110,616
Maine	40,047,272	40,202,944	41,589,126	173,597	175,117	181,128
Maryland	85,380,948	79,301,294	74,210,713	194,518	193,213	191,703
Massachusetts	0	0	0	0	0	0
Michigan	44,109,430	39,615,625	35,498,022	312,098	300,043	277,075
Minnesota	47,191,219	45,172,755	44,475,124	177,020	169,903	169,093
Mississippi	29,467,199	25,775,453	23,285,763	90,189	81,865	75,312
Missouri	104,079,609	102,088,232	101,578,295	378,831	380,005	375,716
Montana	10,594,332	11,087,056	11,380,844	32,930	35,428	37,281
Nebraska	15,528,240	14,559,570	14,214,680	61,458	59,077	58,674
Nevada	39,471,454	30,319,382	27,208,080	72,597	61,273	55,974
New Hampshire	25,397,942	25,017,398	24,308,168	75,619	75,543	74,706
New Jersey	664,417,993	633,304,948	608,623,041	1,372,036	1,381,342	1,379,797
New Mexico	13,110,383	11,857,804	11,380,401	36,408	33,726	32,929
New York	519,469,838	516,040,881	512,483,689	1,210,254	1,251,243	1,271,805
North Carolina	38,165	31,644	34,294	167	145	153
North Dakota	4,927,700	4,847,659	4,296,079	36,820	34,596	30,884
Ohio	149,009,942	151,594,071	155,295,393	535,812	550,957	560,827
Oklahoma	66,990,302	62,810,106	59,680,548	210,278	201,744	194,520
Oregon	40,483,104	36,768,909	34,347,954	111,834	108,449	104,048
Pennsylvania	209,131,824	205,888,832	204,095,284	592,956	598,775	603,177
Rhode Island	57,096,824	55,729,774	54,699,994	106,077	105,436	105,922
South Carolina	44,852,191	41,651,813	38,669,583	119,622	119,551	117,975
South Dakota	2,315,157	2,148,668	2,279,836	11,047	10,767	11,342
Tennessee	85,727,606	79,766,324	75,226,924	269,708	263,216	253,453
Texas	0	0	0	n/a	n/a	n/a
Utah	21,215,243	19,632,376	18,765,500	63,057	59,725	57,672
Vermont	14,170,467	14,105,269	14,714,223	58,143	60,062	63,542
Virginia	73,684,561	69,844,553	69,609,513	227,396	223,634	226,211
Washington	69,341,513	68,745,809	64,645,142	189,092	190,320	176,221
West Virginia	16,644,138	17,064,691	17,650,562	42,455	43,966	45,690
Wisconsin	67,268,903	64,523,119	63,543,985	232,935	226,218	226,044
Wyoming	1,024,721	957,934	923,568	4,139	3,655	3,505
Countrywide	3,843,955,068	3,701,757,102	3,599,592,672	n/a	n/a	n/a
CW w/o Texas	3,843,955,068	3,701,757,102	3,599,592,672	10,157,991	10,158,691	10,114,318

Table 14B-1

BI/PD Combined Single Limits Liability 2011-2013

STATE	Total Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2013	2012	2011	2013	2012	2011
Alabama	12,807,889	8,989,941	7,726,494	640	609	606
Alaska	211,824	359,145	528,918	16	22	20
Arizona	30,171,107	28,989,480	26,536,304	1,653	1,451	1,580
Arkansas	23,292,991	25,222,822	21,503,559	1,568	1,607	1,584
California	64,264,545	51,360,218	57,190,068	1,953	1,993	1,882
Colorado	26,811,785	24,769,858	29,843,898	1,092	1,054	1,132
Connecticut	96,453,496	105,005,523	107,454,833	3,810	3,982	3,889
Delaware	12,497,375	12,563,822	11,623,356	943	924	798
District of Columbia	1,697,284	3,171,148	2,144,459	213	225	179
Florida	79,716,773	92,699,837	106,394,473	3,598	3,886	4,184
Georgia	67,856,387	76,209,745	65,469,592	5,719	5,533	5,145
Hawaii	5,353,105	2,965,816	3,611,920	232	241	318
Idaho	7,873,595	8,097,826	6,988,209	634	697	640
Illinois	50,936,842	52,854,163	51,345,101	2,018	2,209	2,168
Indiana	28,999,003	25,813,193	27,257,662	1,813	1,725	1,542
Iowa	11,021,078	11,554,380	10,508,355	633	692	686
Kansas	16,856,557	17,137,874	17,318,790	523	622	514
Kentucky	41,328,792	32,829,996	30,097,501	2,267	2,150	1,950
Louisiana	42,484,432	38,092,333	40,225,779	2,322	2,200	2,150
Maine	16,831,876	16,530,678	14,622,896	667	684	715
Maryland	32,487,347	33,787,177	34,221,767	3,194	2,724	2,817
Massachusetts	0	0	0	0	0	0
Michigan	29,197,376	35,506,282	33,653,207	524	495	533
Minnesota	19,698,923	17,215,820	21,597,583	579	593	633
Mississippi	13,778,013	11,439,757	13,067,533	770	678	663
Missouri	51,144,280	54,701,549	45,056,201	2,244	2,379	2,350
Montana	5,116,126	5,344,177	5,531,669	239	290	316
Nebraska	9,061,481	8,851,028	8,413,352	439	407	403
Nevada	22,152,478	21,229,516	18,821,641	1,242	893	914
New Hampshire	11,020,131	9,579,925	7,954,476	447	437	462
New Jersey	216,406,162	241,296,554	288,923,007	6,306	6,311	6,447
New Mexico	6,123,000	7,830,551	5,597,808	335	386	371
New York	202,274,383	223,201,820	235,651,393	6,387	7,017	6,971
North Carolina	0	0	0	0	0	0
North Dakota	2,150,678	2,132,596	3,066,675	60	55	75
Ohio	68,348,253	66,038,884	65,916,753	4,116	4,824	5,169
Oklahoma	29,168,904	25,882,455	22,673,528	1,762	1,686	1,627
Oregon	26,749,567	17,993,474	20,009,537	2,030	1,809	2,015
Pennsylvania	67,585,379	75,761,438	76,569,787	2,706	2,844	2,864
Rhode Island	24,057,737	27,091,605	29,270,230	1,403	1,345	1,492
South Carolina	15,647,395	19,168,887	16,047,631	1,630	1,599	1,508
South Dakota	755,149	1,141,158	1,270,649	47	46	57
Tennessee	35,293,927	37,647,421	30,760,656	2,028	2,259	2,076
Texas	0	0	0	n/a	n/a	n/a
Utah	12,240,069	11,334,933	8,873,129	822	540	559
Vermont	5,676,257	5,367,240	5,805,131	364	355	416
Virginia	24,924,216	31,132,286	31,872,600	1,901	1,816	2,122
Washington	47,124,078	41,524,918	44,060,801	3,368	3,483	3,569
West Virginia	5,769,705	6,425,945	8,227,467	321	400	433
Wisconsin	38,098,816	34,323,005	31,870,113	1,171	1,222	1,252
Wyoming	372,380	309,546	583,527	28	12	20
Countrywide	1,659,888,946	1,708,477,745	1,753,760,018	n/a	n/a	n/a
CW w/o Texas	1,659,888,946	1,708,477,745	1,753,760,018	78,777	79,411	79,816

Table 14B-2

BI/PD Combined Single Limits Liability 2011-2013

Total Business

STATE	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2013	2012	2011	2013	2012	2011
Alabama	8,355,443	7,929,207	7,659,983	2,219	2,165	2,244
Alaska	214,841	414,496	252,188	44	67	70
Arizona	17,262,703	16,294,675	14,757,737	4,945	4,539	4,287
Arkansas	22,553,805	22,235,664	21,198,438	6,318	6,131	6,274
California	37,696,510	38,249,936	35,123,578	10,318	10,673	10,391
Colorado	17,360,763	15,887,163	16,040,255	5,149	4,787	4,928
Connecticut	55,436,222	54,611,283	53,162,165	15,624	15,792	16,213
Delaware	7,526,123	7,739,436	6,853,214	2,272	2,222	2,270
District of Columbia	1,705,359	2,108,374	1,756,953	656	771	724
Florida	33,732,643	35,412,308	35,828,137	10,570	11,210	11,583
Georgia	46,468,059	45,863,366	43,044,899	13,849	13,906	13,776
Hawaii	4,282,686	4,029,301	4,158,140	1,469	1,426	1,484
Idaho	3,549,813	3,297,493	3,071,710	1,201	1,155	1,118
Illinois	32,137,198	30,275,363	29,091,519	9,668	9,533	9,486
Indiana	15,211,523	15,870,712	15,608,180	4,743	5,134	5,214
Iowa	11,843,137	12,190,116	11,696,683	3,882	4,080	4,164
Kansas	15,361,008	15,144,581	13,990,318	4,296	4,681	4,809
Kentucky	20,638,552	20,752,749	18,948,722	6,529	6,419	6,057
Louisiana	17,933,317	16,787,982	15,933,132	4,869	4,571	4,379
Maine	13,391,164	13,135,028	13,519,922	4,564	4,291	4,689
Maryland	28,826,645	26,513,714	25,176,783	9,192	8,801	8,518
Massachusetts	0	0	0	0	0	0
Michigan	5,023,849	4,145,108	3,105,826	2,216	1,870	1,509
Minnesota	18,051,121	16,218,022	16,659,772	5,934	5,487	5,691
Mississippi	8,445,802	7,988,855	6,968,989	2,434	2,271	2,067
Missouri	32,666,098	32,506,831	33,599,198	10,944	10,962	11,490
Montana	2,251,630	2,526,934	2,345,179	657	732	799
Nebraska	7,339,699	6,801,830	6,484,564	2,226	2,104	2,135
Nevada	8,518,143	6,862,609	6,332,557	2,621	2,059	1,958
New Hampshire	8,000,622	7,709,773	8,110,723	2,757	2,630	2,779
New Jersey	185,480,247	185,214,143	184,264,611	48,434	48,568	50,451
New Mexico	3,877,063	3,525,705	3,259,893	1,032	1,047	1,048
New York	145,312,849	152,978,921	152,033,841	41,596	43,576	45,715
North Carolina	0	0	5,775	0	0	1
North Dakota	2,300,608	2,371,483	1,894,746	695	623	620
Ohio	45,932,181	48,116,230	48,253,782	15,342	16,334	17,258
Oklahoma	23,967,855	22,828,993	21,399,062	6,830	6,543	6,468
Oregon	9,615,405	9,308,774	8,893,826	3,383	3,222	3,189
Pennsylvania	71,548,119	69,747,538	70,762,516	21,353	21,415	22,024
Rhode Island	16,724,114	16,318,364	15,578,124	4,502	4,356	4,492
South Carolina	11,939,335	11,765,200	11,109,055	3,923	3,935	3,793
South Dakota	698,381	513,105	607,703	212	196	263
Tennessee	27,674,595	28,734,713	25,820,389	8,387	8,438	8,034
Texas	0	0	0	n/a	n/a	n/a
Utah	7,926,577	7,179,332	6,088,646	2,380	2,251	2,062
Vermont	3,912,194	4,091,430	4,337,121	1,306	1,470	1,570
Virginia	22,208,151	21,982,987	21,670,744	7,647	7,629	7,696
Washington	16,583,760	16,907,406	15,500,632	5,339	5,590	5,264
West Virginia	4,172,869	4,191,621	4,095,926	1,167	1,270	1,348
Wisconsin	18,477,448	17,206,063	18,360,282	5,746	5,468	5,501
Wyoming	488,000	407,421	423,107	129	129	108
Countrywide	1,120,624,229	1,112,892,338	1,084,839,245	n/a	n/a	n/a
CW w/o Texas	1,120,624,229	1,112,892,338	1,084,839,245	331,569	332,529	338,011

Table 14C-1

BI/PD Combined Single Limits Liability 2011-2013

STATE	Total Business					
	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2013	2012	2011	2013	2012	2011
Alabama	184.24	132.92	112.41	55.60	40.74	35.06
Alaska	128.15	200.98	283.15	28.72	46.91	69.90
Arizona	211.37	223.26	219.32	51.49	56.10	55.64
Arkansas	102.08	111.38	95.49	37.44	40.16	34.06
California	216.20	166.74	184.45	46.47	37.29	41.79
Colorado	168.98	163.52	201.26	49.23	49.09	60.97
Connecticut	235.63	253.26	261.83	47.60	52.34	54.82
Delaware	203.61	209.51	195.68	41.65	43.66	41.40
District of Columbia	134.43	252.90	172.33	25.58	49.42	34.42
Florida	282.10	311.72	344.23	43.79	53.31	62.75
Georgia	216.87	236.60	201.83	52.88	64.06	59.13
Hawaii	140.70	77.07	94.07	43.69	24.55	30.41
Idaho	142.19	151.10	144.25	54.69	59.40	58.25
Illinois	194.97	206.35	203.71	53.34	58.27	59.42
Indiana	143.92	127.20	127.24	53.46	48.54	51.00
Iowa	89.70	93.01	81.62	42.49	44.14	38.97
Kansas	94.23	96.59	98.38	42.59	44.19	45.32
Kentucky	203.64	165.33	156.29	57.39	48.64	47.89
Louisiana	350.62	327.03	363.65	52.54	50.76	58.24
Maine	96.96	94.40	80.73	42.03	41.12	35.16
Maryland	167.01	174.87	178.51	38.05	42.61	46.11
Massachusetts	-	-	-	-	-	-
Michigan	93.55	118.34	121.46	66.19	89.63	94.80
Minnesota	111.28	101.33	127.73	41.74	38.11	48.56
Mississippi	152.77	139.74	173.51	46.76	44.38	56.12
Missouri	135.01	143.95	119.92	49.14	53.58	44.36
Montana	155.36	150.85	148.38	48.29	48.20	48.61
Nebraska	147.44	149.82	143.39	58.35	60.79	59.19
Nevada	305.14	346.47	336.26	56.12	70.02	69.18
New Hampshire	145.73	126.81	106.48	43.39	38.29	32.72
New Jersey	157.73	174.68	209.40	32.57	38.10	47.47
New Mexico	168.18	232.18	170.00	46.70	66.04	49.19
New York	167.13	178.38	185.29	38.94	43.25	45.98
North Carolina	0.00	0.00	0.00	0.00	0.00	0.00
North Dakota	58.41	61.64	99.30	43.64	43.99	71.38
Ohio	127.56	119.86	117.53	45.87	43.56	42.45
Oklahoma	138.72	128.29	116.56	43.54	41.21	37.99
Oregon	239.19	165.92	192.31	66.08	48.94	58.26
Pennsylvania	113.98	126.53	126.94	32.32	36.80	37.52
Rhode Island	226.80	256.95	276.34	42.13	48.61	53.51
South Carolina	130.81	160.34	136.03	34.89	46.02	41.50
South Dakota	68.36	105.99	112.03	32.62	53.11	55.73
Tennessee	130.86	143.03	121.37	41.17	47.20	40.89
Texas	n/a	n/a	n/a	-	-	-
Utah	194.11	189.79	153.86	57.69	57.74	47.28
Vermont	97.63	89.36	91.36	40.06	38.05	39.45
Virginia	109.61	139.21	140.90	33.83	44.57	45.79
Washington	249.21	218.18	250.03	67.96	60.40	68.16
West Virginia	135.90	146.16	180.07	34.67	37.66	46.61
Wisconsin	163.56	151.73	140.99	56.64	53.19	50.15
Wyoming	89.97	84.69	166.48	36.34	32.31	63.18
Countrywide	n/a	n/a	n/a	43.18	46.15	48.72
CW w/o Texas	163.41	168.18	173.39	43.18	46.15	48.72

Table 14C-2

BI/PD Combined Single Limits Liability 2011-2013

STATE	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2013	2012	2011	2013	2012	2011
Alabama	120.19	117.23	111.44	36.27	35.93	34.75
Alaska	129.97	231.95	135.00	29.13	54.14	33.33
Arizona	120.94	125.49	121.97	29.46	31.53	30.94
Arkansas	98.84	98.19	94.14	36.25	35.40	33.58
California	126.82	124.18	113.28	27.26	27.77	25.66
Colorado	109.41	104.88	108.17	31.88	31.48	32.77
Connecticut	135.42	131.72	129.54	27.36	27.22	27.12
Delaware	122.62	129.06	115.38	25.08	26.89	24.41
District of Columbia	135.07	168.15	141.19	25.70	32.86	28.20
Florida	119.37	119.08	115.92	18.53	20.36	21.13
Georgia	148.51	142.39	132.70	36.21	38.55	38.88
Hawaii	112.57	104.71	108.30	34.95	33.35	35.01
Idaho	64.11	61.53	63.40	24.66	24.19	25.60
Illinois	123.01	118.20	115.42	33.65	33.37	33.67
Indiana	75.50	78.21	72.86	28.04	29.84	29.20
Iowa	96.39	98.13	90.85	45.66	46.57	43.38
Kansas	85.87	85.35	79.47	38.81	39.05	36.61
Kentucky	101.69	104.51	98.39	28.66	30.75	30.15
Louisiana	148.00	144.13	144.04	22.18	22.37	23.07
Maine	77.14	75.01	74.64	33.44	32.67	32.51
Maryland	148.20	137.23	131.33	33.76	33.43	33.93
Massachusetts	-	-	-	-	-	-
Michigan	16.10	13.82	11.21	11.39	10.46	8.75
Minnesota	101.97	95.45	98.52	38.25	35.90	37.46
Mississippi	93.65	97.59	92.53	28.66	30.99	29.93
Missouri	86.23	85.54	89.43	31.39	31.84	33.08
Montana	68.38	71.33	62.91	21.25	22.79	20.61
Nebraska	119.43	115.13	110.52	47.27	46.72	45.62
Nevada	117.33	112.00	113.13	21.58	22.63	23.27
New Hampshire	105.80	102.06	108.57	31.50	30.82	33.37
New Jersey	135.19	134.08	133.54	27.92	29.25	30.28
New Mexico	106.49	104.54	99.00	29.57	29.73	28.64
New York	120.07	122.26	119.54	27.97	29.64	29.67
North Carolina	0.00	0.00	37.75	0.00	0.00	16.84
North Dakota	62.48	68.55	61.35	46.69	48.92	44.10
Ohio	85.72	87.33	86.04	30.82	31.74	31.07
Oklahoma	113.98	113.16	110.01	35.78	36.35	35.86
Oregon	85.98	85.84	85.48	23.75	25.32	25.89
Pennsylvania	120.66	116.48	117.32	34.21	33.88	34.67
Rhode Island	157.66	154.77	147.07	29.29	29.28	28.48
South Carolina	99.81	98.41	94.16	26.62	28.25	28.73
South Dakota	63.22	47.66	53.58	30.17	23.88	26.66
Tennessee	102.61	109.17	101.87	32.28	36.02	34.32
Texas	n/a	n/a	n/a	-	-	-
Utah	125.70	120.21	105.57	37.36	36.57	32.45
Vermont	67.29	68.12	68.26	27.61	29.01	29.48
Virginia	97.66	98.30	95.80	30.14	31.47	31.13
Washington	87.70	88.84	87.96	23.92	24.59	23.98
West Virginia	98.29	95.34	89.65	25.07	24.56	23.21
Wisconsin	79.32	76.06	81.22	27.47	26.67	28.89
Wyoming	117.90	111.47	120.72	47.62	42.53	45.81
Countrywide	n/a	n/a	n/a	29.15	30.06	30.14
CW w/o Texas	110.32	109.55	107.26	29.15	30.06	30.14

Table 14D-1

BI/PD Combined Single Limits Liability 2011-2013

Total Business						
STATE	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2013	2012	2011	2013	2012	2011
Alabama	0.92	0.90	0.88	20,012.33	14,761.81	12,749.99
Alaska	0.97	1.23	1.07	13,239.00	16,324.77	26,445.90
Arizona	1.16	1.12	1.31	18,252.33	19,978.97	16,795.13
Arkansas	0.69	0.71	0.70	14,855.22	15,695.60	13,575.48
California	0.66	0.65	0.61	32,905.55	25,770.31	30,387.92
Colorado	0.69	0.70	0.76	24,552.92	23,500.81	26,363.87
Connecticut	0.93	0.96	0.95	25,315.88	26,370.05	27,630.45
Delaware	1.54	1.54	1.34	13,252.78	13,597.21	14,565.61
District of Columbia	1.69	1.79	1.44	7,968.47	14,093.99	11,980.22
Florida	1.27	1.31	1.35	22,155.86	23,854.82	25,428.89
Georgia	1.83	1.72	1.59	11,865.08	13,773.68	12,724.90
Hawaii	0.61	0.63	0.83	23,073.73	12,306.29	11,358.24
Idaho	1.14	1.30	1.32	12,418.92	11,618.11	10,919.08
Illinois	0.77	0.86	0.86	25,241.25	23,926.74	23,683.16
Indiana	0.90	0.85	0.72	15,995.04	14,964.17	17,676.82
Iowa	0.52	0.56	0.53	17,410.87	16,697.08	15,318.30
Kansas	0.29	0.35	0.29	32,230.51	27,552.85	33,694.14
Kentucky	1.12	1.08	1.01	18,230.61	15,269.77	15,434.62
Louisiana	1.92	1.89	1.94	18,296.48	17,314.70	18,709.66
Maine	0.38	0.39	0.39	25,235.20	24,167.66	20,451.60
Maryland	1.64	1.41	1.47	10,171.37	12,403.52	12,148.30
Massachusetts	-	-	-	-	-	-
Michigan	0.17	0.16	0.19	55,720.18	71,729.86	63,139.23
Minnesota	0.33	0.35	0.37	34,022.32	29,031.74	34,119.40
Mississippi	0.85	0.83	0.88	17,893.52	16,872.80	19,709.70
Missouri	0.59	0.63	0.63	22,791.57	22,993.51	19,172.85
Montana	0.73	0.82	0.85	21,406.38	18,428.20	17,505.28
Nebraska	0.71	0.69	0.69	20,641.19	21,747.00	20,876.80
Nevada	1.71	1.46	1.63	17,836.13	23,773.25	20,592.61
New Hampshire	0.59	0.58	0.62	24,653.54	21,922.03	17,217.48
New Jersey	0.46	0.46	0.47	34,317.50	38,234.28	44,815.11
New Mexico	0.92	1.14	1.13	18,277.61	20,286.40	15,088.43
New York	0.53	0.56	0.55	31,669.70	31,808.72	33,804.53
North Carolina	0.00	0.00	0.00	-	-	-
North Dakota	0.16	0.16	0.24	35,844.63	38,774.47	40,889.00
Ohio	0.77	0.88	0.92	16,605.50	13,689.65	12,752.32
Oklahoma	0.84	0.84	0.84	16,554.43	15,351.40	13,935.79
Oregon	1.82	1.67	1.94	13,177.13	9,946.64	9,930.29
Pennsylvania	0.46	0.47	0.47	24,976.12	26,639.04	26,735.26
Rhode Island	1.32	1.28	1.41	17,147.35	20,142.46	19,618.12
South Carolina	1.36	1.34	1.28	9,599.63	11,988.05	10,641.67
South Dakota	0.43	0.43	0.50	16,067.00	24,807.78	22,292.09
Tennessee	0.75	0.86	0.82	17,403.32	16,665.53	14,817.27
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	1.30	0.90	0.97	14,890.59	20,990.62	15,873.22
Vermont	0.63	0.59	0.65	15,594.11	15,118.99	13,954.64
Virginia	0.84	0.81	0.94	13,111.11	17,143.33	15,020.08
Washington	1.78	1.83	2.03	13,991.71	11,922.17	12,345.42
West Virginia	0.76	0.91	0.95	17,974.16	16,064.86	19,001.08
Wisconsin	0.50	0.54	0.55	32,535.28	28,087.57	25,455.36
Wyoming	0.68	0.33	0.57	13,299.29	25,795.50	29,176.35
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	0.78	0.78	0.79	21,070.73	21,514.37	21,972.54

Table 14D-2

BI/PD Combined Single Limits Liability 2011-2013

Total Business						
STATE	Frequency - Property Damage Component			Severity - Property Damage Component		
	2013	2012	2011	2013	2012	2011
Alabama	3.19	3.20	3.26	3,765.41	3,662.45	3,413.54
Alaska	2.66	3.75	3.75	4,882.75	6,186.51	3,602.69
Arizona	3.46	3.50	3.54	3,490.94	3,589.93	3,442.44
Arkansas	2.77	2.71	2.79	3,569.77	3,626.76	3,378.78
California	3.47	3.46	3.35	3,653.47	3,583.80	3,380.19
Colorado	3.25	3.16	3.32	3,371.68	3,318.81	3,254.92
Connecticut	3.82	3.81	3.95	3,548.15	3,458.16	3,278.98
Delaware	3.70	3.71	3.82	3,312.55	3,483.09	3,019.04
District of Columbia	5.20	6.15	5.82	2,599.63	2,734.60	2,426.73
Florida	3.74	3.77	3.75	3,191.36	3,158.99	3,093.17
Georgia	4.43	4.32	4.25	3,355.34	3,298.10	3,124.63
Hawaii	3.86	3.71	3.86	2,915.38	2,825.60	2,801.98
Idaho	2.17	2.16	2.31	2,955.71	2,854.97	2,747.50
Illinois	3.70	3.72	3.76	3,324.08	3,175.85	3,066.78
Indiana	2.35	2.53	2.43	3,207.15	3,091.30	2,993.51
Iowa	3.16	3.28	3.23	3,050.78	2,987.77	2,809.00
Kansas	2.40	2.64	2.73	3,575.65	3,235.33	2,909.19
Kentucky	3.22	3.23	3.15	3,161.06	3,233.02	3,128.40
Louisiana	4.02	3.92	3.96	3,683.16	3,672.72	3,638.53
Maine	2.63	2.45	2.59	2,934.09	3,061.06	2,883.33
Maryland	4.73	4.56	4.44	3,136.06	3,012.58	2,955.72
Massachusetts	-	-	-	-	-	-
Michigan	0.71	0.62	0.54	2,267.08	2,216.64	2,058.20
Minnesota	3.35	3.23	3.37	3,041.98	2,955.72	2,927.39
Mississippi	2.70	2.77	2.74	3,469.93	3,517.77	3,371.55
Missouri	2.89	2.88	3.06	2,984.84	2,965.41	2,924.21
Montana	2.00	2.07	2.14	3,427.14	3,452.10	2,935.14
Nebraska	3.62	3.56	3.64	3,297.26	3,232.81	3,037.27
Nevada	3.61	3.36	3.50	3,249.96	3,332.98	3,234.20
New Hampshire	3.65	3.48	3.72	2,901.93	2,931.47	2,918.58
New Jersey	3.53	3.52	3.66	3,829.55	3,813.50	3,652.35
New Mexico	2.83	3.10	3.18	3,756.84	3,367.44	3,110.58
New York	3.44	3.48	3.59	3,493.43	3,510.62	3,325.69
North Carolina	-	-	0.65	-	-	5,775.00
North Dakota	1.89	1.80	2.01	3,310.23	3,806.55	3,056.04
Ohio	2.86	2.96	3.08	2,993.88	2,945.77	2,796.02
Oklahoma	3.25	3.24	3.33	3,509.20	3,489.07	3,308.45
Oregon	3.03	2.97	3.06	2,842.27	2,889.13	2,788.91
Pennsylvania	3.60	3.58	3.65	3,350.73	3,256.95	3,212.97
Rhode Island	4.24	4.13	4.24	3,714.82	3,746.18	3,467.97
South Carolina	3.28	3.29	3.22	3,043.42	2,989.89	2,928.83
South Dakota	1.92	1.82	2.32	3,294.25	2,617.88	2,310.66
Tennessee	3.11	3.21	3.17	3,299.70	3,405.39	3,213.89
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	3.77	3.77	3.58	3,330.49	3,189.40	2,952.79
Vermont	2.25	2.45	2.47	2,995.55	2,783.29	2,762.50
Virginia	3.36	3.41	3.40	2,904.17	2,881.50	2,815.85
Washington	2.82	2.94	2.99	3,106.15	3,024.58	2,944.65
West Virginia	2.75	2.89	2.95	3,575.72	3,300.49	3,038.52
Wisconsin	2.47	2.42	2.43	3,215.71	3,146.68	3,337.63
Wyoming	3.12	3.53	3.08	3,782.95	3,158.30	3,917.66
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	3.26	3.27	3.34	3,379.76	3,346.75	3,209.48

Personal Injury Protection

Personal Injury Protection

States with no-fault auto laws restrict the right to sue for damages for auto injuries below a specified injury threshold. Instead, a person injured in an accident receives benefits for economic damages from the insurer of the vehicle in which he or she was traveling, without regard to fault. In these states, **personal injury protection (PIP)** replaces the more limited medical payments coverage.

The PIP coverage provides reimbursement for medical expenses, work loss or income continuation benefits, funeral expenses, survivors' benefits, and the cost of rehabilitation and replacement services necessitated by the injury.

A few of the states have "choice" no-fault laws. In these states, policyholders can choose to operate

under a no-fault plan, in which case they collect benefits from their own insurer without regard to fault. When policyholders choose to limit their right to file a liability claim or lawsuit, their liability premiums are reduced.

Still other states have laws that require auto insurers to offer PIP benefits, but do not restrict the right to pursue a liability claim or lawsuit, as well. In these states, PIP is "added on" to the existing tort liability system, sometimes in the form of separate packages of PIP coverages similar to those sold in no-fault states, and sometimes by simply offering to add some wage replacement benefits to the medical and funeral benefit in medical payments coverage.

Personal Injury Protection State-Specific Information and Technical Notes

Personal Injury Protection Data

Illinois—Personal injury protection data are included in other liability, which is not reported separately in this publication.

Personal Injury Protection—Requirements

Florida—Florida requires PIP coverage, but does not require bodily injury liability. However, on Oct. 1, 2007, the no-fault laws in Florida were suspended through Jan. 1, 2008.

New Jersey—The minimum bodily injury limits for New Jersey are 15/30 with a standard \$250,000 PIP benefit. This is the coverage most insureds purchase; however, a new "basic" policy was introduced in March 1999, whereby an insured can purchase \$15,000 of PIP benefits and no bodily injury liability or BI limits of 10/10. On Oct. 1, 2003, the Special Automobile Insurance Policy (SAIP) was introduced, wherein only insureds who are enrolled in the federal Medicaid program may purchase a policy. The policy provides \$250,000 per

person, per accident, maximum medical coverage for emergency care only, plus a \$10,000 death benefit, and out-of-state liability coverage.

Pennsylvania—Mandatory first-party medical benefits law. It is similar to PIP, but is titled Medical Benefits.

Massachusetts—Insured can choose to have a deductible of up to \$8,000 for him/herself and family members. This would in effect eliminate the \$8,000 PIP coverage.

Michigan—PIP provides unlimited medical benefits.

Minnesota—Requires PIP with \$20,000 medical benefit; \$20,000 non-medical benefit.

Oregon: There is a \$15,000 minimum for PIP

Washington—PIP may be rejected by the insured.

PIP Calculations—Loss Experience Results

Texas—Earned exposure and incurred claims data are not available, as indicated by “n/a.” Because the results for pure premium, frequency and severity are calculated using earned exposures and incurred claims, there are no data in these columns for Texas.

PIP Loss Development

Incurred losses are developed to **63 months**.

No-fault states are:

District of Columbia**
Florida
Hawaii
Kansas
Kentucky*
Massachusetts
Michigan
Minnesota
New Jersey*
New York
North Dakota
Pennsylvania*
Utah

Add-on states are:

Arkansas
Delaware
Maryland
New Hampshire
Oregon
South Dakota
Texas
Virginia
Washington
Wisconsin

*Denotes Choice – Under a choice system, drivers choose whether they want to be insured under a pure no-fault plan or retain some traditional tort rights similar to modified no-fault.

**The District of Columbia is neither a true no-fault nor add-on state. Drivers are offered the option of no-fault or fault-based coverage, but in the event of an accident a driver who originally chose no-fault benefits has 60 days to decide whether to receive those benefits or file a claim against the other party.

Drivers receive compensation from their own insurance company, as they do in no-fault states. In an “add-on” state and there are no restrictions on lawsuits.

First party benefits have been added on to the traditional tort liability system in an “add-on” state. First-party coverage may not be mandatory in an “add-on” state and the benefits may be lower than benefits in true no-fault states.

Table 15A
Personal Injury Protection 2011-2013

STATE	Earned Premiums			Earned Exposures		
	2013	2012	2011	2013	2012	2011
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	5,274,437	5,383,530	5,647,744	185,437	198,851	201,891
Delaware	123,756,681	121,248,152	120,121,217	621,869	608,942	601,845
District of Columbia	5,916,889	5,976,754	6,073,257	160,634	160,632	162,273
Florida	3,213,592,106	3,038,254,787	2,569,348,628	11,763,520	11,515,905	11,385,446
Georgia	0	0	0	0	0	0
Hawaii	74,194,793	70,202,376	70,369,115	811,903	799,382	786,231
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	113,038,912	111,159,216	109,954,403	2,162,156	2,140,849	2,122,910
Kentucky	294,977,298	291,401,963	280,324,854	3,032,775	3,005,413	2,968,729
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	276,461,875	271,493,157	262,981,095	3,929,206	3,882,679	3,833,667
Massachusetts	212,552,172	202,975,909	191,003,293	4,059,849	3,997,449	3,967,517
Michigan	2,938,393,290	2,568,065,001	2,236,347,904	5,534,760	5,464,259	5,318,710
Minnesota	568,767,886	535,442,052	503,248,187	3,796,070	3,739,119	3,709,173
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	1,630,359,428	1,586,447,521	1,510,118,636	5,266,950	5,201,216	5,167,227
New Mexico	0	0	0	0	0	0
New York	2,270,734,724	2,237,641,017	2,074,766,179	9,211,610	9,176,740	9,144,725
North Carolina	0	0	0	0	0	0
North Dakota	34,658,297	31,782,124	29,384,160	538,689	519,171	497,838
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	284,366,413	269,915,132	260,810,939	2,640,794	2,624,976	2,636,949
Pennsylvania	674,784,441	680,554,092	686,141,354	8,233,612	8,232,796	8,249,909
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	433,421,924	419,451,832	405,113,984	n/a	n/a	n/a
Utah	72,432,557	70,691,392	71,022,349	1,704,623	1,675,236	1,646,456
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	293,592,514	279,441,624	277,182,122	3,187,323	3,182,763	3,207,906
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	13,521,276,637	12,797,527,631	11,669,959,420	n/a	n/a	n/a
CW w/o Texas	13,087,854,713	12,378,075,799	11,264,845,436	66,841,780	66,126,378	65,609,402

Table 15B

Personal Injury Protection 2011-2013

STATE	Incurred Losses			Incurred Claims		
	2013	2012	2011	2013	2012	2011
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	2,144	5,162	0	1	1	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	4,673,763	4,497,559	5,350,777	827	929	1,050
Delaware	97,256,208	94,251,661	92,453,726	13,214	11,815	11,679
District of Columbia	4,746,401	3,712,376	3,998,074	712	696	701
Florida	2,022,080,992	2,257,976,337	2,746,420,930	288,979	307,131	361,309
Georgia	0	0	0	0	0	0
Hawaii	45,264,263	45,685,321	44,316,959	9,672	9,562	9,645
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	68,267,883	71,289,799	71,818,732	16,665	19,405	19,567
Kentucky	223,985,223	224,638,873	221,032,821	63,467	66,658	69,208
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	211,738,175	212,494,967	216,250,812	81,310	81,802	83,136
Massachusetts	140,285,118	127,380,739	129,928,634	37,791	35,980	37,475
Michigan	3,189,479,635	3,762,014,833	2,893,875,482	42,145	44,890	47,438
Minnesota	403,486,462	388,583,081	401,861,622	42,053	43,299	45,803
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	1,037,625,919	1,124,013,936	1,244,564,054	76,109	80,153	82,925
New Mexico	0	0	0	0	0	0
New York	1,466,427,918	1,423,448,689	1,591,716,916	188,832	192,216	197,780
North Carolina	0	0	0	0	0	0
North Dakota	24,554,649	24,811,858	24,770,707	3,454	3,429	3,642
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	189,878,743	200,316,311	194,964,192	41,474	42,410	41,093
Pennsylvania	491,780,155	499,360,972	524,915,069	130,889	134,799	138,982
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	271,529,802	286,369,885	264,753,832	n/a	n/a	n/a
Utah	50,155,289	50,310,388	48,030,089	20,947	20,371	20,392
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	219,963,337	234,358,632	229,867,355	45,754	47,064	45,892
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	10,163,182,079	11,035,521,379	10,950,890,783	n/a	n/a	n/a
CW w/o Texas	9,891,652,277	10,749,151,494	10,686,136,951	1,104,295	1,142,610	1,217,717

Table 15C

Personal Injury Protection 2011-2013

Voluntary Business

STATE	Pure Premium			Loss Ratio		
	2013	2012	2011	2013	2012	2011
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	25.20	22.62	26.50	88.61	83.54	94.74
Delaware	156.39	154.78	153.62	78.59	77.73	76.97
District of Columbia	29.55	23.11	24.64	80.22	62.11	65.83
Florida	171.89	196.07	241.22	62.92	74.32	106.89
Georgia	-	-	-	-	-	-
Hawaii	55.75	57.15	56.37	61.01	65.08	62.98
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	31.57	33.30	33.83	60.39	64.13	65.32
Kentucky	73.85	74.74	74.45	75.93	77.09	78.85
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	53.89	54.73	56.41	76.59	78.27	82.23
Massachusetts	34.55	31.87	32.75	66.00	62.76	68.02
Michigan	576.26	688.48	544.09	108.55	146.49	129.40
Minnesota	106.29	103.92	108.34	70.94	72.57	79.85
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	197.01	216.11	240.86	63.64	70.85	82.41
New Mexico	-	-	-	-	-	-
New York	159.19	155.11	174.06	64.58	63.61	76.72
North Carolina	-	-	-	-	-	-
North Dakota	45.58	47.79	49.76	70.85	78.07	84.30
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	71.90	76.31	73.94	66.77	74.21	74.75
Pennsylvania	59.73	60.66	63.63	72.88	73.38	76.50
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	62.65	68.27	65.35
Utah	29.42	30.03	29.17	69.24	71.17	67.63
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	69.01	73.63	71.66	74.92	83.87	82.93
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	n/a	n/a	n/a	75.16	86.23	93.84
CW w/o Texas	147.99	162.55	162.88	75.58	86.84	94.86

Table 15D

Personal Injury Protection 2011-2013

Voluntary Business

STATE	Frequency			Severity		
	2013	2012	2011	2013	2012	2011
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	2,144.00	5,162.00	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.45	0.47	0.52	5,651.47	4,841.29	5,095.98
Delaware	2.12	1.94	1.94	7,360.09	7,977.29	7,916.24
District of Columbia	0.44	0.43	0.43	6,666.29	5,333.87	5,703.39
Florida	2.46	2.67	3.17	6,997.33	7,351.83	7,601.31
Georgia	-	-	-	-	-	-
Hawaii	1.19	1.20	1.23	4,679.93	4,777.80	4,594.81
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	0.77	0.91	0.92	4,096.48	3,673.79	3,670.40
Kentucky	2.09	2.22	2.33	3,529.16	3,370.02	3,193.75
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	2.07	2.11	2.17	2,604.09	2,597.67	2,601.17
Massachusetts	0.93	0.90	0.94	3,712.13	3,540.32	3,467.07
Michigan	0.76	0.82	0.89	75,678.72	83,805.19	61,003.32
Minnesota	1.11	1.16	1.23	9,594.71	8,974.41	8,773.70
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	1.45	1.54	1.60	13,633.42	14,023.35	15,008.31
New Mexico	-	-	-	-	-	-
New York	2.05	2.09	2.16	7,765.78	7,405.46	8,047.92
North Carolina	-	-	-	-	-	-
North Dakota	0.64	0.66	0.73	7,109.05	7,235.89	6,801.40
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	1.57	1.62	1.56	4,578.26	4,723.33	4,744.46
Pennsylvania	1.59	1.64	1.68	3,757.23	3,704.49	3,776.86
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	1.23	1.22	1.24	2,394.39	2,469.71	2,355.34
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	1.44	1.48	1.43	4,807.52	4,979.57	5,008.88
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	1.65	1.73	1.86	8,957.44	9,407.54	8,775.55

Table 16A

Personal Injury Protection 2011-2013

STATE	Residual Business					
	Earned Premiums			Earned Exposures		
	2013	2012	2011	2013	2012	2011
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	277	353	447	0	3	4
Delaware	214	1,048	1,229	0	2	2
District of Columbia	6,534	8,220	8,237	47	52	41
Florida	2,911,426	2,466,115	978,670	1,860	1,673	676
Georgia	0	0	0	0	0	0
Hawaii	85,359	143,162	222,615	307	533	804
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	144,167	158,164	162,639	1,670	1,748	1,716
Kentucky	91,540	22,927	10,988	199	38	17
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	6,326,107	6,983,624	8,913,761	41,454	45,161	59,346
Massachusetts	14,692,165	15,669,227	12,891,794	92,197	105,669	104,162
Michigan	9,171,908	1,292,023	606,755	5,351	734	306
Minnesota	11,742	7,135	1,711	18	10	4
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	18,477,482	23,865,468	28,254,164	20,920	30,675	41,391
New Mexico	0	0	0	0	0	0
New York	49,059,947	60,310,531	63,763,593	52,976	70,657	90,340
North Carolina	0	0	0	0	0	0
North Dakota	1,353	833	1,190	2	1	2
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	-194	263	567	0	1	3
Pennsylvania	939,797	1,070,246	1,366,305	6,995	8,121	10,359
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	53,265	69,844	71,191	n/a	n/a	n/a
Utah	90	55	106	5	0	1
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	101,973,179	112,069,238	117,255,962	n/a	n/a	n/a
CW w/o Texas	101,919,914	111,999,394	117,184,771	224,001	265,078	309,174

Table 16B

Personal Injury Protection 2011-2013

STATE	Incurred Losses			Incurred Claims		
	2013	2012	2011	2013	2012	2011
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0
Delaware	0	0	0	0	0	0
District of Columbia	326	0	0	0	0	0
Florida	5,642,950	8,710,741	1,443,632	608	1,012	234
Georgia	0	0	0	0	0	0
Hawaii	37,954	98,874	43,024	6	16	7
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	91,701	84,802	74,709	24	27	19
Kentucky	169,935	26,643	1,130	19	3	1
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	6,127,468	6,724,646	9,338,906	2,505	2,795	3,792
Massachusetts	12,000,041	14,302,039	15,520,458	3,024	3,583	3,615
Michigan	7,160,068	1,125,590	24,237	137	15	5
Minnesota	41,021	20,949	0	3	1	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	15,534,426	23,465,270	34,408,113	1,162	1,688	2,292
New Mexico	0	0	0	0	0	0
New York	42,039,980	48,482,712	83,279,146	2,692	3,815	5,625
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	997,191	1,421,281	1,619,562	228	322	390
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	5,366	5,137	32,242	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	89,848,427	104,468,684	145,785,159	n/a	n/a	n/a
CW w/o Texas	89,843,061	104,463,547	145,752,917	10,408	13,277	15,980

Table 16C

Personal Injury Protection 2011-2013

STATE	Pure Premium			Loss Ratio		
	2013	2012	2011	2013	2012	2011
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	-	-	-	-	-
Delaware	-	-	-	-	-	-
District of Columbia	6.94	-	-	4.99	-	-
Florida	3,033.84	5,206.66	2,135.55	193.82	353.22	147.51
Georgia	-	-	-	-	-	-
Hawaii	123.63	185.50	53.51	44.46	69.06	19.33
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	54.91	48.51	43.54	63.61	53.62	45.94
Kentucky	853.94	701.13	66.47	185.64	116.21	10.28
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	147.81	148.90	157.36	96.86	96.29	104.77
Massachusetts	130.16	135.35	149.00	81.68	91.27	120.39
Michigan	1,338.08	1,533.50	79.21	78.07	87.12	3.99
Minnesota	2,278.94	2,094.90	-	349.35	293.61	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	742.56	764.96	831.29	84.07	98.32	121.78
New Mexico	-	-	-	-	-	-
New York	793.57	686.17	921.84	85.69	80.39	130.61
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	142.56	175.01	156.34	106.11	132.80	118.54
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	10.07	7.35	45.29
Utah	-	-	-	-	-	-
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	n/a	n/a	n/a	88.11	93.22	124.33
CW w/o Texas	401.08	394.09	471.43	88.15	93.27	124.38

Table 16D

Personal Injury Protection 2011-2013

STATE	Residual Business					
	Frequency			Severity		
	2013	2012	2011	2013	2012	2011
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	-	-	-	-	-	-
Delaware	-	-	-	-	-	-
District of Columbia	-	-	-	-	-	-
Florida	32.69	60.49	34.62	9,281.17	8,607.45	6,169.37
Georgia	-	-	-	-	-	-
Hawaii	1.95	3.00	0.87	6,325.67	6,179.63	6,146.29
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	1.44	1.54	1.11	3,820.88	3,140.81	3,932.05
Kentucky	9.55	7.89	5.88	8,943.95	8,881.00	1,130.00
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	6.04	6.19	6.39	2,446.10	2,405.96	2,462.79
Massachusetts	3.28	3.39	3.47	3,968.27	3,991.64	4,293.35
Michigan	2.56	2.04	1.63	52,263.27	75,039.33	4,847.40
Minnesota	16.67	10.00	-	13,673.67	20,949.00	-
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	5.55	5.50	5.54	13,368.70	13,901.23	15,012.27
New Mexico	-	-	-	-	-	-
New York	5.08	5.40	6.23	15,616.63	12,708.44	14,805.18
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	3.26	3.97	3.76	4,373.64	4,413.92	4,152.72
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	-	-	-	-
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	-	-	-	-	-	-
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	4.65	5.01	5.17	8,632.12	7,868.01	9,120.96

Table 17A

Personal Injury Protection 2011-2013

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2013	2012	2011	2013	2012	2011
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	5,274,714	5,383,883	5,648,191	185,437	198,854	201,895
Delaware	123,756,895	121,249,200	120,122,446	621,869	608,944	601,847
District of Columbia	5,923,423	5,984,974	6,081,494	160,681	160,684	162,314
Florida	3,216,503,532	3,040,720,902	2,570,327,298	11,765,380	11,517,578	11,386,122
Georgia	0	0	0	0	0	0
Hawaii	74,280,152	70,345,538	70,591,730	812,210	799,915	787,035
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	113,183,079	111,317,380	110,117,042	2,163,826	2,142,597	2,124,626
Kentucky	295,068,838	291,424,890	280,335,842	3,032,974	3,005,451	2,968,746
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	282,787,982	278,476,781	271,894,856	3,970,660	3,927,840	3,893,013
Massachusetts	227,244,337	218,645,136	203,895,087	4,152,046	4,103,118	4,071,679
Michigan	2,947,565,198	2,569,357,024	2,236,954,659	5,540,111	5,464,993	5,319,016
Minnesota	568,779,628	535,449,187	503,249,898	3,796,088	3,739,129	3,709,177
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	1,648,836,910	1,610,312,989	1,538,372,800	5,287,870	5,231,891	5,208,618
New Mexico	0	0	0	0	0	0
New York	2,319,794,671	2,297,951,548	2,138,529,772	9,264,586	9,247,397	9,235,065
North Carolina	0	0	0	0	0	0
North Dakota	34,659,650	31,782,957	29,385,350	538,691	519,172	497,840
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	284,366,219	269,915,395	260,811,506	2,640,794	2,624,977	2,636,952
Pennsylvania	675,724,238	681,624,338	687,507,659	8,240,607	8,240,917	8,260,268
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	433,475,189	419,521,676	405,185,175	n/a	n/a	n/a
Utah	72,432,647	70,691,447	71,022,455	1,704,628	1,675,236	1,646,457
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	293,592,514	279,441,624	277,182,122	3,187,323	3,182,763	3,207,906
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	13,623,249,816	12,909,596,869	11,787,215,382	n/a	n/a	n/a
CW w/o Texas	13,189,774,627	12,490,075,193	11,382,030,207	67,065,781	66,391,456	65,918,576

Table 17B

Personal Injury Protection 2011-2013

STATE	Incurred Losses			Incurred Claims		
	2013	2012	2011	2013	2012	2011
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	2,144	5,162	0	1	1	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	4,673,763	4,497,559	5,350,777	827	929	1,050
Delaware	97,256,208	94,251,661	92,453,726	13,214	11,815	11,679
District of Columbia	4,746,727	3,712,376	3,998,074	712	696	701
Florida	2,027,723,942	2,266,687,078	2,747,864,562	289,587	308,143	361,543
Georgia	0	0	0	0	0	0
Hawaii	45,302,217	45,784,195	44,359,983	9,678	9,578	9,652
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	68,359,584	71,374,601	71,893,441	16,689	19,432	19,586
Kentucky	224,155,158	224,665,516	221,033,951	63,486	66,661	69,209
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	217,865,643	219,219,613	225,589,718	83,815	84,597	86,928
Massachusetts	152,285,159	141,682,778	145,449,092	40,815	39,563	41,090
Michigan	3,196,639,703	3,763,140,423	2,893,899,719	42,282	44,905	47,443
Minnesota	403,527,483	388,604,030	401,861,622	42,056	43,300	45,803
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	1,053,160,345	1,147,479,206	1,278,972,167	77,271	81,841	85,217
New Mexico	0	0	0	0	0	0
New York	1,508,467,898	1,471,931,401	1,674,996,062	191,524	196,031	203,405
North Carolina	0	0	0	0	0	0
North Dakota	24,554,649	24,811,858	24,770,707	3,454	3,429	3,642
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	189,878,743	200,316,311	194,964,192	41,474	42,410	41,093
Pennsylvania	492,777,346	500,782,253	526,534,631	131,117	135,121	139,372
Rhode Island	0	0	0	0	0	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	271,535,168	286,375,022	264,786,074	n/a	n/a	n/a
Utah	50,155,289	50,310,388	48,030,089	20,947	20,371	20,392
Vermont	0	0	0	0	0	0
Virginia	0	0	0	0	0	0
Washington	219,963,337	234,358,632	229,867,355	45,754	47,064	45,892
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	10,253,030,506	11,139,990,063	11,096,675,942	n/a	n/a	n/a
CW w/o Texas	9,981,495,338	10,853,615,041	10,831,889,868	1,114,703	1,155,887	1,233,697

Table 17C

Personal Injury Protection 2011-2013

STATE	Pure Premium			Loss Ratio		
	2013	2012	2011	2013	2012	2011
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	25.20	22.62	26.50	88.61	83.54	94.73
Delaware	156.39	154.78	153.62	78.59	77.73	76.97
District of Columbia	29.54	23.10	24.63	80.13	62.03	65.74
Florida	172.35	196.80	241.33	63.04	74.54	106.91
Georgia	-	-	-	-	-	-
Hawaii	55.78	57.24	56.36	60.99	65.08	62.84
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	31.59	33.31	33.84	60.40	64.12	65.29
Kentucky	73.91	74.75	74.45	75.97	77.09	78.85
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	54.87	55.81	57.95	77.04	78.72	82.97
Massachusetts	36.68	34.53	35.72	67.01	64.80	71.34
Michigan	577.00	688.59	544.07	108.45	146.46	129.37
Minnesota	106.30	103.93	108.34	70.95	72.58	79.85
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	199.17	219.32	245.55	63.87	71.26	83.14
New Mexico	-	-	-	-	-	-
New York	162.82	159.17	181.37	65.03	64.05	78.32
North Carolina	-	-	-	-	-	-
North Dakota	45.58	47.79	49.76	70.85	78.07	84.30
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	71.90	76.31	73.94	66.77	74.21	74.75
Pennsylvania	59.80	60.77	63.74	72.93	73.47	76.59
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	62.64	68.26	65.35
Utah	29.42	30.03	29.17	69.24	71.17	67.63
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	69.01	73.63	71.66	74.92	83.87	82.93
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	n/a	n/a	n/a	75.26	86.29	94.14
CW w/o Texas	148.83	163.48	164.32	75.68	86.90	95.17

Table 17D

Personal Injury Protection 2011-2013

STATE	Total Business					
	Frequency			Severity		
	2013	2012	2011	2013	2012	2011
Alabama	-	-	-	-	-	-
Alaska	-	-	-	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	2,144.00	5,162.00	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	0.45	0.47	0.52	5,651.47	4,841.29	5,095.98
Delaware	2.12	1.94	1.94	7,360.09	7,977.29	7,916.24
District of Columbia	0.44	0.43	0.43	6,666.75	5,333.87	5,703.39
Florida	2.46	2.68	3.18	7,002.12	7,355.96	7,600.38
Georgia	-	-	-	-	-	-
Hawaii	1.19	1.20	1.23	4,680.95	4,780.14	4,595.94
Idaho	-	-	-	-	-	-
Illinois	-	-	-	-	-	-
Indiana	-	-	-	-	-	-
Iowa	-	-	-	-	-	-
Kansas	0.77	0.91	0.92	4,096.09	3,673.04	3,670.65
Kentucky	2.09	2.22	2.33	3,530.78	3,370.27	3,193.72
Louisiana	-	-	-	-	-	-
Maine	-	-	-	-	-	-
Maryland	2.11	2.15	2.23	2,599.36	2,591.34	2,595.13
Massachusetts	0.98	0.96	1.01	3,731.11	3,581.19	3,539.77
Michigan	0.76	0.82	0.89	75,602.85	83,802.26	60,997.40
Minnesota	1.11	1.16	1.23	9,595.00	8,974.69	8,773.70
Mississippi	-	-	-	-	-	-
Missouri	-	-	-	-	-	-
Montana	-	-	-	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	-	-	-	-
New Hampshire	-	-	-	-	-	-
New Jersey	1.46	1.56	1.64	13,629.44	14,020.84	15,008.42
New Mexico	-	-	-	-	-	-
New York	2.07	2.12	2.20	7,876.13	7,508.67	8,234.78
North Carolina	-	-	-	-	-	-
North Dakota	0.64	0.66	0.73	7,109.05	7,235.89	6,801.40
Ohio	-	-	-	-	-	-
Oklahoma	-	-	-	-	-	-
Oregon	1.57	1.62	1.56	4,578.26	4,723.33	4,744.46
Pennsylvania	1.59	1.64	1.69	3,758.30	3,706.18	3,777.91
Rhode Island	-	-	-	-	-	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	1.23	1.22	1.24	2,394.39	2,469.71	2,355.34
Vermont	-	-	-	-	-	-
Virginia	-	-	-	-	-	-
Washington	1.44	1.48	1.43	4,807.52	4,979.57	5,008.88
West Virginia	-	-	-	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	1.66	1.74	1.87	8,954.40	9,389.86	8,780.02

Medical Payments

Medical Payments

Medical payments (MedPay) coverage pays medical and funeral expenses that the vehicle owner and any passengers or pedestrians incur as a result of an auto accident. Benefits are paid without regard to fault.

MedPay is the principal auto injury coverage in those states with traditional tort liability laws. MedPay may be required or optional, depending on state law.

Medical Payments State-Specific Information and Technical Notes

Voluntary Market Business and Residual Market Business

Medical Payments—Earned Premiums

Massachusetts—Massachusetts Commonwealth Automobile Reinsurers (M-CAR) collects bodily injury liability, uninsured motorists, and medical payments data as a total premium. Due to the competitive nature of the rates in Massachusetts, it is not possible to project these values. Therefore, the bodily injury liability portion of this report includes both uninsured motorist and medical payment premiums.

Medical Payments Calculations—Loss Experience Results

Texas—Earned exposure and incurred claims data are not available, as indicated by “n/a.”

Because the results for pure premium, frequency and severity are calculated using earned exposures and incurred claims, there are no data in these columns for Texas.

Medical Payments Required Limits

Maine—Compulsory medical payments coverage with \$2,000 per person minimum limits.

Medical Payments Loss Development

Incurred losses are developed to **39 months**.

Table 18A

Medical Payments 2011-2013

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2013	2012	2011	2013	2012	2011
Alabama	66,645,884	66,697,640	66,431,324	2,622,477	2,605,327	2,611,056
Alaska	19,092,613	19,493,582	19,511,284	320,636	321,982	320,445
Arizona	70,223,802	66,488,341	67,956,438	1,474,281	1,440,610	1,442,827
Arkansas	37,356,750	36,309,698	35,511,710	884,021	880,077	870,960
California	433,960,398	418,976,231	421,058,331	10,937,157	10,882,907	10,866,821
Colorado	157,066,870	142,646,505	135,058,646	2,800,934	2,761,498	2,744,567
Connecticut	32,692,635	32,268,686	31,929,366	679,122	680,133	681,320
Delaware	27,261	29,708	31,522	12,990	14,167	14,883
District of Columbia	145,507	144,097	145,247	10,533	10,270	10,240
Florida	121,006,528	121,379,047	126,080,160	3,104,931	3,188,078	3,304,747
Georgia	167,441,643	162,154,044	158,851,484	2,755,779	2,762,702	2,844,615
Hawaii	65,156	64,188	64,922	17,417	17,360	17,604
Idaho	28,441,210	28,464,124	28,566,505	847,398	839,504	835,735
Illinois	194,375,420	192,526,959	195,499,717	6,011,205	6,012,670	6,025,147
Indiana	133,052,896	131,665,687	131,895,613	3,891,574	3,797,796	3,863,610
Iowa	49,031,056	49,404,495	50,870,691	2,204,377	2,189,533	2,184,279
Kansas	2,334,471	2,107,785	2,072,538	252,854	250,316	250,272
Kentucky	3,017,015	3,038,486	2,833,859	619,960	634,320	636,153
Louisiana	58,676,550	59,677,579	61,103,409	1,440,896	1,442,807	1,447,181
Maine	20,485,240	19,719,895	19,200,139	853,371	851,616	859,249
Maryland	12,036,711	11,999,670	11,960,841	447,986	456,897	462,464
Massachusetts	0	0	0	1,473,780	1,449,818	1,449,487
Michigan	81,123	66,608	57,820	18,289	23,297	25,529
Minnesota	79,557	19,600	27,350	1,819	1,548	1,515
Mississippi	43,674,280	44,007,098	44,017,391	1,382,585	1,368,638	1,348,426
Missouri	81,317,563	82,287,603	85,446,954	2,561,438	2,563,746	2,577,103
Montana	23,465,589	23,779,575	24,397,300	457,009	465,477	469,084
Nebraska	36,805,586	36,843,453	37,488,359	1,351,212	1,339,535	1,325,474
Nevada	49,948,575	49,834,392	51,721,828	735,385	738,598	741,377
New Hampshire	26,406,468	26,188,107	26,864,288	862,220	849,097	846,739
New Jersey	1,886,620	1,920,750	1,990,117	1,529,056	1,571,696	1,630,764
New Mexico	25,988,904	25,410,389	25,590,827	774,306	777,452	778,506
New York	22,546,883	24,031,249	26,187,601	4,393,815	4,473,086	4,590,925
North Carolina	126,889,170	132,538,601	132,027,556	4,839,157	4,946,734	4,928,109
North Dakota	2,275	2,136	1,654	294	282	240
Ohio	181,219,176	178,872,207	175,655,167	6,803,337	6,831,186	6,884,055
Oklahoma	56,822,028	57,045,200	57,331,925	1,198,075	1,195,549	1,205,837
Oregon	990,478	912,007	880,833	106,568	100,904	100,563
Pennsylvania	233,355	244,149	125,609	11,312	10,923	5,459
Rhode Island	14,520,086	13,842,207	13,316,621	580,290	581,983	583,163
South Carolina	23,051,211	22,353,161	21,653,011	780,910	777,996	769,641
South Dakota	15,367,374	15,178,166	14,952,634	593,774	582,287	576,107
Tennessee	92,414,876	90,561,068	88,529,876	3,553,110	3,531,529	3,502,157
Texas	46,437,201	46,088,153	43,327,115	n/a	n/a	n/a
Utah	279,431	236,155	221,329	20,476	20,525	21,221
Vermont	7,528,867	7,590,215	7,724,778	341,822	344,105	349,474
Virginia	157,067,840	156,790,486	155,784,300	3,687,223	3,720,405	3,754,925
Washington	7,541,406	5,800,200	4,925,448	144,772	132,351	123,210
West Virginia	43,462,196	44,371,270	45,044,149	951,930	965,625	974,539
Wisconsin	101,156,092	99,994,641	102,347,498	3,540,228	3,497,199	3,459,883
Wyoming	15,563,736	16,251,962	16,455,976	373,413	373,226	369,735
Countrywide	2,809,923,562	2,768,317,255	2,770,729,060	n/a	n/a	n/a
CW w/o Texas	2,763,486,361	2,722,229,102	2,727,401,945	85,257,504	85,275,367	85,687,422

Table 18B

Medical Payments 2011-2013

STATE	Voluntary Business					
	Incurred Losses			Incurred Claims		
	2013	2012	2011	2013	2012	2011
Alabama	47,249,802	46,890,006	46,475,011	18,034	17,058	17,500
Alaska	15,505,721	15,632,324	15,201,385	2,893	3,038	2,952
Arizona	53,158,464	55,297,956	53,136,827	14,609	14,912	14,706
Arkansas	32,610,145	32,523,349	31,582,830	8,361	8,291	8,280
California	299,820,450	306,434,121	304,189,209	101,987	102,760	105,231
Colorado	124,639,294	119,500,489	123,755,788	29,533	28,879	30,352
Connecticut	26,863,067	27,781,273	28,595,605	7,808	8,156	8,516
Delaware	19,659	39,578	15,541	4	7	3
District of Columbia	153,290	276,931	101,390	39	35	33
Florida	89,032,605	90,119,121	101,388,778	36,902	36,942	41,196
Georgia	140,532,827	143,080,759	137,649,885	36,944	36,965	35,840
Hawaii	52,441	109,452	166,207	22	21	39
Idaho	24,198,071	20,992,352	18,255,368	7,549	7,363	6,885
Illinois	152,947,355	151,496,653	149,524,936	40,560	40,846	41,136
Indiana	113,096,567	111,980,119	100,360,921	28,821	28,831	28,602
Iowa	34,667,349	33,745,263	31,629,179	11,488	10,779	11,037
Kansas	1,995,857	2,101,938	2,059,491	658	723	663
Kentucky	1,794,035	2,067,010	2,256,829	3,158	3,476	3,656
Louisiana	49,375,544	47,815,939	49,067,801	14,310	13,714	13,876
Maine	17,190,999	17,396,295	17,911,341	6,495	6,480	6,822
Maryland	9,871,775	10,222,301	11,398,221	3,020	3,385	3,497
Massachusetts	21,269,864	21,573,765	21,908,756	4,888	4,856	4,973
Michigan	344,246	343,533	78,925	32	14	6
Minnesota	44,841	96,869	90,309	5	20	10
Mississippi	32,933,115	32,200,026	35,436,445	11,755	11,376	12,517
Missouri	51,696,357	54,386,933	56,794,120	17,078	17,836	18,736
Montana	14,392,672	17,121,598	15,713,244	3,719	4,147	3,977
Nebraska	30,136,574	29,055,097	29,247,771	8,378	7,913	8,322
Nevada	37,790,407	41,709,534	41,447,287	9,670	9,853	10,058
New Hampshire	19,268,969	19,306,543	20,677,951	6,454	6,600	6,845
New Jersey	1,301,688	1,138,183	1,199,542	318	390	366
New Mexico	20,295,709	18,532,848	19,214,583	6,788	6,443	6,402
New York	10,963,778	11,644,007	11,250,115	1,208	1,316	1,408
North Carolina	101,672,224	106,421,882	105,850,426	52,552	56,722	57,960
North Dakota	0	0	0	0	0	0
Ohio	145,785,933	149,867,821	143,080,859	47,940	47,765	48,856
Oklahoma	36,475,257	40,582,254	39,386,681	10,238	10,878	10,673
Oregon	1,051,541	1,165,449	1,193,182	175	171	184
Pennsylvania	274,578	148,881	183,009	24	28	19
Rhode Island	15,291,871	14,090,609	13,946,719	6,385	5,838	5,875
South Carolina	19,700,537	19,660,138	19,602,024	8,773	8,785	9,388
South Dakota	11,245,087	10,759,677	10,715,636	3,741	3,492	3,922
Tennessee	67,288,893	68,423,168	68,115,569	22,145	22,113	22,148
Texas	28,343,655	31,938,774	27,114,778	n/a	n/a	n/a
Utah	363,100	363,818	242,153	66	83	68
Vermont	6,090,233	6,065,073	6,137,234	2,036	2,064	2,180
Virginia	114,412,583	125,419,113	124,912,439	29,124	30,867	30,729
Washington	11,134,619	9,796,780	8,712,981	1,805	1,634	1,431
West Virginia	28,837,118	32,315,619	31,720,689	8,413	9,384	9,828
Wisconsin	84,348,052	84,903,540	84,421,195	21,777	21,200	21,341
Wyoming	10,456,511	12,272,306	10,809,070	2,263	2,216	2,396
Countrywide	2,157,985,329	2,196,807,067	2,173,926,235	n/a	n/a	n/a
CW w/o Texas	2,129,641,674	2,164,868,293	2,146,811,457	660,945	666,665	681,440

Table 18C

Medical Payments 2011-2013

STATE	Voluntary Business					
	Pure Premium			Loss Ratio		
	2013	2012	2011	2013	2012	2011
Alabama	18.02	18.00	17.80	70.90	70.30	69.96
Alaska	48.36	48.55	47.44	81.21	80.19	77.91
Arizona	36.06	38.39	36.83	75.70	83.17	78.19
Arkansas	36.89	36.96	36.26	87.29	89.57	88.94
California	27.41	28.16	27.99	69.09	73.14	72.24
Colorado	44.50	43.27	45.09	79.35	83.77	91.63
Connecticut	39.56	40.85	41.97	82.17	86.09	89.56
Delaware	1.51	2.79	1.04	72.11	133.22	49.30
District of Columbia	14.55	26.97	9.90	105.35	192.18	69.81
Florida	28.67	28.27	30.68	73.58	74.25	80.42
Georgia	51.00	51.79	48.39	83.93	88.24	86.65
Hawaii	3.01	6.30	9.44	80.49	170.52	256.01
Idaho	28.56	25.01	21.84	85.08	73.75	63.90
Illinois	25.44	25.20	24.82	78.69	78.69	76.48
Indiana	29.06	29.49	25.98	85.00	85.05	76.09
Iowa	15.73	15.41	14.48	70.70	68.30	62.18
Kansas	7.89	8.40	8.23	85.50	99.72	99.37
Kentucky	2.89	3.26	3.55	59.46	68.03	79.64
Louisiana	34.27	33.14	33.91	84.15	80.12	80.30
Maine	20.14	20.43	20.85	83.92	88.22	93.29
Maryland	22.04	22.37	24.65	82.01	85.19	95.30
Massachusetts	14.43	14.88	15.11	-	-	-
Michigan	18.82	14.75	3.09	424.35	515.75	136.50
Minnesota	24.65	62.58	59.61	56.36	494.23	330.20
Mississippi	23.82	23.53	26.28	75.41	73.17	80.51
Missouri	20.18	21.21	22.04	63.57	66.09	66.47
Montana	31.49	36.78	33.50	61.34	72.00	64.41
Nebraska	22.30	21.69	22.07	81.88	78.86	78.02
Nevada	51.39	56.47	55.91	75.66	83.70	80.14
New Hampshire	22.35	22.74	24.42	72.97	73.72	76.97
New Jersey	0.85	0.72	0.74	69.00	59.26	60.27
New Mexico	26.21	23.84	24.68	78.09	72.93	75.08
New York	2.50	2.60	2.45	48.63	48.45	42.96
North Carolina	21.01	21.51	21.48	80.13	80.30	80.17
North Dakota	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	21.43	21.94	20.78	80.45	83.78	81.46
Oklahoma	30.44	33.94	32.66	64.19	71.14	68.70
Oregon	9.87	11.55	11.87	106.17	127.79	135.46
Pennsylvania	24.27	13.63	33.52	117.67	60.98	145.70
Rhode Island	26.35	24.21	23.92	105.32	101.79	104.73
South Carolina	25.23	25.27	25.47	85.46	87.95	90.53
South Dakota	18.94	18.48	18.60	73.18	70.89	71.66
Tennessee	18.94	19.37	19.45	72.81	75.55	76.94
Texas	n/a	n/a	n/a	61.04	69.30	62.58
Utah	17.73	17.73	11.41	129.94	154.06	109.41
Vermont	17.82	17.63	17.56	80.89	79.91	79.45
Virginia	31.03	33.71	33.27	72.84	79.99	80.18
Washington	76.91	74.02	70.72	147.65	168.90	176.90
West Virginia	30.29	33.47	32.55	66.35	72.83	70.42
Wisconsin	23.83	24.28	24.40	83.38	84.91	82.48
Wyoming	28.00	32.88	29.23	67.19	75.51	65.68
Countrywide	n/a	n/a	n/a	76.80	79.36	78.46
CW w/o Texas	24.98	25.39	25.05	77.06	79.53	78.71

Table 18D

Medical Payments 2011-2013

Voluntary Business

STATE	Frequency			Severity		
	2013	2012	2011	2013	2012	2011
Alabama	0.69	0.65	0.67	2,620.04	2,748.86	2,655.71
Alaska	0.90	0.94	0.92	5,359.74	5,145.60	5,149.52
Arizona	0.99	1.04	1.02	3,638.75	3,708.29	3,613.28
Arkansas	0.95	0.94	0.95	3,900.27	3,922.73	3,814.35
California	0.93	0.94	0.97	2,939.79	2,982.04	2,890.68
Colorado	1.05	1.05	1.11	4,220.34	4,137.97	4,077.35
Connecticut	1.15	1.20	1.25	3,440.45	3,406.24	3,357.87
Delaware	0.03	0.05	0.02	4,914.75	5,654.00	5,180.33
District of Columbia	0.37	0.34	0.32	3,930.51	7,912.31	3,072.42
Florida	1.19	1.16	1.25	2,412.68	2,439.48	2,461.13
Georgia	1.34	1.34	1.26	3,803.94	3,870.71	3,840.68
Hawaii	0.13	0.12	0.22	2,383.68	5,212.00	4,261.72
Idaho	0.89	0.88	0.82	3,205.47	2,851.06	2,651.47
Illinois	0.67	0.68	0.68	3,770.89	3,708.97	3,634.89
Indiana	0.74	0.76	0.74	3,924.10	3,884.02	3,508.88
Iowa	0.52	0.49	0.51	3,017.70	3,130.65	2,865.74
Kansas	0.26	0.29	0.26	3,033.22	2,907.24	3,106.32
Kentucky	0.51	0.55	0.57	568.09	594.65	617.29
Louisiana	0.99	0.95	0.96	3,450.42	3,486.65	3,536.16
Maine	0.76	0.76	0.79	2,646.81	2,684.61	2,625.53
Maryland	0.67	0.74	0.76	3,268.80	3,019.88	3,259.43
Massachusetts	0.33	0.33	0.34	4,351.45	4,442.70	4,405.54
Michigan	0.17	0.06	0.02	10,757.69	24,538.07	13,154.17
Minnesota	0.27	1.29	0.66	8,968.20	4,843.45	9,030.90
Mississippi	0.85	0.83	0.93	2,801.63	2,830.52	2,831.07
Missouri	0.67	0.70	0.73	3,027.07	3,049.28	3,031.28
Montana	0.81	0.89	0.85	3,870.04	4,128.67	3,951.03
Nebraska	0.62	0.59	0.63	3,597.11	3,671.82	3,514.51
Nevada	1.31	1.33	1.36	3,908.00	4,233.18	4,120.83
New Hampshire	0.75	0.78	0.81	2,985.59	2,925.23	3,020.88
New Jersey	0.02	0.02	0.02	4,093.36	2,918.42	3,277.44
New Mexico	0.88	0.83	0.82	2,989.94	2,876.43	3,001.34
New York	0.03	0.03	0.03	9,075.98	8,848.03	7,990.14
North Carolina	1.09	1.15	1.18	1,934.70	1,876.20	1,826.27
North Dakota	0.00	0.00	0.00	-	-	-
Ohio	0.70	0.70	0.71	3,041.01	3,137.61	2,928.62
Oklahoma	0.85	0.91	0.89	3,562.73	3,730.67	3,690.31
Oregon	0.16	0.17	0.18	6,008.81	6,815.49	6,484.68
Pennsylvania	0.21	0.26	0.35	11,440.75	5,317.18	9,632.05
Rhode Island	1.10	1.00	1.01	2,394.97	2,413.60	2,373.91
South Carolina	1.12	1.13	1.22	2,245.59	2,237.92	2,087.99
South Dakota	0.63	0.60	0.68	3,005.90	3,081.24	2,732.19
Tennessee	0.62	0.63	0.63	3,038.56	3,094.25	3,075.47
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.32	0.40	0.32	5,501.52	4,383.35	3,561.07
Vermont	0.60	0.60	0.62	2,991.27	2,938.50	2,815.24
Virginia	0.79	0.83	0.82	3,928.46	4,063.21	4,064.97
Washington	1.25	1.23	1.16	6,168.76	5,995.58	6,088.74
West Virginia	0.88	0.97	1.01	3,427.69	3,443.69	3,227.58
Wisconsin	0.62	0.61	0.62	3,873.26	4,004.88	3,955.82
Wyoming	0.61	0.59	0.65	4,620.64	5,538.04	4,511.30
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	0.78	0.78	0.80	3,222.12	3,247.31	3,150.40

Table 19A

Medical Payments 2011-2013

STATE	Residual Business					
	Earned Premiums			Earned Exposures		
	2013	2012	2011	2013	2012	2011
Alabama	12	0	0	0	0	0
Alaska	212	517	1,699	2	5	12
Arizona	0	0	0	0	0	0
Arkansas	5	37	96	0	1	1
California	7,210	7,304	7,964	123	125	132
Colorado	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0
Delaware	0	0	781	0	0	1
District of Columbia	208	208	529	2	2	3
Florida	271	676	504	2	8	4
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	3	38	357	0	2	10
Illinois	21,563	28,083	33,818	354	465	551
Indiana	194	74	19	4	2	2
Iowa	609	562	877	12	15	27
Kansas	1,266	1,350	1,449	184	187	191
Kentucky	28	0	0	0	0	0
Louisiana	0	8	63	0	0	1
Maine	745	1,109	1,202	10	15	15
Maryland	0	0	0	0	0	0
Massachusetts	0	0	0	18,996	21,687	22,641
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	232	378	488	6	6	8
Missouri	248	418	333	5	7	6
Montana	593	1,930	3,531	14	50	75
Nebraska	108	72	10	1	1	0
Nevada	0	0	52	0	0	1
New Hampshire	9,046	10,785	16,909	108	132	214
New Jersey	7,199	11,853	18,030	7,850	12,638	19,388
New Mexico	25	40	157	0	1	4
New York	46,451	64,236	70,583	46,398	59,671	79,081
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	31	33	1,607	1	1	2
Oregon	0	0	0	0	0	0
Pennsylvania	0	0	2	0	0	1
Rhode Island	37,397	29,379	27,079	972	780	703
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	188	234	284	1	3	5
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	2,909	5,360	9,299	43	75	127
Virginia	17,642	25,033	28,811	104	139	157
Washington	0	0	0	0	0	0
West Virginia	716	735	585	7	7	4
Wisconsin	18	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	155,129	190,452	227,118	n/a	n/a	n/a
CW w/o Texas	155,129	190,452	227,118	75,199	96,025	123,367

Table 19B

Medical Payments 2011-2013

STATE	Residual Business					
	Incurred Losses			Incurred Claims		
	2013	2012	2011	2013	2012	2011
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	1,000	2,000	1,452	1	2	2
Colorado	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0
Delaware	0	0	0	0	0	0
District of Columbia	0	0	0	0	0	0
Florida	0	0	0	0	0	0
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	11,802	53,912	20,043	4	16	8
Indiana	0	0	0	0	0	0
Iowa	0	0	1,123	0	0	1
Kansas	0	2,039	3,378	0	1	2
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	0	0	0	0	0	0
Massachusetts	695,576	911,716	870,164	167	217	240
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	1,046	4,595	0	1	4
Nebraska	5,817	0	0	2	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	1,127	25,464	0	1	6
New Jersey	20,633	53,131	74,399	5	9	13
New Mexico	0	0	0	0	0	0
New York	117,065	167,808	324,850	24	48	75
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0
Rhode Island	97,978	56,587	27,108	45	19	11
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	4,254	1,099	0	2	1
Virginia	4,903	18,225	3,754	3	6	4
Washington	0	0	0	0	0	0
West Virginia	0	4	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	954,774	1,271,849	1,357,429	n/a	n/a	n/a
CW w/o Texas	954,774	1,271,849	1,357,429	251	322	367

Table 19C

Medical Payments 2011-2013

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2013	2012	2011	2013	2012	2011
Alabama	-	-	-	0.00	-	-
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	-	-	-	-	-	-
Arkansas	-	0.00	0.00	0.00	0.00	0.00
California	8.13	16.00	11.00	13.87	27.38	18.23
Colorado	-	-	-	-	-	-
Connecticut	-	-	-	-	-	-
Delaware	-	-	0.00	-	-	-
District of Columbia	0.00	0.00	0.00	0.00	0.00	0.00
Florida	0.00	0.00	0.00	0.00	0.00	0.00
Georgia	-	-	-	-	-	-
Hawaii	-	-	-	-	-	-
Idaho	-	-	-	-	-	-
Illinois	33.34	115.94	36.38	54.73	191.97	59.27
Indiana	0.00	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	0.00	41.59	0.00	0.00	128.05
Kansas	0.00	10.90	17.69	0.00	151.04	233.13
Kentucky	-	-	-	0.00	-	-
Louisiana	-	-	-	-	-	-
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	-	-	-	-	-	-
Massachusetts	36.62	42.04	38.43	-	-	-
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	0.00	0.00	0.00	0.00	0.00	0.00
Missouri	0.00	0.00	0.00	0.00	0.00	0.00
Montana	0.00	20.92	61.27	0.00	54.20	130.13
Nebraska	5,817.00	0.00	-	5,386.11	0.00	0.00
Nevada	-	-	-	-	-	-
New Hampshire	0.00	8.54	118.99	0.00	10.45	150.59
New Jersey	2.63	4.20	3.84	286.61	448.25	412.64
New Mexico	-	0.00	0.00	0.00	0.00	0.00
New York	2.52	2.81	4.11	252.02	261.24	460.24
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	0.00	0.00	0.00	0.00	0.00	0.00
Oregon	-	-	-	-	-	-
Pennsylvania	-	-	0.00	-	-	0.00
Rhode Island	100.80	72.55	38.56	261.99	192.61	100.11
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	0.00	0.00	0.00	0.00	0.00	0.00
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	-	-	-	-
Vermont	0.00	56.72	8.65	0.00	79.37	11.82
Virginia	47.14	131.12	23.91	27.79	72.80	13.03
Washington	-	-	-	-	-	-
West Virginia	0.00	0.57	0.00	0.00	0.54	0.00
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	n/a	n/a	n/a	615.47	667.81	597.68
CW w/o Texas	12.70	13.24	11.00	615.47	667.81	597.68

Table 19D

Medical Payments 2011-2013

STATE	Residual Business					
	Frequency			Severity		
	2013	2012	2011	2013	2012	2011
Alabama	-	-	-	-	-	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	-	-	-	-
California	0.81	1.60	1.52	1,000.00	1,000.00	726.00
Colorado	-	-	-	-	-	-
Connecticut	-	-	-	-	-	-
Delaware	-	-	-	-	-	-
District of Columbia	0.00	0.00	0.00	-	-	-
Florida	0.00	0.00	0.00	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	-	-	-	-	-	-
Idaho	-	-	-	-	-	-
Illinois	1.13	3.44	1.45	2,950.50	3,369.50	2,505.38
Indiana	0.00	0.00	0.00	-	-	-
Iowa	0.00	0.00	3.70	-	-	1,123.00
Kansas	0.00	0.53	1.05	-	2,039.00	1,689.00
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	0.00	0.00	0.00	-	-	-
Maryland	-	-	-	-	-	-
Massachusetts	0.88	1.00	1.06	4,165.13	4,201.46	3,625.68
Michigan	-	-	-	-	-	-
Minnesota	-	-	-	-	-	-
Mississippi	0.00	0.00	0.00	-	-	-
Missouri	0.00	0.00	0.00	-	-	-
Montana	-	2.00	5.33	-	1,046.00	1,148.75
Nebraska	200.00	0.00	-	2,908.50	-	-
Nevada	-	-	-	-	-	-
New Hampshire	0.00	0.76	2.80	-	1,127.00	4,244.00
New Jersey	0.06	0.07	0.07	4,126.60	5,903.44	5,723.00
New Mexico	-	-	-	-	-	-
New York	0.05	0.08	0.09	4,877.71	3,496.00	4,331.33
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	0.00	0.00	0.00	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	-	-	-	-	-	-
Rhode Island	4.63	2.44	1.56	2,177.29	2,978.26	2,464.36
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	0.00	0.00	0.00	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	-	-	-	-
Vermont	0.00	2.67	0.79	-	2,127.00	1,099.00
Virginia	2.88	4.32	2.55	1,634.33	3,037.50	938.50
Washington	-	-	-	-	-	-
West Virginia	0.00	0.00	0.00	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	0.33	0.34	0.30	3,803.88	3,949.84	3,698.72

Table 20A

Medical Payments 2011-2013

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2013	2012	2011	2013	2012	2011
Alabama	66,645,896	66,697,640	66,431,324	2,622,477	2,605,327	2,611,056
Alaska	19,092,825	19,494,099	19,512,983	320,638	321,987	320,457
Arizona	70,223,802	66,488,341	67,956,438	1,474,281	1,440,610	1,442,827
Arkansas	37,356,755	36,309,735	35,511,806	884,021	880,078	870,961
California	433,967,608	418,983,535	421,066,295	10,937,280	10,883,032	10,866,953
Colorado	157,066,870	142,646,505	135,058,646	2,800,934	2,761,498	2,744,567
Connecticut	32,692,635	32,268,686	31,929,366	679,122	680,133	681,320
Delaware	27,261	29,708	32,303	12,990	14,167	14,884
District of Columbia	145,715	144,305	145,776	10,535	10,272	10,243
Florida	121,006,799	121,379,723	126,080,664	3,104,933	3,188,086	3,304,751
Georgia	167,441,643	162,154,044	158,851,484	2,755,779	2,762,702	2,844,615
Hawaii	65,156	64,188	64,922	17,417	17,360	17,604
Idaho	28,441,213	28,464,162	28,566,862	847,398	839,506	835,745
Illinois	194,396,983	192,555,042	195,533,535	6,011,559	6,013,135	6,025,698
Indiana	133,053,090	131,665,761	131,895,632	3,891,578	3,797,798	3,863,612
Iowa	49,031,665	49,405,057	50,871,568	2,204,389	2,189,548	2,184,306
Kansas	2,335,737	2,109,135	2,073,987	253,038	250,503	250,463
Kentucky	3,017,043	3,038,486	2,833,859	619,960	634,320	636,153
Louisiana	58,676,550	59,677,587	61,103,472	1,440,896	1,442,807	1,447,182
Maine	20,485,985	19,721,004	19,201,341	853,381	851,631	859,264
Maryland	12,036,711	11,999,670	11,960,841	447,986	456,897	462,464
Massachusetts	0	0	0	1,492,776	1,471,505	1,472,128
Michigan	81,123	66,608	57,820	18,289	23,297	25,529
Minnesota	79,557	19,600	27,350	1,819	1,548	1,515
Mississippi	43,674,512	44,007,476	44,017,879	1,382,591	1,368,644	1,348,434
Missouri	81,317,811	82,288,021	85,447,287	2,561,443	2,563,753	2,577,109
Montana	23,466,182	23,781,505	24,400,831	457,023	465,527	469,159
Nebraska	36,805,694	36,843,525	37,488,369	1,351,213	1,339,536	1,325,474
Nevada	49,948,575	49,834,392	51,721,880	735,385	738,598	741,378
New Hampshire	26,415,514	26,198,892	26,881,197	862,328	849,229	846,953
New Jersey	1,893,819	1,932,603	2,008,147	1,536,906	1,584,334	1,650,152
New Mexico	25,988,929	25,410,429	25,590,984	774,306	777,453	778,510
New York	22,593,334	24,095,485	26,258,184	4,440,213	4,532,757	4,670,006
North Carolina	126,889,170	132,538,601	132,027,556	4,839,157	4,946,734	4,928,109
North Dakota	2,275	2,136	1,654	294	282	240
Ohio	181,219,176	178,872,207	175,655,167	6,803,337	6,831,186	6,884,055
Oklahoma	56,822,059	57,045,233	57,333,532	1,198,076	1,195,550	1,205,839
Oregon	990,478	912,007	880,833	106,568	100,904	100,563
Pennsylvania	233,355	244,149	125,611	11,312	10,923	5,460
Rhode Island	14,557,483	13,871,586	13,343,700	581,262	582,763	583,866
South Carolina	23,051,211	22,353,161	21,653,011	780,910	777,996	769,641
South Dakota	15,367,374	15,178,166	14,952,634	593,774	582,287	576,107
Tennessee	92,415,064	90,561,302	88,530,160	3,553,111	3,531,532	3,502,162
Texas	46,437,201	46,088,153	43,327,115	n/a	n/a	n/a
Utah	279,431	236,155	221,329	20,476	20,525	21,221
Vermont	7,531,776	7,595,575	7,734,077	341,865	344,180	349,601
Virginia	157,085,482	156,815,519	155,813,111	3,687,327	3,720,544	3,755,082
Washington	7,541,406	5,800,200	4,925,448	144,772	132,351	123,210
West Virginia	43,462,912	44,372,005	45,044,734	951,937	965,632	974,543
Wisconsin	101,156,110	99,994,641	102,347,498	3,540,228	3,497,199	3,459,883
Wyoming	15,563,736	16,251,962	16,455,976	373,413	373,226	369,735
Countrywide	2,810,078,691	2,768,507,707	2,770,956,178	n/a	n/a	n/a
CW w/o Texas	2,763,641,490	2,722,419,554	2,727,629,063	85,332,703	85,371,392	85,810,789

Table 20B

Medical Payments 2011-2013

Total Business

STATE	Incurred Losses			Incurred Claims		
	2013	2012	2011	2013	2012	2011
Alabama	47,249,802	46,890,006	46,475,011	18,034	17,058	17,500
Alaska	15,505,721	15,632,324	15,201,385	2,893	3,038	2,952
Arizona	53,158,464	55,297,956	53,136,827	14,609	14,912	14,706
Arkansas	32,610,145	32,523,349	31,582,830	8,361	8,291	8,280
California	299,821,450	306,436,121	304,190,661	101,988	102,762	105,233
Colorado	124,639,294	119,500,489	123,755,788	29,533	28,879	30,352
Connecticut	26,863,067	27,781,273	28,595,605	7,808	8,156	8,516
Delaware	19,659	39,578	15,541	4	7	3
District of Columbia	153,290	276,931	101,390	39	35	33
Florida	89,032,605	90,119,121	101,388,778	36,902	36,942	41,196
Georgia	140,532,827	143,080,759	137,649,885	36,944	36,965	35,840
Hawaii	52,441	109,452	166,207	22	21	39
Idaho	24,198,071	20,992,352	18,255,368	7,549	7,363	6,885
Illinois	152,959,157	151,550,565	149,544,979	40,564	40,862	41,144
Indiana	113,096,567	111,980,119	100,360,921	28,821	28,831	28,602
Iowa	34,667,349	33,745,263	31,630,302	11,488	10,779	11,038
Kansas	1,995,857	2,103,977	2,062,869	658	724	665
Kentucky	1,794,035	2,067,010	2,256,829	3,158	3,476	3,656
Louisiana	49,375,544	47,815,939	49,067,801	14,310	13,714	13,876
Maine	17,190,999	17,396,295	17,911,341	6,495	6,480	6,822
Maryland	9,871,775	10,222,301	11,398,221	3,020	3,385	3,497
Massachusetts	21,965,440	22,485,481	22,778,920	5,055	5,073	5,213
Michigan	344,246	343,533	78,925	32	14	6
Minnesota	44,841	96,869	90,309	5	20	10
Mississippi	32,933,115	32,200,026	35,436,445	11,755	11,376	12,517
Missouri	51,696,357	54,386,933	56,794,120	17,078	17,836	18,736
Montana	14,392,672	17,122,644	15,717,839	3,719	4,148	3,981
Nebraska	30,142,391	29,055,097	29,247,771	8,380	7,913	8,322
Nevada	37,790,407	41,709,534	41,447,287	9,670	9,853	10,058
New Hampshire	19,268,969	19,307,670	20,703,415	6,454	6,601	6,851
New Jersey	1,322,321	1,191,314	1,273,941	323	399	379
New Mexico	20,295,709	18,532,848	19,214,583	6,788	6,443	6,402
New York	11,080,843	11,811,815	11,574,965	1,232	1,364	1,483
North Carolina	101,672,224	106,421,882	105,850,426	52,552	56,722	57,960
North Dakota	0	0	0	0	0	0
Ohio	145,785,933	149,867,821	143,080,859	47,940	47,765	48,856
Oklahoma	36,475,257	40,582,254	39,386,681	10,238	10,878	10,673
Oregon	1,051,541	1,165,449	1,193,182	175	171	184
Pennsylvania	274,578	148,881	183,009	24	28	19
Rhode Island	15,389,849	14,147,196	13,973,827	6,430	5,857	5,886
South Carolina	19,700,537	19,660,138	19,602,024	8,773	8,785	9,388
South Dakota	11,245,087	10,759,677	10,715,636	3,741	3,492	3,922
Tennessee	67,288,893	68,423,168	68,115,569	22,145	22,113	22,148
Texas	28,343,655	31,938,774	27,114,778	n/a	n/a	n/a
Utah	363,100	363,818	242,153	66	83	68
Vermont	6,090,233	6,069,327	6,138,333	2,036	2,066	2,181
Virginia	114,417,486	125,437,338	124,916,193	29,127	30,873	30,733
Washington	11,134,619	9,796,780	8,712,981	1,805	1,634	1,431
West Virginia	28,837,118	32,315,623	31,720,689	8,413	9,384	9,828
Wisconsin	84,348,052	84,903,540	84,421,195	21,777	21,200	21,341
Wyoming	10,456,511	12,272,306	10,809,070	2,263	2,216	2,396
Countrywide	2,158,940,103	2,198,078,916	2,175,283,664	n/a	n/a	n/a
CW w/o Texas	2,130,596,448	2,166,140,142	2,148,168,886	661,196	666,987	681,807

Table 20C

Medical Payments 2011-2013

STATE	Total Business					
	Pure Premium			Loss Ratio		
	2013	2012	2011	2013	2012	2011
Alabama	18.02	18.00	17.80	70.90	70.30	69.96
Alaska	48.36	48.55	47.44	81.21	80.19	77.90
Arizona	36.06	38.39	36.83	75.70	83.17	78.19
Arkansas	36.89	36.96	36.26	87.29	89.57	88.94
California	27.41	28.16	27.99	69.09	73.14	72.24
Colorado	44.50	43.27	45.09	79.35	83.77	91.63
Connecticut	39.56	40.85	41.97	82.17	86.09	89.56
Delaware	1.51	2.79	1.04	72.11	133.22	48.11
District of Columbia	14.55	26.96	9.90	105.20	191.91	69.55
Florida	28.67	28.27	30.68	73.58	74.25	80.42
Georgia	51.00	51.79	48.39	83.93	88.24	86.65
Hawaii	3.01	6.30	9.44	80.49	170.52	256.01
Idaho	28.56	25.01	21.84	85.08	73.75	63.90
Illinois	25.44	25.20	24.82	78.68	78.71	76.48
Indiana	29.06	29.49	25.98	85.00	85.05	76.09
Iowa	15.73	15.41	14.48	70.70	68.30	62.18
Kansas	7.89	8.40	8.24	85.45	99.76	99.46
Kentucky	2.89	3.26	3.55	59.46	68.03	79.64
Louisiana	34.27	33.14	33.91	84.15	80.12	80.30
Maine	20.14	20.43	20.84	83.92	88.21	93.28
Maryland	22.04	22.37	24.65	82.01	85.19	95.30
Massachusetts	14.71	15.28	15.47	-	-	-
Michigan	18.82	14.75	3.09	424.35	515.75	136.50
Minnesota	24.65	62.58	59.61	56.36	494.23	330.20
Mississippi	23.82	23.53	26.28	75.41	73.17	80.50
Missouri	20.18	21.21	22.04	63.57	66.09	66.47
Montana	31.49	36.78	33.50	61.33	72.00	64.42
Nebraska	22.31	21.69	22.07	81.90	78.86	78.02
Nevada	51.39	56.47	55.91	75.66	83.70	80.13
New Hampshire	22.35	22.74	24.44	72.95	73.70	77.02
New Jersey	0.86	0.75	0.77	69.82	61.64	63.44
New Mexico	26.21	23.84	24.68	78.09	72.93	75.08
New York	2.50	2.61	2.48	49.04	49.02	44.08
North Carolina	21.01	21.51	21.48	80.13	80.30	80.17
North Dakota	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	21.43	21.94	20.78	80.45	83.78	81.46
Oklahoma	30.44	33.94	32.66	64.19	71.14	68.70
Oregon	9.87	11.55	11.87	106.17	127.79	135.46
Pennsylvania	24.27	13.63	33.52	117.67	60.98	145.70
Rhode Island	26.48	24.28	23.93	105.72	101.99	104.72
South Carolina	25.23	25.27	25.47	85.46	87.95	90.53
South Dakota	18.94	18.48	18.60	73.18	70.89	71.66
Tennessee	18.94	19.37	19.45	72.81	75.55	76.94
Texas	n/a	n/a	n/a	61.04	69.30	62.58
Utah	17.73	17.73	11.41	129.94	154.06	109.41
Vermont	17.81	17.63	17.56	80.86	79.91	79.37
Virginia	31.03	33.71	33.27	72.84	79.99	80.17
Washington	76.91	74.02	70.72	147.65	168.90	176.90
West Virginia	30.29	33.47	32.55	66.35	72.83	70.42
Wisconsin	23.83	24.28	24.40	83.38	84.91	82.48
Wyoming	28.00	32.88	29.23	67.19	75.51	65.68
Countrywide	n/a	n/a	n/a	76.83	79.40	78.50
CW w/o Texas	24.97	25.37	25.03	77.09	79.57	78.76

Table 20D

Medical Payments 2011-2013

STATE	Total Business					
	Frequency			Severity		
	2013	2012	2011	2013	2012	2011
Alabama	0.69	0.65	0.67	2,620.04	2,748.86	2,655.71
Alaska	0.90	0.94	0.92	5,359.74	5,145.60	5,149.52
Arizona	0.99	1.04	1.02	3,638.75	3,708.29	3,613.28
Arkansas	0.95	0.94	0.95	3,900.27	3,922.73	3,814.35
California	0.93	0.94	0.97	2,939.77	2,982.00	2,890.64
Colorado	1.05	1.05	1.11	4,220.34	4,137.97	4,077.35
Connecticut	1.15	1.20	1.25	3,440.45	3,406.24	3,357.87
Delaware	0.03	0.05	0.02	4,914.75	5,654.00	5,180.33
District of Columbia	0.37	0.34	0.32	3,930.51	7,912.31	3,072.42
Florida	1.19	1.16	1.25	2,412.68	2,439.48	2,461.13
Georgia	1.34	1.34	1.26	3,803.94	3,870.71	3,840.68
Hawaii	0.13	0.12	0.22	2,383.68	5,212.00	4,261.72
Idaho	0.89	0.88	0.82	3,205.47	2,851.06	2,651.47
Illinois	0.67	0.68	0.68	3,770.81	3,708.84	3,634.67
Indiana	0.74	0.76	0.74	3,924.10	3,884.02	3,508.88
Iowa	0.52	0.49	0.51	3,017.70	3,130.65	2,865.58
Kansas	0.26	0.29	0.27	3,033.22	2,906.05	3,102.06
Kentucky	0.51	0.55	0.57	568.09	594.65	617.29
Louisiana	0.99	0.95	0.96	3,450.42	3,486.65	3,536.16
Maine	0.76	0.76	0.79	2,646.81	2,684.61	2,625.53
Maryland	0.67	0.74	0.76	3,268.80	3,019.88	3,259.43
Massachusetts	0.34	0.34	0.35	4,345.29	4,432.38	4,369.64
Michigan	0.17	0.06	0.02	10,757.69	24,538.07	13,154.17
Minnesota	0.27	1.29	0.66	8,968.20	4,843.45	9,030.90
Mississippi	0.85	0.83	0.93	2,801.63	2,830.52	2,831.07
Missouri	0.67	0.70	0.73	3,027.07	3,049.28	3,031.28
Montana	0.81	0.89	0.85	3,870.04	4,127.93	3,948.21
Nebraska	0.62	0.59	0.63	3,596.94	3,671.82	3,514.51
Nevada	1.31	1.33	1.36	3,908.00	4,233.18	4,120.83
New Hampshire	0.75	0.78	0.81	2,985.59	2,924.96	3,021.96
New Jersey	0.02	0.03	0.02	4,093.87	2,985.75	3,361.32
New Mexico	0.88	0.83	0.82	2,989.94	2,876.43	3,001.34
New York	0.03	0.03	0.03	8,994.19	8,659.69	7,805.10
North Carolina	1.09	1.15	1.18	1,934.70	1,876.20	1,826.27
North Dakota	0.00	0.00	0.00	-	-	-
Ohio	0.70	0.70	0.71	3,041.01	3,137.61	2,928.62
Oklahoma	0.85	0.91	0.89	3,562.73	3,730.67	3,690.31
Oregon	0.16	0.17	0.18	6,008.81	6,815.49	6,484.68
Pennsylvania	0.21	0.26	0.35	11,440.75	5,317.18	9,632.05
Rhode Island	1.11	1.01	1.01	2,393.44	2,415.43	2,374.08
South Carolina	1.12	1.13	1.22	2,245.59	2,237.92	2,087.99
South Dakota	0.63	0.60	0.68	3,005.90	3,081.24	2,732.19
Tennessee	0.62	0.63	0.63	3,038.56	3,094.25	3,075.47
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.32	0.40	0.32	5,501.52	4,383.35	3,561.07
Vermont	0.60	0.60	0.62	2,991.27	2,937.72	2,814.46
Virginia	0.79	0.83	0.82	3,928.23	4,063.01	4,064.56
Washington	1.25	1.23	1.16	6,168.76	5,995.58	6,088.74
West Virginia	0.88	0.97	1.01	3,427.69	3,443.69	3,227.58
Wisconsin	0.62	0.61	0.62	3,873.26	4,004.88	3,955.82
Wyoming	0.61	0.59	0.65	4,620.64	5,538.04	4,511.30
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	0.77	0.78	0.79	3,222.34	3,247.65	3,150.70

Uninsured/Underinsured Motorist

Uninsured/Underinsured Motorist

Many motorists do not purchase liability insurance, even though required by law, or do not purchase enough insurance to cover their liability in a major automobile accident. Uninsured and underinsured motorist coverages are designed to indemnify accident victims for bodily injury and property damage losses caused by a negligent uninsured or underinsured motorist. Each coverage has both a bodily injury component and a property damage component.

Uninsured motorist (UM) coverage provides compensation to insureds who have suffered bodily injury in an accident with an at-fault motorist: 1) who has no bodily liability insurance; 2) who is the owner or operator of a hit-and-run vehicle; or 3) whose

insurance company denies coverage or becomes insolvent.

Underinsured motorist (UIM) coverage protects an insured in an accident caused by another motorist who is insured but whose limits are not adequate to pay all damages in a serious accident.

The majority of the states require auto insurers to offer uninsured motorist coverage to their policyholders. The offer may be declined by the insured in some states. Underinsured motorist coverage is usually not required, but may be offered or provided with uninsured motorist for a single premium.

Uninsured/Underinsured Motorist State-Specific Information and Technical Notes

Voluntary Market Business and Residual Market Business

Uninsured/Underinsured Data

Data for UM and UIM are aggregated in this report. However, in most of the states, UM coverage may be purchased alone.

South Carolina—Data for UM/UIM-BI and UM/UIM-PD coverages are separated and included in the bodily injury liability¹ and property damage liability² data.

South Dakota—UI/UIM is mandatory. UI/UIM must match the bodily injury limits up to \$100,000/\$300,000; if the bodily injury limits are higher, they do not have to match.

Texas—Data for the UM/UIM-PD component are included in the UM/UIM-BI component.

Uninsured Motorist Requirement

Twenty-three states require UM coverage, and 19 additional states require coverage unless it is rejected in writing.

California—UM property damage coverage is limited to \$3,500 when purchased without collision coverage. Those with collision coverage purchase collision deductible waiver (CDW) instead. CDW is reported under other liability.

Minnesota—Required limits for UM/UIM coverage are 30/60.

New Jersey—Basic and SAIP policies do not have a UM coverage requirement.

West Virginia—When underinsured motorist insurance is involved, first-party coverage is secondary.

¹ See Bodily Injury Liability, Page 37.

² See Property Damage Liability, Page 53.

Uninsured/Underinsured Motorist Earned Premium and Earned Exposures

In Tables 21A through 23D-2 the earned premium amounts and the earned exposure figures represent both the uninsured/underinsured motorist bodily injury component (UM/UIM-BI) and the uninsured/underinsured motorist property damage component (UM/UIM-PD).

Except:

Texas—Earned exposure data are not available, as indicated by “n/a.” Because the results for pure premium and claim frequency are calculated using earned exposures, there are no data in these columns for Texas.

Massachusetts—Massachusetts Commonwealth Automobile Reinsurers (M-CAR) collects bodily injury liability, uninsured motorist and medical payments data as a total premium. Previous reports have included a calculated value for uninsured motorist and medical payments premiums; however, due to the competitive nature of the rates in Massachusetts, it is not possible to project these values. Therefore, the bodily injury liability portion of this report includes uninsured motorist and medical payment premiums.

Uninsured/Underinsured Incurred Losses and Incurred Claims

The uninsured/underinsured incurred claims and incurred losses are reported for the UM/UIM-BI component and the UM/UIM-PD component separately.

Uninsured/Underinsured Motorist

Calculations—Loss Experience Results

Incurred losses for each component were added together to calculate the UM/UIM pure premium and loss ratio. UM/UIM-BI and UM/UIM-PD claims were not combined, so the UM/UIM frequency and severity are not shown.

However, pure premium, loss ratio, frequency, and severity were calculated for the UM/UIM-BI and UM/UIM-PD components individually.

UM/UIM pure premium = (UM/UIM-BI incurred losses + UM/UIM-PD incurred losses)/(UM/UIM earned exposures)

UM/UIM loss ratio = (UM/UIM-BI incurred losses + UM/UIM-PD incurred losses)/(UM/UIM earned premium)

UM/UIM-BI pure premium = (UM/UIM-BI incurred losses)/(UM/UIM earned exposures)

UM/UIM-BI loss ratio = (UM/UIM-BI incurred losses)/(UM/UIM earned premium)

UM/UIM-BI frequency = (UM/UIM-BI-incurred claims)/(UM/UIM earned exposures)

UM/UIM-BI severity = (UM/UIM-BI incurred losses)/(UM/UIM-BI incurred claims)

UM/UIM-PD pure premium = (UM/UIM-PD incurred losses)/(UM/UIM earned exposures)

UM/UIM-PD loss ratio = (UM/UIM-PD incurred losses)/(UM/UIM earned premium)

UM/UIM-PD frequency = (UM/UIM-PD incurred claims)/(UM/UIM earned exposures)

UM/UIM-PD severity = (UM/UIM-PD incurred losses)/(UM/UIM-PD incurred claims)

Uninsured/Underinsured Motorist—Loss Development

Incurred losses for the UM/UIM-bodily injury component are developed to **63 months**.

Except:

ISO develops UM/UIM-BI losses to **87 months**.

California—UM/UIM-BI incurred losses are developed to **39 months**.

Incurred losses for the UM/UIM property damage component are developed to **39 months**.

Table 21A

Uninsured/Underinsured Motorist 2011-2013

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2013	2012	2011	2013	2012	2011
Alabama	214,419,108	209,871,607	210,563,825	2,993,328	2,925,365	2,898,102
Alaska	57,604,132	57,070,488	54,889,410	427,410	422,381	415,980
Arizona	283,808,394	272,026,430	276,619,250	3,306,800	3,195,899	3,216,180
Arkansas	115,277,770	113,209,972	112,219,376	1,680,899	1,678,538	1,683,279
California	1,246,548,426	1,186,887,324	1,166,915,394	20,952,410	20,588,701	20,230,845
Colorado	268,047,831	255,422,093	252,161,647	2,043,198	2,042,572	2,047,809
Connecticut	188,683,704	191,634,614	193,236,188	2,288,800	2,278,663	2,263,906
Delaware	51,406,366	51,422,205	51,008,735	566,718	553,274	546,155
District of Columbia	24,330,295	24,439,607	24,544,592	234,191	230,347	227,095
Florida	1,129,160,372	1,170,974,131	1,181,905,185	7,126,575	6,915,599	6,988,544
Georgia	471,785,530	465,002,303	463,467,736	6,013,624	5,926,931	5,877,651
Hawaii	65,636,573	65,699,789	65,058,540	709,386	691,792	674,353
Idaho	38,717,534	37,992,268	38,778,448	956,532	957,385	974,545
Illinois	328,188,090	327,434,219	323,449,685	6,560,557	6,534,728	6,576,034
Indiana	203,093,517	197,693,642	193,843,417	4,198,601	4,072,493	4,118,528
Iowa	82,675,958	81,661,851	82,654,831	2,307,502	2,285,334	2,276,672
Kansas	52,158,817	51,251,500	51,833,391	2,059,884	2,067,581	2,096,682
Kentucky	172,447,483	169,859,863	165,586,967	2,059,351	2,048,031	2,015,822
Louisiana	282,873,975	280,410,058	279,916,885	1,919,127	1,899,386	1,871,333
Maine	28,943,474	30,231,017	31,137,152	849,035	847,968	856,071
Maryland	289,187,653	287,725,978	285,509,793	3,789,813	3,741,322	3,691,231
Massachusetts	0	0	0	4,038,860	3,971,481	3,924,387
Michigan	138,516,281	128,155,018	117,100,858	5,296,090	5,222,613	5,106,127
Minnesota	163,151,812	162,815,407	166,806,413	3,779,874	3,719,357	3,688,921
Mississippi	172,378,083	171,051,321	168,730,044	1,610,321	1,582,975	1,548,283
Missouri	172,552,683	169,229,009	168,900,287	3,829,811	3,816,623	3,838,183
Montana	41,249,392	40,951,077	41,274,020	498,777	499,457	497,160
Nebraska	54,641,774	53,904,772	53,863,100	1,462,188	1,442,655	1,421,108
Nevada	139,977,019	137,789,493	137,821,044	1,140,644	1,128,138	1,142,991
New Hampshire	38,063,417	39,291,571	39,513,758	826,575	815,082	814,441
New Jersey	411,756,878	397,723,111	382,393,227	5,380,946	5,337,164	5,306,376
New Mexico	151,355,071	143,014,849	131,949,378	1,083,315	1,070,760	1,031,109
New York	400,225,073	404,525,341	391,910,881	9,145,351	9,121,081	9,089,853
North Carolina	263,778,151	267,990,232	266,848,001	6,296,183	6,463,100	6,416,688
North Dakota	11,727,877	11,168,895	10,647,899	523,615	509,520	493,761
Ohio	321,264,990	332,393,621	343,671,102	6,349,405	6,337,560	6,371,044
Oklahoma	143,805,382	142,200,622	142,627,607	889,840	893,812	912,087
Oregon	144,977,895	143,456,021	145,058,549	2,484,566	2,480,701	2,536,994
Pennsylvania	636,799,958	675,681,960	712,709,708	7,579,516	7,550,023	7,547,149
Rhode Island	75,077,264	74,568,248	74,848,457	393,682	388,619	386,213
South Carolina	332,109,491	330,887,130	330,197,650	3,389,725	3,339,346	3,292,537
South Dakota	18,752,493	18,067,912	17,543,814	637,062	620,785	610,879
Tennessee	281,162,519	272,284,592	265,926,670	4,050,713	4,004,328	3,955,309
Texas	1,155,169,992	1,134,616,520	1,127,948,076	n/a	n/a	n/a
Utah	97,300,746	95,907,143	95,769,954	1,606,017	1,557,418	1,572,013
Vermont	21,765,086	21,940,537	21,989,472	398,338	395,090	394,130
Virginia	303,762,361	299,790,669	298,284,284	5,980,968	5,950,001	5,929,384
Washington	392,507,328	382,533,426	383,913,425	3,199,622	3,161,235	3,097,324
West Virginia	116,134,970	118,606,883	121,410,961	1,167,429	1,161,190	1,148,000
Wisconsin	167,829,552	173,722,868	212,698,568	3,785,730	3,724,275	3,684,636
Wyoming	11,625,291	11,641,638	11,906,056	386,678	391,328	397,516
Countrywide	11,974,413,831	11,883,830,845	11,889,563,710	n/a	n/a	n/a
CW w/o Texas	10,819,243,839	10,749,214,325	10,761,615,634	160,255,582	158,560,007	157,701,420

Table 21B-1

Uninsured/Underinsured Motorist 2011-2013

STATE	Voluntary Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2013	2012	2011	2013	2012	2011
Alabama	140,416,888	138,240,133	137,516,347	6,002	6,203	6,177
Alaska	19,456,331	24,176,155	29,397,964	671	739	682
Arizona	209,430,891	219,402,837	214,025,215	7,560	7,916	7,701
Arkansas	54,474,316	53,485,007	55,083,420	3,405	3,399	3,240
California	713,780,315	684,917,701	639,946,277	34,415	33,968	34,903
Colorado	251,867,166	242,530,294	221,429,127	5,223	4,949	4,801
Connecticut	91,089,656	105,972,159	106,638,465	3,019	3,345	3,377
Delaware	22,332,410	25,882,595	26,754,130	1,171	1,259	1,288
District of Columbia	9,668,694	9,217,559	8,278,692	816	700	711
Florida	814,447,374	831,278,431	842,683,465	29,711	30,301	31,979
Georgia	279,027,805	315,944,210	270,873,362	12,970	12,945	11,850
Hawaii	23,923,129	32,828,333	27,357,017	552	615	588
Idaho	16,933,922	19,388,379	20,234,413	813	802	831
Illinois	190,057,648	209,959,667	196,519,076	7,946	8,010	8,171
Indiana	96,629,974	107,224,749	95,098,246	4,542	4,672	4,656
Iowa	38,310,930	40,445,826	41,757,116	1,282	1,377	1,423
Kansas	35,731,766	33,590,040	30,151,873	972	984	876
Kentucky	112,125,734	124,491,810	117,006,246	4,097	4,492	4,240
Louisiana	223,773,092	226,142,851	217,120,495	10,262	10,400	9,647
Maine	12,005,097	14,717,255	10,695,469	257	309	255
Maryland	134,258,794	134,082,574	139,357,462	9,073	9,548	8,834
Massachusetts	57,917,772	60,692,367	60,887,965	2,856	2,941	2,952
Michigan	92,639,096	98,024,949	92,818,267	1,976	1,960	1,965
Minnesota	86,540,798	83,746,606	79,654,038	2,182	2,112	2,079
Mississippi	87,471,421	79,460,503	93,514,652	4,501	4,271	4,640
Missouri	129,449,060	130,461,485	125,553,289	4,832	5,073	4,988
Montana	19,693,265	23,742,709	25,833,645	645	683	618
Nebraska	33,548,912	35,022,674	33,674,622	940	968	1,046
Nevada	121,367,290	125,900,427	124,030,617	4,395	4,597	4,418
New Hampshire	16,101,486	19,253,131	21,736,473	511	532	597
New Jersey	179,310,966	215,396,304	243,610,111	5,169	6,004	6,773
New Mexico	90,019,700	90,528,092	93,106,109	3,206	3,358	3,558
New York	205,465,588	207,429,779	231,893,863	4,941	4,923	5,223
North Carolina	137,640,658	134,443,272	135,766,408	5,778	6,685	6,997
North Dakota	6,108,557	6,231,915	5,889,391	106	114	91
Ohio	166,048,702	184,286,559	184,798,617	10,343	10,610	10,548
Oklahoma	79,960,351	104,629,793	108,933,165	3,431	3,762	3,683
Oregon	65,501,567	76,064,801	75,705,665	3,371	3,586	3,399
Pennsylvania	337,594,810	386,226,994	400,204,820	7,736	8,877	9,349
Rhode Island	39,980,161	45,255,453	43,770,952	1,620	1,781	1,776
South Carolina	197,211,217	200,090,179	195,892,041	8,201	8,083	7,966
South Dakota	9,518,259	8,501,669	8,404,075	273	286	271
Tennessee	126,404,559	124,656,902	115,089,814	6,627	6,967	6,675
Texas	702,023,233	708,179,272	623,308,615	n/a	n/a	n/a
Utah	60,412,825	63,233,354	64,811,060	1,975	1,928	1,852
Vermont	11,194,593	9,290,602	8,949,303	381	353	390
Virginia	134,774,583	168,973,800	162,921,771	6,177	6,933	6,687
Washington	193,738,675	213,685,413	200,004,440	8,763	9,607	9,168
West Virginia	53,610,172	55,769,471	48,688,540	2,030	2,157	2,119
Wisconsin	98,077,306	136,056,614	174,330,754	3,240	3,258	3,505
Wyoming	5,721,986	5,171,930	5,855,046	149	174	206
Countrywide	7,034,789,500	7,394,325,584	7,237,562,005	n/a	n/a	n/a
CW w/o Texas	6,332,766,267	6,686,146,312	6,614,253,390	251,114	259,516	259,769

Table 21B-2

Uninsured/Underinsured Motorist 2011-2013

STATE	Voluntary Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2013	2012	2011	2013	2012	2011
Alabama	267,241	263,466	319,749	36	26	40
Alaska	7,116,216	6,623,673	5,881,858	3,663	3,765	3,447
Arizona	114,286	87,448	101,561	79	68	54
Arkansas	24,246,196	23,083,482	21,510,918	13,569	13,637	13,280
California	34,174,276	33,772,659	30,207,965	16,090	16,362	15,917
Colorado	4,174,875	3,374,450	3,239,184	1,774	1,643	1,602
Connecticut	7,027	8,213	9,701	6	4	1
Delaware	6,307,068	6,114,182	5,548,715	4,631	4,508	4,444
District of Columbia	6,783,612	6,144,688	5,882,367	5,513	5,180	5,487
Florida	3,911	252	3,781	4	1	1
Georgia	67,819,207	60,912,468	60,368,833	37,521	35,929	35,640
Hawaii	0	0	4,327	0	0	1
Idaho	711,125	407,696	468,594	385	290	308
Illinois	5,107,922	4,819,553	5,380,610	2,080	2,077	2,229
Indiana	21,423,288	20,578,497	20,396,713	11,776	11,736	12,243
Iowa	17,427	38,332	6,933	6	7	5
Kansas	66,963	71,747	53,242	21	28	19
Kentucky	57,711	63,113	63,227	12	16	15
Louisiana	3,937,002	3,435,377	3,078,583	1,426	1,378	1,262
Maine	2,080	4,983	0	8	14	0
Maryland	56,974,945	51,212,658	47,795,579	41,918	39,881	39,405
Massachusetts	0	0	0	0	0	0
Michigan	17,155	10,705	3,018	9	5	5
Minnesota	4,952	4,787	4,474	6	12	5
Mississippi	33,350,313	29,602,125	28,497,017	17,995	18,390	18,280
Missouri	154,316	147,949	136,110	56	71	53
Montana	335,922	147,294	193,712	116	74	81
Nebraska	11,214	11,421	26,365	5	7	11
Nevada	28,948	63,693	56,309	21	34	38
New Hampshire	106,404	79,818	133,842	54	65	50
New Jersey	12,847,891	12,806,004	11,408,984	4,229	4,224	3,920
New Mexico	25,859,463	24,548,340	25,444,925	11,904	12,068	12,872
New York	3,420	7,835	4,673	1	4	3
North Carolina	10,322,681	9,545,830	9,695,439	6,835	7,091	6,891
North Dakota	1,456	0	2,287	2	0	2
Ohio	7,550,657	7,341,959	7,270,728	3,264	3,353	3,562
Oklahoma	10,545	28,773	32,755	3	7	6
Oregon	16,554,132	16,015,077	14,150,521	11,649	11,766	11,141
Pennsylvania	92,846	238,841	15,666	23	21	2
Rhode Island	6,000,675	6,267,516	6,201,031	2,219	2,472	2,642
South Carolina	27,697,458	24,998,321	22,840,753	21,941	21,899	21,494
South Dakota	10,950	10,774	6,471	7	8	4
Tennessee	66,107,854	60,839,315	60,104,071	32,035	32,164	32,434
Texas	0	0	0	n/a	n/a	n/a
Utah	889,137	816,900	737,329	414	392	390
Vermont	3,212,511	3,334,956	3,670,033	3,487	3,295	3,743
Virginia	40,429,878	40,204,170	37,005,384	52,792	53,583	55,473
Washington	58,229,853	53,894,219	50,184,497	31,782	30,869	29,369
West Virginia	10,040,960	11,166,714	10,918,098	5,663	6,234	6,247
Wisconsin	1,025,982	2,256,034	2,374,875	248	224	225
Wyoming	15,518	15,193	4,522	5	4	3
Countrywide	560,225,469	525,421,500	501,446,329	n/a	n/a	n/a
CW w/o Texas	560,225,469	525,421,500	501,446,329	347,283	344,886	344,346

Table 21C

Uninsured/Underinsured Motorist 2011-2013

STATE	Voluntary Business					
	Pure Premium			Loss Ratio		
	2013	2012	2011	2013	2012	2011
Alabama	47.00	47.35	47.56	65.61	65.99	65.46
Alaska	62.17	72.92	84.81	46.13	53.97	64.27
Arizona	63.37	68.68	66.58	73.83	80.69	77.41
Arkansas	46.83	45.62	45.50	68.29	67.63	68.25
California	35.70	34.91	33.13	60.00	60.55	57.43
Colorado	125.31	120.39	109.71	95.52	96.27	89.10
Connecticut	39.80	46.51	47.11	48.28	55.30	55.19
Delaware	50.54	57.83	59.15	55.71	62.22	63.33
District of Columbia	70.25	66.69	62.36	67.62	62.86	57.70
Florida	114.28	120.20	120.58	72.13	70.99	71.30
Georgia	57.68	63.58	56.36	73.52	81.04	71.47
Hawaii	33.72	47.45	40.57	36.45	49.97	42.06
Idaho	18.45	20.68	21.24	45.57	52.11	53.39
Illinois	29.75	32.87	30.70	59.47	65.59	62.42
Indiana	28.12	31.38	28.04	58.13	64.65	59.58
Iowa	16.61	17.71	18.34	46.36	49.58	50.53
Kansas	17.38	16.28	14.41	68.63	65.68	58.27
Kentucky	54.48	60.82	58.08	65.05	73.33	70.70
Louisiana	118.65	120.87	117.67	80.50	81.87	78.67
Maine	14.14	17.36	12.49	41.48	48.70	34.35
Maryland	50.46	49.53	50.70	66.13	64.40	65.55
Massachusetts	14.34	15.28	15.52	-	-	-
Michigan	17.50	18.77	18.18	66.89	76.50	79.27
Minnesota	22.90	22.52	21.59	53.05	51.44	47.76
Mississippi	75.03	68.90	78.80	70.09	63.76	72.31
Missouri	33.84	34.22	32.75	75.11	77.18	74.42
Montana	40.16	47.83	52.35	48.56	58.34	63.06
Nebraska	22.95	24.28	23.71	61.42	64.99	62.57
Nevada	106.43	111.66	108.56	86.73	91.42	90.03
New Hampshire	19.61	23.72	26.85	42.58	49.20	55.35
New Jersey	35.71	42.76	48.06	46.67	57.38	66.69
New Mexico	106.97	107.47	114.97	76.56	80.46	89.85
New York	22.47	22.74	25.51	51.34	51.28	59.17
North Carolina	23.50	22.28	22.67	56.09	53.73	54.51
North Dakota	11.67	12.23	11.93	52.10	55.80	55.33
Ohio	27.34	30.24	30.15	54.04	57.65	55.89
Oklahoma	89.87	117.09	119.47	55.61	73.60	76.40
Oregon	33.03	37.12	35.42	56.60	64.19	61.94
Pennsylvania	44.55	51.19	53.03	53.03	57.20	56.15
Rhode Island	116.80	132.58	129.39	61.24	69.10	66.76
South Carolina	66.35	67.40	66.43	67.72	68.03	66.24
South Dakota	14.96	13.71	13.77	50.82	47.11	47.94
Tennessee	47.53	46.32	44.29	68.47	68.13	65.88
Texas	n/a	n/a	n/a	60.77	62.42	55.26
Utah	38.17	41.13	41.70	63.00	66.78	68.44
Vermont	36.17	31.96	32.02	66.19	57.54	57.39
Virginia	29.29	35.16	33.72	57.68	69.77	67.03
Washington	78.75	84.64	80.78	64.19	69.95	65.17
West Virginia	54.52	57.64	51.92	54.81	56.44	49.09
Wisconsin	26.18	37.14	47.96	59.05	79.62	83.08
Wyoming	14.84	13.26	14.74	49.35	44.56	49.22
Countrywide	n/a	n/a	n/a	63.43	66.64	65.09
CW w/o Texas	43.01	45.48	45.12	63.71	67.09	66.12

Table 21C-1

Uninsured/Underinsured Motorist 2011-2013

STATE	Voluntary Business					
	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2013	2012	2011	2013	2012	2011
Alabama	46.91	47.26	47.45	65.49	65.87	65.31
Alaska	45.52	57.24	70.67	33.78	42.36	53.56
Arizona	63.33	68.65	66.55	73.79	80.65	77.37
Arkansas	32.41	31.86	32.72	47.25	47.24	49.09
California	34.07	33.27	31.63	57.26	57.71	54.84
Colorado	123.27	118.74	108.13	93.96	94.95	87.81
Connecticut	39.80	46.51	47.10	48.28	55.30	55.19
Delaware	39.41	46.78	48.99	43.44	50.33	52.45
District of Columbia	41.29	40.02	36.45	39.74	37.72	33.73
Florida	114.28	120.20	120.58	72.13	70.99	71.30
Georgia	46.40	53.31	46.09	59.14	67.94	58.44
Hawaii	33.72	47.45	40.57	36.45	49.97	42.05
Idaho	17.70	20.25	20.76	43.74	51.03	52.18
Illinois	28.97	32.13	29.88	57.91	64.12	60.76
Indiana	23.01	26.33	23.09	47.58	54.24	49.06
Iowa	16.60	17.70	18.34	46.34	49.53	50.52
Kansas	17.35	16.25	14.38	68.51	65.54	58.17
Kentucky	54.45	60.79	58.04	65.02	73.29	70.66
Louisiana	116.60	119.06	116.02	79.11	80.65	77.57
Maine	14.14	17.36	12.49	41.48	48.68	34.35
Maryland	35.43	35.84	37.75	46.43	46.60	48.81
Massachusetts	14.34	15.28	15.52	-	-	-
Michigan	17.49	18.77	18.18	66.88	76.49	79.26
Minnesota	22.90	22.52	21.59	53.04	51.44	47.75
Mississippi	54.32	50.20	60.40	50.74	46.45	55.42
Missouri	33.80	34.18	32.71	75.02	77.09	74.34
Montana	39.48	47.54	51.96	47.74	57.98	62.59
Nebraska	22.94	24.28	23.70	61.40	64.97	62.52
Nevada	106.40	111.60	108.51	86.71	91.37	89.99
New Hampshire	19.48	23.62	26.69	42.30	49.00	55.01
New Jersey	33.32	40.36	45.91	43.55	54.16	63.71
New Mexico	83.10	84.55	90.30	59.48	63.30	70.56
New York	22.47	22.74	25.51	51.34	51.28	59.17
North Carolina	21.86	20.80	21.16	52.18	50.17	50.88
North Dakota	11.67	12.23	11.93	52.09	55.80	55.31
Ohio	26.15	29.08	29.01	51.69	55.44	53.77
Oklahoma	89.86	117.06	119.43	55.60	73.58	76.38
Oregon	26.36	30.66	29.84	45.18	53.02	52.19
Pennsylvania	44.54	51.16	53.03	53.01	57.16	56.15
Rhode Island	101.55	116.45	113.33	53.25	60.69	58.48
South Carolina	58.18	59.92	59.50	59.38	60.47	59.33
South Dakota	14.94	13.70	13.76	50.76	47.05	47.90
Tennessee	31.21	31.13	29.10	44.96	45.78	43.28
Texas	n/a	n/a	n/a	60.77	62.42	55.26
Utah	37.62	40.60	41.23	62.09	65.93	67.67
Vermont	28.10	23.52	22.71	51.43	42.34	40.70
Virginia	22.53	28.40	27.48	44.37	56.36	54.62
Washington	60.55	67.60	64.57	49.36	55.86	52.10
West Virginia	45.92	48.03	42.41	46.16	47.02	40.10
Wisconsin	25.91	36.53	47.31	58.44	78.32	81.96
Wyoming	14.80	13.22	14.73	49.22	44.43	49.18
Countrywide	n/a	n/a	n/a	58.75	62.22	60.87
CW w/o Texas	39.52	42.17	41.94	58.53	62.20	61.46

Table 21C-2

Uninsured/Underinsured Motorist 2011-2013

STATE	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2013	2012	2011	2013	2012	2011
Alabama	0.09	0.09	0.11	0.12	0.13	0.15
Alaska	16.65	15.68	14.14	12.35	11.61	10.72
Arizona	0.03	0.03	0.03	0.04	0.03	0.04
Arkansas	14.42	13.75	12.78	21.03	20.39	19.17
California	1.63	1.64	1.49	2.74	2.85	2.59
Colorado	2.04	1.65	1.58	1.56	1.32	1.28
Connecticut	0.00	0.00	0.00	0.00	0.00	0.01
Delaware	11.13	11.05	10.16	12.27	11.89	10.88
District of Columbia	28.97	26.68	25.90	27.88	25.14	23.97
Florida	0.00	0.00	0.00	0.00	0.00	0.00
Georgia	11.28	10.28	10.27	14.38	13.10	13.03
Hawaii	0.00	0.00	0.01	0.00	0.00	0.01
Idaho	0.74	0.43	0.48	1.84	1.07	1.21
Illinois	0.78	0.74	0.82	1.56	1.47	1.66
Indiana	5.10	5.05	4.95	10.55	10.41	10.52
Iowa	0.01	0.02	0.00	0.02	0.05	0.01
Kansas	0.03	0.03	0.03	0.13	0.14	0.10
Kentucky	0.03	0.03	0.03	0.03	0.04	0.04
Louisiana	2.05	1.81	1.65	1.39	1.23	1.10
Maine	0.00	0.01	0.00	0.01	0.02	0.00
Maryland	15.03	13.69	12.95	19.70	17.80	16.74
Massachusetts	0.00	0.00	0.00	-	-	-
Michigan	0.00	0.00	0.00	0.01	0.01	0.00
Minnesota	0.00	0.00	0.00	0.00	0.00	0.00
Mississippi	20.71	18.70	18.41	19.35	17.31	16.89
Missouri	0.04	0.04	0.04	0.09	0.09	0.08
Montana	0.67	0.29	0.39	0.81	0.36	0.47
Nebraska	0.01	0.01	0.02	0.02	0.02	0.05
Nevada	0.03	0.06	0.05	0.02	0.05	0.04
New Hampshire	0.13	0.10	0.16	0.28	0.20	0.34
New Jersey	2.39	2.40	2.15	3.12	3.22	2.98
New Mexico	23.87	22.93	24.68	17.09	17.16	19.28
New York	0.00	0.00	0.00	0.00	0.00	0.00
North Carolina	1.64	1.48	1.51	3.91	3.56	3.63
North Dakota	0.00	0.00	0.00	0.01	0.00	0.02
Ohio	1.19	1.16	1.14	2.35	2.21	2.12
Oklahoma	0.01	0.03	0.04	0.01	0.02	0.02
Oregon	6.66	6.46	5.58	11.42	11.16	9.76
Pennsylvania	0.01	0.03	0.00	0.01	0.04	0.00
Rhode Island	15.24	16.13	16.06	7.99	8.41	8.28
South Carolina	8.17	7.49	6.94	8.34	7.55	6.92
South Dakota	0.02	0.02	0.01	0.06	0.06	0.04
Tennessee	16.32	15.19	15.20	23.51	22.34	22.60
Texas	n/a	n/a	n/a	0.00	0.00	0.00
Utah	0.55	0.52	0.47	0.91	0.85	0.77
Vermont	8.06	8.44	9.31	14.76	15.20	16.69
Virginia	6.76	6.76	6.24	13.31	13.41	12.41
Washington	18.20	17.05	16.20	14.84	14.09	13.07
West Virginia	8.60	9.62	9.51	8.65	9.41	8.99
Wisconsin	0.27	0.61	0.64	0.61	1.30	1.12
Wyoming	0.04	0.04	0.01	0.13	0.13	0.04
Countrywide	n/a	n/a	n/a	4.68	4.42	4.22
CW w/o Texas	3.50	3.31	3.18	5.18	4.89	4.66

Table 21D-1

Uninsured/Underinsured Motorist 2011-2013

STATE	Voluntary Business					
	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2013	2012	2011	2013	2012	2011
Alabama	0.20	0.21	0.21	23,395.02	22,286.01	22,262.64
Alaska	0.16	0.17	0.16	28,996.02	32,714.69	43,105.52
Arizona	0.23	0.25	0.24	27,702.50	27,716.38	27,791.87
Arkansas	0.20	0.20	0.19	15,998.33	15,735.51	17,001.06
California	0.16	0.16	0.17	20,740.38	20,163.62	18,334.99
Colorado	0.26	0.24	0.23	48,222.70	49,005.92	46,121.46
Connecticut	0.13	0.15	0.15	30,172.13	31,680.77	31,577.87
Delaware	0.21	0.23	0.24	19,071.23	20,558.06	20,771.84
District of Columbia	0.35	0.30	0.31	11,848.89	13,167.94	11,643.73
Florida	0.42	0.44	0.46	27,412.32	27,434.03	26,351.15
Georgia	0.22	0.22	0.20	21,513.32	24,406.66	22,858.51
Hawaii	0.08	0.09	0.09	43,339.00	53,379.40	46,525.54
Idaho	0.08	0.08	0.09	20,828.93	24,175.04	24,349.47
Illinois	0.12	0.12	0.12	23,918.66	26,212.19	24,050.80
Indiana	0.11	0.11	0.11	21,274.76	22,950.50	20,424.88
Iowa	0.06	0.06	0.06	29,883.72	29,372.42	29,344.42
Kansas	0.05	0.05	0.04	36,761.08	34,136.22	34,419.95
Kentucky	0.20	0.22	0.21	27,367.77	27,714.12	27,595.81
Louisiana	0.53	0.55	0.52	21,805.99	21,744.50	22,506.53
Maine	0.03	0.04	0.03	46,712.44	47,628.66	41,943.02
Maryland	0.24	0.26	0.24	14,797.62	14,043.00	15,775.13
Massachusetts	0.07	0.07	0.08	20,279.33	20,636.64	20,626.00
Michigan	0.04	0.04	0.04	46,882.13	50,012.73	47,235.76
Minnesota	0.06	0.06	0.06	39,661.23	39,652.75	38,313.63
Mississippi	0.28	0.27	0.30	19,433.77	18,604.66	20,154.02
Missouri	0.13	0.13	0.13	26,789.95	25,716.83	25,171.07
Montana	0.13	0.14	0.12	30,532.19	34,762.39	41,802.01
Nebraska	0.06	0.07	0.07	35,690.33	36,180.45	32,193.71
Nevada	0.39	0.41	0.39	27,614.86	27,387.52	28,073.93
New Hampshire	0.06	0.07	0.07	31,509.76	36,190.10	36,409.50
New Jersey	0.10	0.11	0.13	34,689.68	35,875.47	35,967.83
New Mexico	0.30	0.31	0.35	28,078.51	26,958.93	26,168.10
New York	0.05	0.05	0.06	41,583.81	42,134.83	44,398.60
North Carolina	0.09	0.10	0.11	23,821.51	20,111.19	19,403.52
North Dakota	0.02	0.02	0.02	57,627.90	54,665.92	64,718.58
Ohio	0.16	0.17	0.17	16,054.21	17,369.14	17,519.78
Oklahoma	0.39	0.42	0.40	23,305.26	27,812.28	29,577.29
Oregon	0.14	0.14	0.13	19,430.90	21,211.60	22,272.92
Pennsylvania	0.10	0.12	0.12	43,639.45	43,508.73	42,807.23
Rhode Island	0.41	0.46	0.46	24,679.11	25,410.14	24,645.81
South Carolina	0.24	0.24	0.24	24,047.22	24,754.45	24,591.02
South Dakota	0.04	0.05	0.04	34,865.42	29,726.12	31,011.35
Tennessee	0.16	0.17	0.17	19,074.18	17,892.48	17,241.92
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.12	0.12	0.12	30,588.77	32,797.38	34,995.17
Vermont	0.10	0.09	0.10	29,382.13	26,318.99	22,946.93
Virginia	0.10	0.12	0.11	21,818.78	24,372.39	24,363.96
Washington	0.27	0.30	0.30	22,108.72	22,242.68	21,815.49
West Virginia	0.17	0.19	0.18	26,408.95	25,855.11	22,977.13
Wisconsin	0.09	0.09	0.10	30,270.77	41,760.78	49,737.73
Wyoming	0.04	0.04	0.05	38,402.59	29,723.74	28,422.55
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	0.16	0.16	0.16	25,218.69	25,763.91	25,462.06

Table 21D-2

Uninsured/Underinsured Motorist 2011-2013

STATE	Voluntary Business					
	Frequency - Property Damage Component			Severity - Property Damage Component		
	2013	2012	2011	2013	2012	2011
Alabama	0.00	0.00	0.00	7,423.36	10,133.31	7,993.73
Alaska	0.86	0.89	0.83	1,942.73	1,759.28	1,706.37
Arizona	0.00	0.00	0.00	1,446.66	1,286.00	1,880.76
Arkansas	0.81	0.81	0.79	1,786.88	1,692.71	1,619.80
California	0.08	0.08	0.08	2,123.95	2,064.09	1,897.84
Colorado	0.09	0.08	0.08	2,353.37	2,053.83	2,021.96
Connecticut	0.00	0.00	0.00	1,171.17	2,053.25	9,701.00
Delaware	0.82	0.81	0.81	1,361.92	1,356.30	1,248.59
District of Columbia	2.35	2.25	2.42	1,230.48	1,186.23	1,072.06
Florida	0.00	0.00	0.00	977.75	252.00	3,781.00
Georgia	0.62	0.61	0.61	1,807.50	1,695.36	1,693.85
Hawaii	0.00	0.00	0.00	-	-	4,327.00
Idaho	0.04	0.03	0.03	1,847.08	1,405.85	1,521.41
Illinois	0.03	0.03	0.03	2,455.73	2,320.44	2,413.91
Indiana	0.28	0.29	0.30	1,819.23	1,753.45	1,665.99
Iowa	0.00	0.00	0.00	2,904.50	5,476.00	1,386.60
Kansas	0.00	0.00	0.00	3,188.71	2,562.39	2,802.21
Kentucky	0.00	0.00	0.00	4,809.25	3,944.56	4,215.13
Louisiana	0.07	0.07	0.07	2,760.87	2,493.02	2,439.45
Maine	0.00	0.00	0.00	260.00	355.93	-
Maryland	1.11	1.07	1.07	1,359.20	1,284.14	1,212.93
Massachusetts	0.00	0.00	0.00	-	-	-
Michigan	0.00	0.00	0.00	1,906.11	2,141.00	603.60
Minnesota	0.00	0.00	0.00	825.33	398.92	894.80
Mississippi	1.12	1.16	1.18	1,853.31	1,609.69	1,558.92
Missouri	0.00	0.00	0.00	2,755.64	2,083.79	2,568.11
Montana	0.02	0.01	0.02	2,895.88	1,990.46	2,391.51
Nebraska	0.00	0.00	0.00	2,242.80	1,631.57	2,396.82
Nevada	0.00	0.00	0.00	1,378.48	1,873.32	1,481.82
New Hampshire	0.01	0.01	0.01	1,970.44	1,227.97	2,676.84
New Jersey	0.08	0.08	0.07	3,038.04	3,031.72	2,910.46
New Mexico	1.10	1.13	1.25	2,172.33	2,034.17	1,976.77
New York	0.00	0.00	0.00	3,420.00	1,958.75	1,557.67
North Carolina	0.11	0.11	0.11	1,510.27	1,346.19	1,406.97
North Dakota	0.00	0.00	0.00	728.00	-	1,143.50
Ohio	0.05	0.05	0.06	2,313.31	2,189.67	2,041.19
Oklahoma	0.00	0.00	0.00	3,515.00	4,110.43	5,459.17
Oregon	0.47	0.47	0.44	1,421.08	1,361.13	1,270.13
Pennsylvania	0.00	0.00	0.00	4,036.78	11,373.38	7,833.00
Rhode Island	0.56	0.64	0.68	2,704.22	2,535.40	2,347.10
South Carolina	0.65	0.66	0.65	1,262.36	1,141.53	1,062.66
South Dakota	0.00	0.00	0.00	1,564.29	1,346.75	1,617.75
Tennessee	0.79	0.80	0.82	2,063.61	1,891.53	1,853.12
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.03	0.03	0.02	2,147.67	2,083.93	1,890.59
Vermont	0.88	0.83	0.95	921.28	1,012.13	980.51
Virginia	0.88	0.90	0.94	765.83	750.32	667.09
Washington	0.99	0.98	0.95	1,832.16	1,745.90	1,708.76
West Virginia	0.49	0.54	0.54	1,773.08	1,791.26	1,747.73
Wisconsin	0.01	0.01	0.01	4,137.02	10,071.58	10,555.00
Wyoming	0.00	0.00	0.00	3,103.60	3,798.25	1,507.33
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	0.22	0.22	0.22	1,613.17	1,523.46	1,456.23

Table 22A

Uninsured/Underinsured Motorist 2011-2013

STATE	Residual Business					
	Earned Premiums			Earned Exposures		
	2013	2012	2011	2013	2012	2011
Alabama	0	0	0	0	0	0
Alaska	704	963	2,768	3	4	12
Arizona	0	41	140	0	1	2
Arkansas	11	0	227	0	0	1
California	48,914	51,578	64,553	160	158	190
Colorado	0	0	0	0	0	0
Connecticut	23,298	24,493	30,851	181	177	223
Delaware	77	295	1,177	0	2	1
District of Columbia	34,617	34,910	38,200	140	147	156
Florida	7,365	5,570	3,486	19	14	8
Georgia	0	0	0	0	0	0
Hawaii	26,643	40,200	62,698	182	278	452
Idaho	6	73	298	0	4	14
Illinois	27,305	37,257	41,901	514	670	820
Indiana	168	75	52	5	2	2
Iowa	295	411	786	12	16	29
Kansas	46,701	49,846	47,987	1,663	1,740	1,691
Kentucky	3,375	3,200	1,795	14	14	8
Louisiana	113	32	221	0	0	1
Maine	312	415	428	10	15	15
Maryland	4,055,057	4,386,930	5,489,651	41,497	45,164	59,346
Massachusetts	0	0	0	91,313	103,647	101,859
Michigan	53,418	10,009	6,498	2,510	427	287
Minnesota	725	422	233	18	11	5
Mississippi	1,268	2,198	2,984	13	19	20
Missouri	419	743	790	12	20	21
Montana	1,558	1,822	1,936	14	52	82
Nebraska	61	37	23	1	1	1
Nevada	-32	226	256	0	2	2
New Hampshire	8,644	10,007	17,125	108	132	217
New Jersey	523,929	729,249	921,642	9,366	12,972	18,503
New Mexico	144	137	327	1	0	3
New York	2,007,666	2,650,708	3,541,870	50,150	69,068	88,038
North Carolina	0	0	0	0	0	0
North Dakota	29	18	16	2	1	2
Ohio	0	0	0	0	0	0
Oklahoma	672	137	266	2	1	0
Oregon	183	316	167	2	4	3
Pennsylvania	40,891	55,760	78,349	256	366	510
Rhode Island	467,447	358,461	301,402	796	557	485
South Carolina	20	0	4	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	341	410	529	5	7	8
Texas	82,100	113,669	119,329	n/a	n/a	n/a
Utah	132	14	26	4	0	1
Vermont	5,148	8,829	14,922	53	86	144
Virginia	36,976	45,688	54,666	527	662	797
Washington	0	0	0	0	0	0
West Virginia	1,725	2,073	1,551	12	11	11
Wisconsin	3	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	7,508,428	8,627,222	10,852,130	n/a	n/a	n/a
CW w/o Texas	7,426,328	8,513,553	10,732,801	199,565	236,452	273,970

Table 22B-1

Uninsured/Underinsured Motorist 2011-2013

STATE	Residual Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2013	2012	2011	2013	2012	2011
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	34,728	20,025	0	3	1	0
Colorado	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0
Delaware	0	0	0	0	0	0
District of Columbia	19,224	20,643	0	3	2	0
Florida	0	0	0	0	0	0
Georgia	0	0	0	0	0	0
Hawaii	0	58,576	0	0	2	0
Idaho	0	0	0	0	0	0
Illinois	14,192	125	29,755	1	1	4
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	66,886	2,957	8	2	1	0
Kentucky	44,206	0	0	2	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	3,907,548	4,269,761	4,408,690	1,117	1,165	1,489
Massachusetts	2,070,758	3,274,038	2,538,130	220	343	307
Michigan	179,359	20,177	0	17	1	0
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	424,883	1,108,004	1,841,488	27	65	60
New Mexico	0	0	0	0	0	0
New York	1,759,279	2,005,258	2,454,900	108	87	141
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	461	0	17,721	1	0	1
Rhode Island	431,918	396,050	160,648	39	30	14
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	28,980	37,594	64,944	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	0	0	0	0
Virginia	1,433	7,860	2,605	1	1	2
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	8,983,855	11,221,068	11,518,889	n/a	n/a	n/a
CW w/o Texas	8,954,875	11,183,474	11,453,945	1,541	1,699	2,018

Table 22B-2

Uninsured/Underinsured Motorist 2011-2013

STATE	Residual Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2013	2012	2011	2013	2012	2011
Alabama	0	0	0	0	0	0
Alaska	0	0	0	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	9,512	3,138	3,760	3	1	2
Colorado	0	0	0	0	0	0
Connecticut	0	0	0	0	0	0
Delaware	0	0	0	0	0	0
District of Columbia	15,693	9,355	2,501	5	5	1
Florida	0	0	0	0	0	0
Georgia	0	0	0	0	0	0
Hawaii	0	0	0	0	0	0
Idaho	0	0	0	0	0	0
Illinois	0	0	0	0	0	0
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	0	0	0	0	0	0
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	0	0	0	0	0
Maryland	0	0	0	0	0	0
Massachusetts	0	0	0	0	0	0
Michigan	0	0	0	0	0	0
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	0	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	0	0	0	0	0
New Jersey	125,407	65,809	103,673	25	23	38
New Mexico	0	0	0	0	0	0
New York	0	0	0	0	0	0
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	0	0	0	0	0	0
Rhode Island	194,331	158,702	79,786	45	48	27
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	0	124	0	0	1
Virginia	8,002	10,760	21,686	4	7	9
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	352,945	247,764	211,530	n/a	n/a	n/a
CW w/o Texas	352,945	247,764	211,530	82	84	78

Table 22C

Uninsured/Underinsured Motorist 2011-2013

STATE	Residual Business					
	Pure Premium			Loss Ratio		
	2013	2012	2011	2013	2012	2011
Alabama	-	-	-	-	-	-
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	-	0.00	0.00	-	0.00	0.00
Arkansas	-	-	0.00	0.00	-	0.00
California	276.50	146.60	19.79	90.44	44.91	5.82
Colorado	-	-	-	-	-	-
Connecticut	0.00	0.00	0.00	0.00	0.00	0.00
Delaware	-	0.00	0.00	0.00	0.00	0.00
District of Columbia	249.41	204.07	16.03	100.87	85.93	6.55
Florida	0.00	0.00	0.00	0.00	0.00	0.00
Georgia	-	-	-	-	-	-
Hawaii	0.00	210.71	0.00	0.00	145.71	0.00
Idaho	-	0.00	0.00	0.00	0.00	0.00
Illinois	27.61	0.19	36.29	51.98	0.34	71.01
Indiana	0.00	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	40.22	1.70	0.00	143.22	5.93	0.02
Kentucky	3,157.57	0.00	0.00	1,309.81	0.00	0.00
Louisiana	-	-	0.00	0.00	0.00	0.00
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	94.16	94.54	74.29	96.36	97.33	80.31
Massachusetts	22.68	31.59	24.92	-	-	-
Michigan	71.46	47.25	0.00	335.77	201.59	0.00
Minnesota	0.00	0.00	0.00	0.00	0.00	0.00
Mississippi	0.00	0.00	0.00	0.00	0.00	0.00
Missouri	0.00	0.00	0.00	0.00	0.00	0.00
Montana	0.00	0.00	0.00	0.00	0.00	0.00
Nebraska	0.00	0.00	0.00	0.00	0.00	0.00
Nevada	-	0.00	0.00	0.00	0.00	0.00
New Hampshire	0.00	0.00	0.00	0.00	0.00	0.00
New Jersey	58.75	90.49	105.13	105.03	160.96	211.05
New Mexico	0.00	-	0.00	0.00	0.00	0.00
New York	35.08	29.03	27.88	87.63	75.65	69.31
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	-	-	-	-	-	-
Oklahoma	0.00	0.00	-	0.00	0.00	0.00
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	1.80	0.00	34.75	1.13	0.00	22.62
Rhode Island	786.74	995.96	495.74	133.97	154.76	79.77
South Carolina	-	-	-	0.00	-	0.00
South Dakota	-	-	-	-	-	-
Tennessee	0.00	0.00	0.00	0.00	0.00	0.00
Texas	n/a	n/a	n/a	35.30	33.07	54.42
Utah	0.00	-	0.00	0.00	0.00	0.00
Vermont	0.00	0.00	0.86	0.00	0.00	0.83
Virginia	17.90	28.13	30.48	25.52	40.75	44.44
Washington	-	-	-	-	-	-
West Virginia	0.00	0.00	0.00	0.00	0.00	0.00
Wisconsin	-	-	-	0.00	-	-
Wyoming	-	-	-	-	-	-
Countrywide	n/a	n/a	n/a	124.35	132.94	108.09
CW w/o Texas	46.64	48.34	42.58	125.34	134.27	108.69

Table 22C-1

Uninsured/Underinsured Motorist 2011-2013

STATE	Residual Business					
	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2013	2012	2011	2013	2012	2011
Alabama	-	-	-	-	-	-
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	-	0.00	0.00	-	0.00	0.00
Arkansas	-	-	0.00	0.00	-	0.00
California	217.05	126.74	0.00	71.00	38.82	0.00
Colorado	-	-	-	-	-	-
Connecticut	0.00	0.00	0.00	0.00	0.00	0.00
Delaware	-	0.00	0.00	0.00	0.00	0.00
District of Columbia	137.31	140.43	0.00	55.53	59.13	0.00
Florida	0.00	0.00	0.00	0.00	0.00	0.00
Georgia	-	-	-	-	-	-
Hawaii	0.00	210.71	0.00	0.00	145.71	0.00
Idaho	-	0.00	0.00	0.00	0.00	0.00
Illinois	27.61	0.19	36.29	51.98	0.34	71.01
Indiana	0.00	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	40.22	1.70	0.00	143.22	5.93	0.02
Kentucky	3,157.57	0.00	0.00	1,309.81	0.00	0.00
Louisiana	-	-	0.00	0.00	0.00	0.00
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	94.16	94.54	74.29	96.36	97.33	80.31
Massachusetts	22.68	31.59	24.92	-	-	-
Michigan	71.46	47.25	0.00	335.77	201.59	0.00
Minnesota	0.00	0.00	0.00	0.00	0.00	0.00
Mississippi	0.00	0.00	0.00	0.00	0.00	0.00
Missouri	0.00	0.00	0.00	0.00	0.00	0.00
Montana	0.00	0.00	0.00	0.00	0.00	0.00
Nebraska	0.00	0.00	0.00	0.00	0.00	0.00
Nevada	-	0.00	0.00	0.00	0.00	0.00
New Hampshire	0.00	0.00	0.00	0.00	0.00	0.00
New Jersey	45.36	85.42	99.52	81.10	151.94	199.81
New Mexico	0.00	-	0.00	0.00	0.00	0.00
New York	35.08	29.03	27.88	87.63	75.65	69.31
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	-	-	-	-	-	-
Oklahoma	0.00	0.00	-	0.00	0.00	0.00
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	1.80	0.00	34.75	1.13	0.00	22.62
Rhode Island	542.61	711.04	331.23	92.40	110.49	53.30
South Carolina	-	-	-	0.00	-	0.00
South Dakota	-	-	-	-	-	-
Tennessee	0.00	0.00	0.00	0.00	0.00	0.00
Texas	n/a	n/a	n/a	35.30	33.07	54.42
Utah	0.00	-	0.00	0.00	0.00	0.00
Vermont	0.00	0.00	0.00	0.00	0.00	0.00
Virginia	2.72	11.87	3.27	3.88	17.20	4.77
Washington	-	-	-	-	-	-
West Virginia	0.00	0.00	0.00	0.00	0.00	0.00
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	n/a	n/a	n/a	119.65	130.07	106.14
CW w/o Texas	44.87	47.30	41.81	120.58	131.36	106.72

Table 22C-2

Uninsured/Underinsured Motorist 2011-2013

STATE	Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2013	2012	2011	2013	2012	2011
Alabama	-	-	-	-	-	-
Alaska	0.00	0.00	0.00	0.00	0.00	0.00
Arizona	-	0.00	0.00	-	0.00	0.00
Arkansas	-	-	0.00	0.00	-	0.00
California	59.45	19.86	19.79	19.45	6.08	5.82
Colorado	-	-	-	-	-	-
Connecticut	0.00	0.00	0.00	0.00	0.00	0.00
Delaware	-	0.00	0.00	0.00	0.00	0.00
District of Columbia	112.09	63.64	16.03	45.33	26.80	6.55
Florida	0.00	0.00	0.00	0.00	0.00	0.00
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	0.00	0.00	0.00	0.00
Idaho	-	0.00	0.00	0.00	0.00	0.00
Illinois	0.00	0.00	0.00	0.00	0.00	0.00
Indiana	0.00	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	0.00	0.00	0.00	0.00	0.00	0.00
Kentucky	0.00	0.00	0.00	0.00	0.00	0.00
Louisiana	-	-	0.00	0.00	0.00	0.00
Maine	0.00	0.00	0.00	0.00	0.00	0.00
Maryland	0.00	0.00	0.00	0.00	0.00	0.00
Massachusetts	0.00	0.00	0.00	-	-	-
Michigan	0.00	0.00	0.00	0.00	0.00	0.00
Minnesota	0.00	0.00	0.00	0.00	0.00	0.00
Mississippi	0.00	0.00	0.00	0.00	0.00	0.00
Missouri	0.00	0.00	0.00	0.00	0.00	0.00
Montana	0.00	0.00	0.00	0.00	0.00	0.00
Nebraska	0.00	0.00	0.00	0.00	0.00	0.00
Nevada	-	0.00	0.00	0.00	0.00	0.00
New Hampshire	0.00	0.00	0.00	0.00	0.00	0.00
New Jersey	13.39	5.07	5.60	23.94	9.02	11.25
New Mexico	0.00	-	0.00	0.00	0.00	0.00
New York	0.00	0.00	0.00	0.00	0.00	0.00
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	-	-	-	-	-	-
Oklahoma	0.00	0.00	-	0.00	0.00	0.00
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	0.00	0.00	0.00	0.00	0.00	0.00
Rhode Island	244.13	284.92	164.51	41.57	44.27	26.47
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	0.00	0.00	0.00	0.00	0.00	0.00
Texas	n/a	n/a	n/a	0.00	0.00	0.00
Utah	0.00	-	0.00	0.00	0.00	0.00
Vermont	0.00	0.00	0.86	0.00	0.00	0.83
Virginia	15.18	16.25	27.21	21.64	23.55	39.67
Washington	-	-	-	-	-	-
West Virginia	0.00	0.00	0.00	0.00	0.00	0.00
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	n/a	n/a	n/a	4.70	2.87	1.95
CW w/o Texas	1.77	1.05	0.77	4.75	2.91	1.97

Table 22D-1

Uninsured/Underinsured Motorist 2011-2013

STATE	Residual Business					
	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2013	2012	2011	2013	2012	2011
Alabama	-	-	-	-	-	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	-	0.00	0.00	-	-	-
Arkansas	-	-	0.00	-	-	-
California	1.88	0.63	0.00	11,576.00	20,025.00	-
Colorado	-	-	-	-	-	-
Connecticut	0.00	0.00	0.00	-	-	-
Delaware	-	0.00	0.00	-	-	-
District of Columbia	2.14	1.36	0.00	6,408.00	10,321.50	-
Florida	0.00	0.00	0.00	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.72	0.00	-	29,288.00	-
Idaho	-	0.00	0.00	-	-	-
Illinois	0.19	0.15	0.49	14,192.00	125.00	7,438.75
Indiana	0.00	0.00	0.00	-	-	-
Iowa	0.00	0.00	0.00	-	-	-
Kansas	0.12	0.06	0.00	33,443.00	2,957.00	-
Kentucky	14.29	0.00	0.00	22,103.00	-	-
Louisiana	-	-	0.00	-	-	-
Maine	0.00	0.00	0.00	-	-	-
Maryland	2.69	2.58	2.51	3,498.25	3,665.03	2,960.84
Massachusetts	0.24	0.33	0.30	9,412.54	9,545.30	8,267.52
Michigan	0.68	0.23	0.00	10,550.53	20,177.00	-
Minnesota	0.00	0.00	0.00	-	-	-
Mississippi	0.00	0.00	0.00	-	-	-
Missouri	0.00	0.00	0.00	-	-	-
Montana	0.00	0.00	0.00	-	-	-
Nebraska	0.00	0.00	0.00	-	-	-
Nevada	-	0.00	0.00	-	-	-
New Hampshire	0.00	0.00	0.00	-	-	-
New Jersey	0.29	0.50	0.32	15,736.41	17,046.22	30,691.47
New Mexico	0.00	-	0.00	-	-	-
New York	0.22	0.13	0.16	16,289.62	23,048.94	17,410.64
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	0.00	0.00	-	-	-	-
Oregon	0.00	0.00	0.00	-	-	-
Pennsylvania	0.39	0.00	0.20	461.00	-	17,721.00
Rhode Island	4.90	5.39	2.89	11,074.82	13,201.67	11,474.86
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	0.00	0.00	0.00	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.00	-	0.00	-	-	-
Vermont	0.00	0.00	0.00	-	-	-
Virginia	0.19	0.15	0.25	1,433.00	7,860.00	1,302.50
Washington	-	-	-	-	-	-
West Virginia	0.00	0.00	0.00	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	0.77	0.72	0.74	5,811.08	6,582.39	5,675.89

Table 22D-2

Uninsured/Underinsured Motorist 2011-2013

STATE	Residual Business					
	Frequency - Property Damage Component			Severity - Property Damage Component		
	2013	2012	2011	2013	2012	2011
Alabama	-	-	-	-	-	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	-	0.00	0.00	-	-	-
Arkansas	-	-	0.00	-	-	-
California	1.88	0.63	1.05	3,170.67	3,138.00	1,880.00
Colorado	-	-	-	-	-	-
Connecticut	0.00	0.00	0.00	-	-	-
Delaware	-	0.00	0.00	-	-	-
District of Columbia	3.57	3.40	0.64	3,138.60	1,871.00	2,501.00
Florida	0.00	0.00	0.00	-	-	-
Georgia	-	-	-	-	-	-
Hawaii	0.00	0.00	0.00	-	-	-
Idaho	-	0.00	0.00	-	-	-
Illinois	0.00	0.00	0.00	-	-	-
Indiana	0.00	0.00	0.00	-	-	-
Iowa	0.00	0.00	0.00	-	-	-
Kansas	0.00	0.00	0.00	-	-	-
Kentucky	0.00	0.00	0.00	-	-	-
Louisiana	-	-	0.00	-	-	-
Maine	0.00	0.00	0.00	-	-	-
Maryland	0.00	0.00	0.00	-	-	-
Massachusetts	0.00	0.00	0.00	-	-	-
Michigan	0.00	0.00	0.00	-	-	-
Minnesota	0.00	0.00	0.00	-	-	-
Mississippi	0.00	0.00	0.00	-	-	-
Missouri	0.00	0.00	0.00	-	-	-
Montana	0.00	0.00	0.00	-	-	-
Nebraska	0.00	0.00	0.00	-	-	-
Nevada	-	0.00	0.00	-	-	-
New Hampshire	0.00	0.00	0.00	-	-	-
New Jersey	0.27	0.18	0.21	5,016.28	2,861.26	2,728.24
New Mexico	0.00	-	0.00	-	-	-
New York	0.00	0.00	0.00	-	-	-
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	0.00	0.00	-	-	-	-
Oregon	0.00	0.00	0.00	-	-	-
Pennsylvania	0.00	0.00	0.00	-	-	-
Rhode Island	5.65	8.62	5.57	4,318.47	3,306.29	2,955.04
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	0.00	0.00	0.00	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.00	-	0.00	-	-	-
Vermont	0.00	0.00	0.69	-	-	124.00
Virginia	0.76	1.06	1.13	2,000.50	1,537.14	2,409.56
Washington	-	-	-	-	-	-
West Virginia	0.00	0.00	0.00	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	0.04	0.04	0.03	4,304.21	2,949.57	2,711.92

Table 23A

Uninsured/Underinsured Motorist 2011-2013

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2013	2012	2011	2013	2012	2011
Alabama	214,419,108	209,871,607	210,563,825	2,993,328	2,925,365	2,898,102
Alaska	57,604,836	57,071,451	54,892,178	427,413	422,385	415,992
Arizona	283,808,394	272,026,471	276,619,390	3,306,800	3,195,900	3,216,182
Arkansas	115,277,781	113,209,972	112,219,603	1,680,899	1,678,538	1,683,280
California	1,246,597,340	1,186,938,902	1,166,979,947	20,952,570	20,588,859	20,231,035
Colorado	268,047,831	255,422,093	252,161,647	2,043,198	2,042,572	2,047,809
Connecticut	188,707,002	191,659,107	193,267,039	2,288,981	2,278,840	2,264,129
Delaware	51,406,443	51,422,500	51,009,912	566,718	553,276	546,156
District of Columbia	24,364,912	24,474,517	24,582,792	234,331	230,494	227,251
Florida	1,129,167,737	1,170,979,701	1,181,908,671	7,126,594	6,915,613	6,988,552
Georgia	471,785,530	465,002,303	463,467,736	6,013,624	5,926,931	5,877,651
Hawaii	65,663,216	65,739,989	65,121,238	709,568	692,070	674,805
Idaho	38,717,540	37,992,341	38,778,746	956,532	957,389	974,559
Illinois	328,215,395	327,471,476	323,491,586	6,561,071	6,535,398	6,576,854
Indiana	203,093,685	197,693,717	193,843,469	4,198,606	4,072,495	4,118,530
Iowa	82,676,253	81,662,262	82,655,617	2,307,514	2,285,350	2,276,701
Kansas	52,205,518	51,301,346	51,881,378	2,061,547	2,069,321	2,098,373
Kentucky	172,450,858	169,863,063	165,588,762	2,059,365	2,048,045	2,015,830
Louisiana	282,874,088	280,410,090	279,917,106	1,919,127	1,899,386	1,871,334
Maine	28,943,786	30,231,432	31,137,580	849,045	847,983	856,086
Maryland	293,242,710	292,112,908	290,999,444	3,831,310	3,786,486	3,750,577
Massachusetts	0	0	0	4,130,173	4,075,128	4,026,246
Michigan	138,569,699	128,165,027	117,107,356	5,298,600	5,223,040	5,106,414
Minnesota	163,152,537	162,815,829	166,806,646	3,779,892	3,719,368	3,688,926
Mississippi	172,379,351	171,053,519	168,733,028	1,610,334	1,582,994	1,548,303
Missouri	172,553,102	169,229,752	168,901,077	3,829,823	3,816,643	3,838,204
Montana	41,250,950	40,952,899	41,275,956	498,791	499,509	497,242
Nebraska	54,641,835	53,904,809	53,863,123	1,462,189	1,442,656	1,421,109
Nevada	139,976,987	137,789,719	137,821,300	1,140,644	1,128,140	1,142,993
New Hampshire	38,072,061	39,301,578	39,530,883	826,683	815,214	814,658
New Jersey	412,280,807	398,452,360	383,314,869	5,390,312	5,350,136	5,324,879
New Mexico	151,355,215	143,014,986	131,949,705	1,083,316	1,070,760	1,031,112
New York	402,232,739	407,176,049	395,452,751	9,195,501	9,190,149	9,177,891
North Carolina	263,778,151	267,990,232	266,848,001	6,296,183	6,463,100	6,416,688
North Dakota	11,727,906	11,168,913	10,647,915	523,617	509,521	493,763
Ohio	321,264,990	332,393,621	343,671,102	6,349,405	6,337,560	6,371,044
Oklahoma	143,806,054	142,200,759	142,627,873	889,842	893,813	912,087
Oregon	144,978,078	143,456,337	145,058,716	2,484,568	2,480,705	2,536,997
Pennsylvania	636,840,849	675,737,720	712,788,057	7,579,772	7,550,389	7,547,659
Rhode Island	75,544,711	74,926,709	75,149,859	394,478	389,176	386,698
South Carolina	332,109,511	330,887,130	330,197,654	3,389,725	3,339,346	3,292,537
South Dakota	18,752,493	18,067,912	17,543,814	637,062	620,785	610,879
Tennessee	281,162,860	272,285,002	265,927,199	4,050,718	4,004,335	3,955,317
Texas	1,155,252,092	1,134,730,189	1,128,067,405	n/a	n/a	n/a
Utah	97,300,878	95,907,157	95,769,980	1,606,021	1,557,418	1,572,014
Vermont	21,770,234	21,949,366	22,004,394	398,391	395,176	394,274
Virginia	303,799,337	299,836,357	298,338,950	5,981,495	5,950,663	5,930,181
Washington	392,507,328	382,533,426	383,913,425	3,199,622	3,161,235	3,097,324
West Virginia	116,136,695	118,608,956	121,412,512	1,167,441	1,161,201	1,148,011
Wisconsin	167,829,555	173,722,868	212,698,568	3,785,730	3,724,275	3,684,636
Wyoming	11,625,291	11,641,638	11,906,056	386,678	391,328	397,516
Countrywide	11,981,922,259	11,892,458,067	11,900,415,840	n/a	n/a	n/a
CW w/o Texas	10,826,670,167	10,757,727,878	10,772,348,435	160,455,147	158,796,459	157,975,390

Table 23B-1

Uninsured/Underinsured Motorist 2011-2013

STATE	Total Business					
	Incurred Losses - Bodily Injury			Incurred Claims - Bodily Injury		
	2013	2012	2011	2013	2012	2011
Alabama	140,416,888	138,240,133	137,516,347	6,002	6,203	6,177
Alaska	19,456,331	24,176,155	29,397,964	671	739	682
Arizona	209,430,891	219,402,837	214,025,215	7,560	7,916	7,701
Arkansas	54,474,316	53,485,007	55,083,420	3,405	3,399	3,240
California	713,815,043	684,937,726	639,946,277	34,418	33,969	34,903
Colorado	251,867,166	242,530,294	221,429,127	5,223	4,949	4,801
Connecticut	91,089,656	105,972,159	106,638,465	3,019	3,345	3,377
Delaware	22,332,410	25,882,595	26,754,130	1,171	1,259	1,288
District of Columbia	9,687,918	9,238,202	8,278,692	819	702	711
Florida	814,447,374	831,278,431	842,683,465	29,711	30,301	31,979
Georgia	279,027,805	315,944,210	270,873,362	12,970	12,945	11,850
Hawaii	23,923,129	32,886,909	27,357,017	552	617	588
Idaho	16,933,922	19,388,379	20,234,413	813	802	831
Illinois	190,071,840	209,959,792	196,548,831	7,947	8,011	8,175
Indiana	96,629,974	107,224,749	95,098,246	4,542	4,672	4,656
Iowa	38,310,930	40,445,826	41,757,116	1,282	1,377	1,423
Kansas	35,798,652	33,592,997	30,151,881	974	985	876
Kentucky	112,169,940	124,491,810	117,006,246	4,099	4,492	4,240
Louisiana	223,773,092	226,142,851	217,120,495	10,262	10,400	9,647
Maine	12,005,097	14,717,255	10,695,469	257	309	255
Maryland	138,166,342	138,352,335	143,766,152	10,190	10,713	10,323
Massachusetts	59,988,530	63,966,405	63,426,095	3,076	3,284	3,259
Michigan	92,818,455	98,045,126	92,818,267	1,993	1,961	1,965
Minnesota	86,540,798	83,746,606	79,654,038	2,182	2,112	2,079
Mississippi	87,471,421	79,460,503	93,514,652	4,501	4,271	4,640
Missouri	129,449,060	130,461,485	125,553,289	4,832	5,073	4,988
Montana	19,693,265	23,742,709	25,833,645	645	683	618
Nebraska	33,548,912	35,022,674	33,674,622	940	968	1,046
Nevada	121,367,290	125,900,427	124,030,617	4,395	4,597	4,418
New Hampshire	16,101,486	19,253,131	21,736,473	511	532	597
New Jersey	179,735,849	216,504,308	245,451,599	5,196	6,069	6,833
New Mexico	90,019,700	90,528,092	93,106,109	3,206	3,358	3,558
New York	207,224,867	209,435,037	234,348,763	5,049	5,010	5,364
North Carolina	137,640,658	134,443,272	135,766,408	5,778	6,685	6,997
North Dakota	6,108,557	6,231,915	5,889,391	106	114	91
Ohio	166,048,702	184,286,559	184,798,617	10,343	10,610	10,548
Oklahoma	79,960,351	104,629,793	108,933,165	3,431	3,762	3,683
Oregon	65,501,567	76,064,801	75,705,665	3,371	3,586	3,399
Pennsylvania	337,595,271	386,226,994	400,222,541	7,737	8,877	9,350
Rhode Island	40,412,079	45,651,503	43,931,600	1,659	1,811	1,790
South Carolina	197,211,217	200,090,179	195,892,041	8,201	8,083	7,966
South Dakota	9,518,259	8,501,669	8,404,075	273	286	271
Tennessee	126,404,559	124,656,902	115,089,814	6,627	6,967	6,675
Texas	702,052,213	708,216,866	623,373,559	n/a	n/a	n/a
Utah	60,412,825	63,233,354	64,811,060	1,975	1,928	1,852
Vermont	11,194,593	9,290,602	8,949,303	381	353	390
Virginia	134,776,016	168,981,660	162,924,376	6,178	6,934	6,689
Washington	193,738,675	213,685,413	200,004,440	8,763	9,607	9,168
West Virginia	53,610,172	55,769,471	48,688,540	2,030	2,157	2,119
Wisconsin	98,077,306	136,056,614	174,330,754	3,240	3,258	3,505
Wyoming	5,721,986	5,171,930	5,855,046	149	174	206
Countrywide	7,043,773,355	7,405,546,652	7,249,080,894	n/a	n/a	n/a
CW w/o Texas	6,341,721,142	6,697,329,786	6,625,707,335	252,655	261,215	261,787

Table 23B-2

Uninsured/Underinsured Motorist 2011-2013

STATE	Total Business					
	Incurred Losses - Property Damage			Incurred Claims - Property Damage		
	2013	2012	2011	2013	2012	2011
Alabama	267,241	263,466	319,749	36	26	40
Alaska	7,116,216	6,623,673	5,881,858	3,663	3,765	3,447
Arizona	114,286	87,448	101,561	79	68	54
Arkansas	24,246,196	23,083,482	21,510,918	13,569	13,637	13,280
California	34,183,788	33,775,797	30,211,725	16,093	16,363	15,919
Colorado	4,174,875	3,374,450	3,239,184	1,774	1,643	1,602
Connecticut	7,027	8,213	9,701	6	4	1
Delaware	6,307,068	6,114,182	5,548,715	4,631	4,508	4,444
District of Columbia	6,799,305	6,154,043	5,884,868	5,518	5,185	5,488
Florida	3,911	252	3,781	4	1	1
Georgia	67,819,207	60,912,468	60,368,833	37,521	35,929	35,640
Hawaii	0	0	4,327	0	0	1
Idaho	711,125	407,696	468,594	385	290	308
Illinois	5,107,922	4,819,553	5,380,610	2,080	2,077	2,229
Indiana	21,423,288	20,578,497	20,396,713	11,776	11,736	12,243
Iowa	17,427	38,332	6,933	6	7	5
Kansas	66,963	71,747	53,242	21	28	19
Kentucky	57,711	63,113	63,227	12	16	15
Louisiana	3,937,002	3,435,377	3,078,583	1,426	1,378	1,262
Maine	2,080	4,983	0	8	14	0
Maryland	56,974,945	51,212,658	47,795,579	41,918	39,881	39,405
Massachusetts	0	0	0	0	0	0
Michigan	17,155	10,705	3,018	9	5	5
Minnesota	4,952	4,787	4,474	6	12	5
Mississippi	33,350,313	29,602,125	28,497,017	17,995	18,390	18,280
Missouri	154,316	147,949	136,110	56	71	53
Montana	335,922	147,294	193,712	116	74	81
Nebraska	11,214	11,421	26,365	5	7	11
Nevada	28,948	63,693	56,309	21	34	38
New Hampshire	106,404	79,818	133,842	54	65	50
New Jersey	12,973,298	12,871,813	11,512,657	4,254	4,247	3,958
New Mexico	25,859,463	24,548,340	25,444,925	11,904	12,068	12,872
New York	3,420	7,835	4,673	1	4	3
North Carolina	10,322,681	9,545,830	9,695,439	6,835	7,091	6,891
North Dakota	1,456	0	2,287	2	0	2
Ohio	7,550,657	7,341,959	7,270,728	3,264	3,353	3,562
Oklahoma	10,545	28,773	32,755	3	7	6
Oregon	16,554,132	16,015,077	14,150,521	11,649	11,766	11,141
Pennsylvania	92,846	238,841	15,666	23	21	2
Rhode Island	6,195,006	6,426,218	6,280,817	2,264	2,520	2,669
South Carolina	27,697,458	24,998,321	22,840,753	21,941	21,899	21,494
South Dakota	10,950	10,774	6,471	7	8	4
Tennessee	66,107,854	60,839,315	60,104,071	32,035	32,164	32,434
Texas	0	0	0	n/a	n/a	n/a
Utah	889,137	816,900	737,329	414	392	390
Vermont	3,212,511	3,334,956	3,670,157	3,487	3,295	3,744
Virginia	40,437,880	40,214,930	37,027,070	52,796	53,590	55,482
Washington	58,229,853	53,894,219	50,184,497	31,782	30,869	29,369
West Virginia	10,040,960	11,166,714	10,918,098	5,663	6,234	6,247
Wisconsin	1,025,982	2,256,034	2,374,875	248	224	225
Wyoming	15,518	15,193	4,522	5	4	3
Countrywide	560,578,414	525,669,264	501,657,859	n/a	n/a	n/a
CW w/o Texas	560,578,414	525,669,264	501,657,859	347,365	344,970	344,424

Table 23C

Uninsured/Underinsured Motorist 2011-2013

STATE	Total Business					
	Pure Premium			Loss Ratio		
	2013	2012	2011	2013	2012	2011
Alabama	47.00	47.35	47.56	65.61	65.99	65.46
Alaska	62.17	72.92	84.81	46.13	53.97	64.27
Arizona	63.37	68.68	66.58	73.83	80.69	77.41
Arkansas	46.83	45.62	45.50	68.29	67.63	68.25
California	35.70	34.91	33.13	60.00	60.55	57.43
Colorado	125.31	120.39	109.71	95.52	96.27	89.10
Connecticut	39.80	46.51	47.10	48.27	55.30	55.18
Delaware	50.54	57.83	59.15	55.71	62.22	63.33
District of Columbia	70.36	66.78	62.33	67.67	62.89	57.62
Florida	114.28	120.20	120.58	72.13	70.99	71.30
Georgia	57.68	63.58	56.36	73.52	81.04	71.47
Hawaii	33.72	47.52	40.55	36.43	50.03	42.02
Idaho	18.45	20.68	21.24	45.57	52.11	53.39
Illinois	29.75	32.86	30.70	59.47	65.59	62.42
Indiana	28.12	31.38	28.04	58.13	64.65	59.58
Iowa	16.61	17.71	18.34	46.36	49.58	50.53
Kansas	17.40	16.27	14.39	68.70	65.62	58.22
Kentucky	54.50	60.82	58.08	65.08	73.33	70.70
Louisiana	118.65	120.87	117.67	80.50	81.87	78.67
Maine	14.14	17.36	12.49	41.48	48.70	34.35
Maryland	50.93	50.06	51.08	66.55	64.89	65.83
Massachusetts	14.52	15.70	15.75	-	-	-
Michigan	17.52	18.77	18.18	67.00	76.51	79.26
Minnesota	22.90	22.52	21.59	53.05	51.44	47.75
Mississippi	75.03	68.90	78.80	70.09	63.76	72.31
Missouri	33.84	34.22	32.75	75.11	77.18	74.42
Montana	40.16	47.83	52.34	48.55	58.34	63.06
Nebraska	22.95	24.28	23.71	61.42	64.99	62.57
Nevada	106.43	111.66	108.56	86.73	91.42	90.03
New Hampshire	19.61	23.72	26.85	42.57	49.19	55.32
New Jersey	35.75	42.87	48.26	46.74	57.57	67.04
New Mexico	106.97	107.47	114.97	76.56	80.46	89.85
New York	22.54	22.79	25.53	51.52	51.44	59.26
North Carolina	23.50	22.28	22.67	56.09	53.73	54.51
North Dakota	11.67	12.23	11.93	52.10	55.80	55.33
Ohio	27.34	30.24	30.15	54.04	57.65	55.89
Oklahoma	89.87	117.09	119.47	55.61	73.60	76.40
Oregon	33.03	37.12	35.42	56.60	64.19	61.94
Pennsylvania	44.55	51.18	53.03	53.03	57.19	56.15
Rhode Island	118.15	133.82	129.85	61.69	69.50	66.82
South Carolina	66.35	67.40	66.43	67.72	68.03	66.24
South Dakota	14.96	13.71	13.77	50.82	47.11	47.94
Tennessee	47.53	46.32	44.29	68.47	68.13	65.88
Texas	n/a	n/a	n/a	60.77	62.41	55.26
Utah	38.17	41.13	41.70	63.00	66.78	68.44
Vermont	36.16	31.95	32.01	66.18	57.52	57.35
Virginia	29.29	35.16	33.72	57.67	69.77	67.02
Washington	78.75	84.64	80.78	64.19	69.95	65.17
West Virginia	54.52	57.64	51.92	54.81	56.43	49.09
Wisconsin	26.18	37.14	47.96	59.05	79.62	83.08
Wyoming	14.84	13.26	14.74	49.35	44.56	49.22
Countrywide	n/a	n/a	n/a	63.47	66.69	65.13
CW w/o Texas	43.02	45.49	45.12	63.75	67.14	66.16

Table 23C-1

Uninsured/Underinsured Motorist 2011-2013

STATE	Total Business					
	Pure Premium - Bodily Injury Component			Loss Ratio - Bodily Injury Component		
	2013	2012	2011	2013	2012	2011
Alabama	46.91	47.26	47.45	65.49	65.87	65.31
Alaska	45.52	57.24	70.67	33.78	42.36	53.56
Arizona	63.33	68.65	66.55	73.79	80.65	77.37
Arkansas	32.41	31.86	32.72	47.25	47.24	49.09
California	34.07	33.27	31.63	57.26	57.71	54.84
Colorado	123.27	118.74	108.13	93.96	94.95	87.81
Connecticut	39.79	46.50	47.10	48.27	55.29	55.18
Delaware	39.41	46.78	48.99	43.44	50.33	52.45
District of Columbia	41.34	40.08	36.43	39.76	37.75	33.68
Florida	114.28	120.20	120.58	72.13	70.99	71.30
Georgia	46.40	53.31	46.09	59.14	67.94	58.44
Hawaii	33.72	47.52	40.54	36.43	50.03	42.01
Idaho	17.70	20.25	20.76	43.74	51.03	52.18
Illinois	28.97	32.13	29.88	57.91	64.12	60.76
Indiana	23.01	26.33	23.09	47.58	54.24	49.06
Iowa	16.60	17.70	18.34	46.34	49.53	50.52
Kansas	17.36	16.23	14.37	68.57	65.48	58.12
Kentucky	54.47	60.79	58.04	65.04	73.29	70.66
Louisiana	116.60	119.06	116.02	79.11	80.65	77.57
Maine	14.14	17.36	12.49	41.48	48.68	34.35
Maryland	36.06	36.54	38.33	47.12	47.36	49.40
Massachusetts	14.52	15.70	15.75	-	-	-
Michigan	17.52	18.77	18.18	66.98	76.50	79.26
Minnesota	22.90	22.52	21.59	53.04	51.44	47.75
Mississippi	54.32	50.20	60.40	50.74	46.45	55.42
Missouri	33.80	34.18	32.71	75.02	77.09	74.34
Montana	39.48	47.53	51.95	47.74	57.98	62.59
Nebraska	22.94	24.28	23.70	61.40	64.97	62.52
Nevada	106.40	111.60	108.51	86.71	91.37	89.99
New Hampshire	19.48	23.62	26.68	42.29	48.99	54.99
New Jersey	33.34	40.47	46.10	43.60	54.34	64.03
New Mexico	83.10	84.55	90.30	59.48	63.30	70.56
New York	22.54	22.79	25.53	51.52	51.44	59.26
North Carolina	21.86	20.80	21.16	52.18	50.17	50.88
North Dakota	11.67	12.23	11.93	52.09	55.80	55.31
Ohio	26.15	29.08	29.01	51.69	55.44	53.77
Oklahoma	89.86	117.06	119.43	55.60	73.58	76.38
Oregon	26.36	30.66	29.84	45.18	53.02	52.19
Pennsylvania	44.54	51.15	53.03	53.01	57.16	56.15
Rhode Island	102.44	117.30	113.61	53.49	60.93	58.46
South Carolina	58.18	59.92	59.50	59.38	60.47	59.33
South Dakota	14.94	13.70	13.76	50.76	47.05	47.90
Tennessee	31.21	31.13	29.10	44.96	45.78	43.28
Texas	n/a	n/a	n/a	60.77	62.41	55.26
Utah	37.62	40.60	41.23	62.09	65.93	67.67
Vermont	28.10	23.51	22.70	51.42	42.33	40.67
Virginia	22.53	28.40	27.47	44.36	56.36	54.61
Washington	60.55	67.60	64.57	49.36	55.86	52.10
West Virginia	45.92	48.03	42.41	46.16	47.02	40.10
Wisconsin	25.91	36.53	47.31	58.44	78.32	81.96
Wyoming	14.80	13.22	14.73	49.22	44.43	49.18
Countrywide	n/a	n/a	n/a	58.79	62.27	60.91
CW w/o Texas	39.52	42.18	41.94	58.57	62.26	61.51

Table 23C-2

Uninsured/Underinsured Motorist 2011-2013

STATE	Total Business Pure Premium - Property Damage Component			Loss Ratio - Property Damage Component		
	2013	2012	2011	2013	2012	2011
Alabama	0.09	0.09	0.11	0.12	0.13	0.15
Alaska	16.65	15.68	14.14	12.35	11.61	10.72
Arizona	0.03	0.03	0.03	0.04	0.03	0.04
Arkansas	14.42	13.75	12.78	21.03	20.39	19.17
California	1.63	1.64	1.49	2.74	2.85	2.59
Colorado	2.04	1.65	1.58	1.56	1.32	1.28
Connecticut	0.00	0.00	0.00	0.00	0.00	0.01
Delaware	11.13	11.05	10.16	12.27	11.89	10.88
District of Columbia	29.02	26.70	25.90	27.91	25.14	23.94
Florida	0.00	0.00	0.00	0.00	0.00	0.00
Georgia	11.28	10.28	10.27	14.38	13.10	13.03
Hawaii	0.00	0.00	0.01	0.00	0.00	0.01
Idaho	0.74	0.43	0.48	1.84	1.07	1.21
Illinois	0.78	0.74	0.82	1.56	1.47	1.66
Indiana	5.10	5.05	4.95	10.55	10.41	10.52
Iowa	0.01	0.02	0.00	0.02	0.05	0.01
Kansas	0.03	0.03	0.03	0.13	0.14	0.10
Kentucky	0.03	0.03	0.03	0.03	0.04	0.04
Louisiana	2.05	1.81	1.65	1.39	1.23	1.10
Maine	0.00	0.01	0.00	0.01	0.02	0.00
Maryland	14.87	13.53	12.74	19.43	17.53	16.42
Massachusetts	0.00	0.00	0.00	-	-	-
Michigan	0.00	0.00	0.00	0.01	0.01	0.00
Minnesota	0.00	0.00	0.00	0.00	0.00	0.00
Mississippi	20.71	18.70	18.41	19.35	17.31	16.89
Missouri	0.04	0.04	0.04	0.09	0.09	0.08
Montana	0.67	0.29	0.39	0.81	0.36	0.47
Nebraska	0.01	0.01	0.02	0.02	0.02	0.05
Nevada	0.03	0.06	0.05	0.02	0.05	0.04
New Hampshire	0.13	0.10	0.16	0.28	0.20	0.34
New Jersey	2.41	2.41	2.16	3.15	3.23	3.00
New Mexico	23.87	22.93	24.68	17.09	17.16	19.28
New York	0.00	0.00	0.00	0.00	0.00	0.00
North Carolina	1.64	1.48	1.51	3.91	3.56	3.63
North Dakota	0.00	0.00	0.00	0.01	0.00	0.02
Ohio	1.19	1.16	1.14	2.35	2.21	2.12
Oklahoma	0.01	0.03	0.04	0.01	0.02	0.02
Oregon	6.66	6.46	5.58	11.42	11.16	9.76
Pennsylvania	0.01	0.03	0.00	0.01	0.04	0.00
Rhode Island	15.70	16.51	16.24	8.20	8.58	8.36
South Carolina	8.17	7.49	6.94	8.34	7.55	6.92
South Dakota	0.02	0.02	0.01	0.06	0.06	0.04
Tennessee	16.32	15.19	15.20	23.51	22.34	22.60
Texas	n/a	n/a	n/a	0.00	0.00	0.00
Utah	0.55	0.52	0.47	0.91	0.85	0.77
Vermont	8.06	8.44	9.31	14.76	15.19	16.68
Virginia	6.76	6.76	6.24	13.31	13.41	12.41
Washington	18.20	17.05	16.20	14.84	14.09	13.07
West Virginia	8.60	9.62	9.51	8.65	9.41	8.99
Wisconsin	0.27	0.61	0.64	0.61	1.30	1.12
Wyoming	0.04	0.04	0.01	0.13	0.13	0.04
Countrywide	n/a	n/a	n/a	4.68	4.42	4.22
CW w/o Texas	3.49	3.31	3.18	5.18	4.89	4.66

Table 23D-1

Uninsured/Underinsured Motorist 2011-2013

STATE	Total Business					
	Frequency - Bodily Injury Component			Severity - Bodily Injury Component		
	2013	2012	2011	2013	2012	2011
Alabama	0.20	0.21	0.21	23,395.02	22,286.01	22,262.64
Alaska	0.16	0.17	0.16	28,996.02	32,714.69	43,105.52
Arizona	0.23	0.25	0.24	27,702.50	27,716.38	27,791.87
Arkansas	0.20	0.20	0.19	15,998.33	15,735.51	17,001.06
California	0.16	0.16	0.17	20,739.59	20,163.61	18,334.99
Colorado	0.26	0.24	0.23	48,222.70	49,005.92	46,121.46
Connecticut	0.13	0.15	0.15	30,172.13	31,680.77	31,577.87
Delaware	0.21	0.23	0.24	19,071.23	20,558.06	20,771.84
District of Columbia	0.35	0.30	0.31	11,828.96	13,159.83	11,643.73
Florida	0.42	0.44	0.46	27,412.32	27,434.03	26,351.15
Georgia	0.22	0.22	0.20	21,513.32	24,406.66	22,858.51
Hawaii	0.08	0.09	0.09	43,339.00	53,301.31	46,525.54
Idaho	0.08	0.08	0.09	20,828.93	24,175.04	24,349.47
Illinois	0.12	0.12	0.12	23,917.43	26,208.94	24,042.67
Indiana	0.11	0.11	0.11	21,274.76	22,950.50	20,424.88
Iowa	0.06	0.06	0.06	29,883.72	29,372.42	29,344.42
Kansas	0.05	0.05	0.04	36,754.26	34,104.57	34,419.96
Kentucky	0.20	0.22	0.21	27,365.20	27,714.12	27,595.81
Louisiana	0.53	0.55	0.52	21,805.99	21,744.50	22,506.53
Maine	0.03	0.04	0.03	46,712.44	47,628.66	41,943.02
Maryland	0.27	0.28	0.28	13,559.01	12,914.43	13,926.78
Massachusetts	0.07	0.08	0.08	19,502.12	19,478.20	19,461.83
Michigan	0.04	0.04	0.04	46,572.23	49,997.51	47,235.76
Minnesota	0.06	0.06	0.06	39,661.23	39,652.75	38,313.63
Mississippi	0.28	0.27	0.30	19,433.77	18,604.66	20,154.02
Missouri	0.13	0.13	0.13	26,789.95	25,716.83	25,171.07
Montana	0.13	0.14	0.12	30,532.19	34,762.39	41,802.01
Nebraska	0.06	0.07	0.07	35,690.33	36,180.45	32,193.71
Nevada	0.39	0.41	0.39	27,614.86	27,387.52	28,073.93
New Hampshire	0.06	0.07	0.07	31,509.76	36,190.10	36,409.50
New Jersey	0.10	0.11	0.13	34,591.19	35,673.80	35,921.50
New Mexico	0.30	0.31	0.35	28,078.51	26,958.93	26,168.10
New York	0.05	0.05	0.06	41,042.75	41,803.40	43,689.18
North Carolina	0.09	0.10	0.11	23,821.51	20,111.19	19,403.52
North Dakota	0.02	0.02	0.02	57,627.90	54,665.92	64,718.58
Ohio	0.16	0.17	0.17	16,054.21	17,369.14	17,519.78
Oklahoma	0.39	0.42	0.40	23,305.26	27,812.28	29,577.29
Oregon	0.14	0.14	0.13	19,430.90	21,211.60	22,272.92
Pennsylvania	0.10	0.12	0.12	43,633.87	43,508.73	42,804.55
Rhode Island	0.42	0.47	0.46	24,359.30	25,207.90	24,542.79
South Carolina	0.24	0.24	0.24	24,047.22	24,754.45	24,591.02
South Dakota	0.04	0.05	0.04	34,865.42	29,726.12	31,011.35
Tennessee	0.16	0.17	0.17	19,074.18	17,892.48	17,241.92
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.12	0.12	0.12	30,588.77	32,797.38	34,995.17
Vermont	0.10	0.09	0.10	29,382.13	26,318.99	22,946.93
Virginia	0.10	0.12	0.11	21,815.48	24,370.01	24,357.06
Washington	0.27	0.30	0.30	22,108.72	22,242.68	21,815.49
West Virginia	0.17	0.19	0.18	26,408.95	25,855.11	22,977.13
Wisconsin	0.09	0.09	0.10	30,270.77	41,760.78	49,737.73
Wyoming	0.04	0.04	0.05	38,402.59	29,723.74	28,422.55
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	0.16	0.16	0.17	25,100.32	25,639.15	25,309.54

Table 23D-2

Uninsured/Underinsured Motorist 2011-2013

STATE	Total Business					
	Frequency - Property Damage Component			Severity - Property Damage Component		
	2013	2012	2011	2013	2012	2011
Alabama	0.00	0.00	0.00	7,423.36	10,133.31	7,993.73
Alaska	0.86	0.89	0.83	1,942.73	1,759.28	1,706.37
Arizona	0.00	0.00	0.00	1,446.66	1,286.00	1,880.76
Arkansas	0.81	0.81	0.79	1,786.88	1,692.71	1,619.80
California	0.08	0.08	0.08	2,124.14	2,064.16	1,897.84
Colorado	0.09	0.08	0.08	2,353.37	2,053.83	2,021.96
Connecticut	0.00	0.00	0.00	1,171.17	2,053.25	9,701.00
Delaware	0.82	0.81	0.81	1,361.92	1,356.30	1,248.59
District of Columbia	2.35	2.25	2.41	1,232.20	1,186.89	1,072.32
Florida	0.00	0.00	0.00	977.75	252.00	3,781.00
Georgia	0.62	0.61	0.61	1,807.50	1,695.36	1,693.85
Hawaii	0.00	0.00	0.00	-	-	4,327.00
Idaho	0.04	0.03	0.03	1,847.08	1,405.85	1,521.41
Illinois	0.03	0.03	0.03	2,455.73	2,320.44	2,413.91
Indiana	0.28	0.29	0.30	1,819.23	1,753.45	1,665.99
Iowa	0.00	0.00	0.00	2,904.50	5,476.00	1,386.60
Kansas	0.00	0.00	0.00	3,188.71	2,562.39	2,802.21
Kentucky	0.00	0.00	0.00	4,809.25	3,944.56	4,215.13
Louisiana	0.07	0.07	0.07	2,760.87	2,493.02	2,439.45
Maine	0.00	0.00	0.00	260.00	355.93	-
Maryland	1.09	1.05	1.05	1,359.20	1,284.14	1,212.93
Massachusetts	0.00	0.00	0.00	-	-	-
Michigan	0.00	0.00	0.00	1,906.11	2,141.00	603.60
Minnesota	0.00	0.00	0.00	825.33	398.92	894.80
Mississippi	1.12	1.16	1.18	1,853.31	1,609.69	1,558.92
Missouri	0.00	0.00	0.00	2,755.64	2,083.79	2,568.11
Montana	0.02	0.01	0.02	2,895.88	1,990.46	2,391.51
Nebraska	0.00	0.00	0.00	2,242.80	1,631.57	2,396.82
Nevada	0.00	0.00	0.00	1,378.48	1,873.32	1,481.82
New Hampshire	0.01	0.01	0.01	1,970.44	1,227.97	2,676.84
New Jersey	0.08	0.08	0.07	3,049.67	3,030.80	2,908.71
New Mexico	1.10	1.13	1.25	2,172.33	2,034.17	1,976.77
New York	0.00	0.00	0.00	3,420.00	1,958.75	1,557.67
North Carolina	0.11	0.11	0.11	1,510.27	1,346.19	1,406.97
North Dakota	0.00	0.00	0.00	728.00	-	1,143.50
Ohio	0.05	0.05	0.06	2,313.31	2,189.67	2,041.19
Oklahoma	0.00	0.00	0.00	3,515.00	4,110.43	5,459.17
Oregon	0.47	0.47	0.44	1,421.08	1,361.13	1,270.13
Pennsylvania	0.00	0.00	0.00	4,036.78	11,373.38	7,833.00
Rhode Island	0.57	0.65	0.69	2,736.31	2,550.09	2,353.25
South Carolina	0.65	0.66	0.65	1,262.36	1,141.53	1,062.66
South Dakota	0.00	0.00	0.00	1,564.29	1,346.75	1,617.75
Tennessee	0.79	0.80	0.82	2,063.61	1,891.53	1,853.12
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	0.03	0.03	0.02	2,147.67	2,083.93	1,890.59
Vermont	0.88	0.83	0.95	921.28	1,012.13	980.28
Virginia	0.88	0.90	0.94	765.93	750.42	667.37
Washington	0.99	0.98	0.95	1,832.16	1,745.90	1,708.76
West Virginia	0.49	0.54	0.54	1,773.08	1,791.26	1,747.73
Wisconsin	0.01	0.01	0.01	4,137.02	10,071.58	10,555.00
Wyoming	0.00	0.00	0.00	3,103.60	3,798.25	1,507.33
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	0.22	0.22	0.22	1,613.80	1,523.81	1,456.51

Total Liability

Total Liability

Voluntary Market Business and Residual Market Business

Total Liability earned premium and incurred losses are the sums of the respective amounts reported for:

- Bodily injury liability (BI)
- Property damage liability (PD)
- BI/PD combined single limits (CSL)
- Personal injury protection (PIP)
- Uninsured/underinsured motorist (UM/UIM)
- Medical payments
- Other liability (not shown separately)

Total liability earned exposures are the sum of bodily injury liability and combined single limit earned exposures.

Florida

Florida requires PIP coverage, but does not require bodily injury liability. In light of this, PIP exposures are reported in the following tables for Florida in lieu of the sum of bodily injury and combined single limit exposures.

Table 24A

Total Liability 2011-2013*

STATE	Voluntary Business					
	Earned Premiums			Earned Exposures		
	2013	2012	2011	2013	2012	2011
Alabama	1,233,537,724	1,160,396,572	1,147,598,802	3,367,588	3,249,789	3,209,839
Alaska	260,512,495	254,160,392	249,134,129	454,131	448,005	440,611
Arizona	1,942,555,874	1,812,210,835	1,784,600,624	3,989,822	3,855,145	3,836,721
Arkansas	749,154,762	728,899,622	719,979,510	1,986,891	1,966,558	1,943,736
California	11,246,384,363	10,715,147,844	10,587,768,577	24,736,507	24,403,176	24,077,708
Colorado	1,702,542,020	1,597,227,094	1,560,671,094	3,710,342	3,626,250	3,570,867
Connecticut	1,465,804,854	1,432,438,978	1,393,228,607	2,274,479	2,263,482	2,249,933
Delaware	474,862,743	458,700,509	443,916,841	615,768	604,960	598,614
District of Columbia	143,759,485	141,609,840	139,903,783	235,735	232,239	229,269
Florida	9,922,549,360	9,622,464,029	8,913,073,319	11,763,520	11,515,905	11,385,446
Georgia	3,218,302,749	2,976,809,510	2,866,742,205	6,335,861	6,254,296	6,184,617
Hawaii	367,736,109	360,756,488	361,950,398	807,591	795,095	781,959
Idaho	338,071,106	327,219,538	329,483,509	1,034,855	1,021,333	1,009,412
Illinois	2,887,830,799	2,843,030,403	2,837,761,945	6,833,554	6,779,127	6,738,749
Indiana	1,570,726,307	1,541,420,066	1,538,972,456	4,350,342	4,224,677	4,261,385
Iowa	668,093,951	658,820,101	659,266,525	2,362,967	2,334,207	2,316,279
Kansas	714,279,400	689,645,823	684,548,569	2,160,850	2,139,756	2,121,775
Kentucky	1,549,527,067	1,511,319,554	1,460,422,381	3,026,808	2,998,688	2,961,722
Louisiana	1,929,827,671	1,841,606,793	1,803,710,492	2,701,317	2,663,975	2,621,799
Maine	280,177,639	277,591,826	278,104,783	855,071	853,411	860,938
Maryland	2,267,720,288	2,235,730,166	2,182,011,553	3,915,998	3,868,510	3,818,108
Massachusetts	2,320,819,352	2,236,892,351	2,145,140,877	4,038,932	3,984,196	4,004,604
Michigan	3,879,615,586	3,395,254,223	3,011,772,075	5,500,830	5,433,095	5,286,383
Minnesota	1,630,983,330	1,557,435,972	1,514,292,476	3,763,803	3,701,362	3,671,582
Mississippi	778,002,700	751,444,470	729,174,483	1,826,331	1,791,784	1,750,836
Missouri	1,572,201,764	1,534,411,767	1,522,402,174	4,002,593	3,972,832	3,950,816
Montana	280,443,810	272,074,355	272,169,701	744,552	725,923	712,009
Nebraska	497,168,277	482,839,490	477,767,858	1,461,141	1,441,521	1,420,267
Nevada	1,060,370,813	1,006,727,066	992,583,149	1,675,208	1,640,230	1,601,700
New Hampshire	327,623,006	322,809,788	322,234,260	862,806	849,688	848,547
New Jersey	4,539,831,986	4,368,311,073	4,203,147,295	5,218,651	5,157,289	5,125,095
New Mexico	629,059,519	602,419,944	587,488,304	1,377,562	1,368,103	1,353,209
New York	7,085,487,891	6,903,927,899	6,616,297,929	9,118,477	9,091,675	9,065,003
North Carolina	2,372,130,475	2,452,753,616	2,443,268,797	6,776,827	6,913,679	6,834,439
North Dakota	150,029,889	139,678,512	130,372,254	533,183	515,185	494,623
Ohio	2,823,858,288	2,738,611,789	2,730,026,191	7,800,372	7,762,108	7,767,180
Oklahoma	1,112,331,504	1,065,200,917	1,032,788,450	2,599,480	2,558,598	2,534,333
Oregon	1,413,594,184	1,335,151,567	1,303,002,298	2,612,654	2,597,399	2,609,963
Pennsylvania	3,990,811,419	3,978,401,178	3,975,749,194	8,226,629	8,228,145	8,244,360
Rhode Island	445,938,817	438,325,290	427,195,114	635,340	634,580	633,851
South Carolina	1,653,569,143	1,591,707,550	1,529,428,103	3,382,127	3,332,870	3,287,922
South Dakota	178,284,151	168,893,823	164,060,828	639,630	621,900	611,547
Tennessee	1,697,245,491	1,619,971,816	1,562,879,712	4,274,145	4,213,952	4,155,143
Texas	8,264,617,799	7,716,680,844	7,560,758,649	n/a	n/a	n/a
Utah	763,686,125	737,936,167	728,791,616	1,697,613	1,668,629	1,640,274
Vermont	137,241,528	133,948,684	132,752,484	400,493	396,545	395,943
Virginia	2,430,493,471	2,358,352,185	2,308,912,771	5,993,036	5,963,266	5,931,643
Washington	2,311,049,271	2,232,745,328	2,226,543,943	4,145,694	4,098,356	4,070,663
West Virginia	635,784,096	635,224,173	633,522,359	1,269,498	1,270,298	1,263,590
Wisconsin	1,330,501,298	1,293,830,756	1,335,761,486	3,816,469	3,756,962	3,700,602
Wyoming	133,199,434	131,038,998	131,230,042	424,133	419,952	412,417
Countrywide	101,379,931,183	97,390,207,574	94,694,364,974	n/a	n/a	n/a
CW w/o Texas	93,115,313,384	89,673,526,730	87,133,606,325	182,338,206	180,208,706	178,598,031

*Total includes Other Liability that is not reported separately in this publication.

Table 24B

Total Liability 2011-2013*

STATE	Voluntary Business		
	Incurred Losses		
	2013	2012	2011
Alabama	967,424,175	911,454,214	863,459,060
Alaska	171,849,186	189,686,427	183,997,542
Arizona	1,515,569,819	1,473,366,555	1,433,710,592
Arkansas	564,780,554	555,288,569	533,362,977
California	7,892,921,815	7,582,183,434	7,088,927,585
Colorado	1,459,933,823	1,352,532,217	1,279,490,367
Connecticut	1,078,769,023	1,106,385,731	1,117,542,128
Delaware	363,896,691	351,681,988	344,735,263
District of Columbia	110,624,684	107,345,879	101,927,550
Florida	7,148,340,109	7,240,590,872	7,690,618,955
Georgia	2,797,392,826	2,731,525,573	2,503,430,729
Hawaii	224,133,282	226,964,520	212,523,482
Idaho	237,293,394	225,981,573	218,565,097
Illinois	2,202,368,753	2,192,455,582	2,118,290,251
Indiana	1,191,761,447	1,197,224,352	1,098,272,681
Iowa	483,744,834	467,282,552	434,683,727
Kansas	515,692,420	521,088,824	492,176,405
Kentucky	1,174,886,760	1,192,509,224	1,140,561,231
Louisiana	1,590,133,575	1,564,185,717	1,472,892,079
Maine	209,193,337	198,649,912	192,943,257
Maryland	1,785,624,214	1,749,160,401	1,727,813,946
Massachusetts	1,477,436,305	1,420,795,256	1,447,342,035
Michigan	3,852,110,105	4,422,966,412	3,556,670,549
Minnesota	1,181,006,227	1,100,392,578	1,101,666,431
Mississippi	601,490,388	565,521,681	582,945,714
Missouri	1,137,767,725	1,126,551,515	1,101,462,517
Montana	184,660,895	181,446,533	179,954,493
Nebraska	377,307,879	353,393,891	340,423,594
Nevada	865,920,627	864,898,490	814,365,058
New Hampshire	244,663,266	246,723,102	245,127,665
New Jersey	3,027,252,448	3,178,194,041	3,389,172,681
New Mexico	493,195,660	474,814,951	453,342,289
New York	5,185,206,018	5,025,496,009	5,191,862,050
North Carolina	1,835,713,844	1,864,737,101	1,806,002,447
North Dakota	109,406,323	104,287,444	102,906,890
Ohio	2,074,552,897	2,087,436,502	2,029,858,286
Oklahoma	780,323,185	786,329,587	753,226,185
Oregon	1,042,946,480	1,058,342,690	1,008,280,787
Pennsylvania	2,883,481,170	2,910,635,787	2,945,034,912
Rhode Island	352,080,945	354,763,192	358,708,776
South Carolina	1,316,555,253	1,274,660,377	1,199,916,977
South Dakota	129,562,048	117,529,610	116,277,862
Tennessee	1,259,453,296	1,246,785,203	1,183,857,715
Texas	5,523,457,223	5,532,220,751	4,941,402,493
Utah	580,212,493	566,844,665	523,630,608
Vermont	100,928,550	92,359,280	95,740,037
Virginia	1,820,796,322	1,859,814,040	1,795,648,396
Washington	1,831,574,155	1,811,301,425	1,725,587,389
West Virginia	396,357,704	417,689,242	414,513,067
Wisconsin	1,037,487,007	1,048,110,124	1,046,573,913
Wyoming	90,268,104	88,781,039	87,054,994
Countrywide	75,479,509,263	75,321,366,634	72,788,481,714
CW w/o Texas	69,956,052,040	69,789,145,883	67,847,079,221

*Total includes Other Liability that is not reported separately in this publication.

Table 24C

Total Liability 2011-2013*

STATE	Pure Premium			Loss Ratio		
	2013	2012	2011	2013	2012	2011
Alabama	287.28	280.47	269.00	78.43	78.55	75.24
Alaska	378.41	423.40	417.60	65.97	74.63	73.85
Arizona	379.86	382.18	373.68	78.02	81.30	80.34
Arkansas	284.25	282.37	274.40	75.39	76.18	74.08
California	319.08	310.70	294.42	70.18	70.76	66.95
Colorado	393.48	372.98	358.31	85.75	84.68	81.98
Connecticut	474.29	488.80	496.70	73.60	77.24	80.21
Delaware	590.96	581.33	575.89	76.63	76.67	77.66
District of Columbia	469.28	462.22	444.58	76.95	75.80	72.86
Florida	607.67	628.75	675.48	72.04	75.25	86.28
Georgia	441.52	436.74	404.78	86.92	91.76	87.33
Hawaii	277.53	285.46	271.78	60.95	62.91	58.72
Idaho	229.30	221.26	216.53	70.19	69.06	66.34
Illinois	322.29	323.41	314.34	76.26	77.12	74.65
Indiana	273.95	283.39	257.73	75.87	77.67	71.36
Iowa	204.72	200.19	187.66	72.41	70.93	65.93
Kansas	238.65	243.53	231.96	72.20	75.56	71.90
Kentucky	388.16	397.68	385.10	75.82	78.91	78.10
Louisiana	588.65	587.16	561.79	82.40	84.94	81.66
Maine	244.65	232.77	224.11	74.66	71.56	69.38
Maryland	455.98	452.15	452.53	78.74	78.24	79.18
Massachusetts	365.80	356.61	361.42	63.66	63.52	67.47
Michigan	700.28	814.08	672.80	99.29	130.27	118.09
Minnesota	313.78	297.29	300.05	72.41	70.65	72.75
Mississippi	329.34	315.62	332.95	77.31	75.26	79.95
Missouri	284.26	283.56	278.79	72.37	73.42	72.35
Montana	248.02	249.95	252.74	65.85	66.69	66.12
Nebraska	258.23	245.15	239.69	75.89	73.19	71.25
Nevada	516.90	527.30	508.44	81.66	85.91	82.05
New Hampshire	283.57	290.37	288.88	74.68	76.43	76.07
New Jersey	580.08	616.25	661.29	66.68	72.76	80.63
New Mexico	358.02	347.06	335.01	78.40	78.82	77.17
New York	568.65	552.76	572.74	73.18	72.79	78.47
North Carolina	270.88	269.72	264.25	77.39	76.03	73.92
North Dakota	205.19	202.43	208.05	72.92	74.66	78.93
Ohio	265.96	268.93	261.34	73.47	76.22	74.35
Oklahoma	300.18	307.33	297.21	70.15	73.82	72.93
Oregon	399.19	407.46	386.32	73.78	79.27	77.38
Pennsylvania	350.51	353.74	357.22	72.25	73.16	74.07
Rhode Island	554.16	559.05	565.92	78.95	80.94	83.97
South Carolina	389.27	382.45	364.95	79.62	80.08	78.46
South Dakota	202.56	188.98	190.14	72.67	69.59	70.87
Tennessee	294.67	295.87	284.91	74.21	76.96	75.75
Texas	n/a	n/a	n/a	66.83	71.69	65.36
Utah	341.78	339.71	319.23	75.98	76.81	71.85
Vermont	252.01	232.91	241.80	73.54	68.95	72.12
Virginia	303.82	311.88	302.72	74.91	78.86	77.77
Washington	441.80	441.96	423.91	79.25	81.12	77.50
West Virginia	312.22	328.81	328.04	62.34	65.75	65.43
Wisconsin	271.84	278.98	282.81	77.98	81.01	78.35
Wyoming	212.83	211.41	211.08	67.77	67.75	66.34
Countrywide	n/a	n/a	n/a	74.45	77.34	76.87
CW w/o Texas	383.66	387.27	379.89	75.13	77.83	77.87

*Total includes Other Liability that is not reported separately in this publication.

Table 25A

Total Liability 2011-2013*

STATE	Earned Premiums			Earned Exposures		
	2013	2012	2011	2013	2012	2011
Alabama	2,070	947	1,580	1	0	1
Alaska	7,842	12,939	31,236	5	8	18
Arizona	0	646	3,146	0	1	5
Arkansas	3,431	1,859	5,664	2	2	2
California	685,610	800,546	1,008,904	597	692	870
Colorado	0	0	0	0	0	0
Connecticut	247,292	232,559	288,182	182	179	225
Delaware	852	3,798	7,017	0	2	3
District of Columbia	267,618	278,472	293,494	139	145	166
Florida	4,181,176	3,558,297	1,420,392	1,860	1,673	676
Georgia	0	0	0	0	0	0
Hawaii	3,633,411	4,138,708	4,533,307	2,382	2,977	3,240
Idaho	103	5,144	13,341	0	7	15
Illinois	424,399	521,742	616,848	514	670	820
Indiana	6,571	2,001	574	5	2	2
Iowa	10,673	9,390	14,102	12	15	27
Kansas	994,289	1,070,642	1,085,662	1,671	1,748	1,716
Kentucky	291,810	67,617	30,604	199	39	17
Louisiana	2,222	302	2,115	1	0	1
Maine	10,121	14,352	15,884	10	15	15
Maryland	53,395,003	58,730,028	71,559,090	41,497	45,164	59,346
Massachusetts	110,013,794	119,877,616	112,292,915	91,288	103,624	102,506
Michigan	11,266,320	1,621,321	758,166	5,349	732	310
Minnesota	29,641	17,475	5,706	18	10	4
Mississippi	17,095	29,516	44,180	13	18	30
Missouri	8,565	14,658	17,672	12	20	21
Montana	22,343	54,089	83,201	23	72	132
Nebraska	2,419	1,464	241	1	1	0
Nevada	906	1,820	13,065	2	2	12
New Hampshire	134,594	156,158	246,765	109	132	218
New Jersey	39,249,599	51,126,506	63,487,107	9,583	14,319	22,576
New Mexico	1,811	1,519	5,677	1	1	8
New York	101,570,123	127,273,350	143,596,537	52,980	70,705	90,412
North Carolina	0	0	0	0	0	0
North Dakota	5,387	3,336	4,564	2	1	2
Ohio	0	0	0	0	0	0
Oklahoma	17,249	12,379	18,007	16	15	26
Oregon	166	2,879	4,226	1	2	3
Pennsylvania	3,850,639	4,427,693	5,664,185	6,996	8,123	10,361
Rhode Island	11,100,738	9,127,797	8,215,254	10,234	8,551	7,762
South Carolina	506	0	102	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	14,542	15,544	13,365	9	12	11
Texas	2,362,884	2,785,082	3,074,081	n/a	n/a	n/a
Utah	5,000	499	973	5	0	1
Vermont	63,173	101,426	165,146	53	87	151
Virginia	659,123	807,245	951,298	527	660	796
Washington	0	0	0	0	0	0
West Virginia	21,321	20,907	20,024	12	11	11
Wisconsin	661	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	344,583,092	386,930,268	419,613,599	n/a	n/a	n/a
CW w/o Texas	342,220,208	384,145,186	416,539,518	226,311	260,437	302,518

*Total includes Other Liability that is not reported separately in this publication.

Table 25B

Total Liability 2011-2013*

STATE	Residual Business		
	Incurred Losses		
	2013	2012	2011
Alabama	3,563	0	0
Alaska	0	0	11,517
Arizona	0	0	0
Arkansas	7,752	0	0
California	655,465	410,365	536,198
Colorado	0	0	0
Connecticut	284,272	121,803	277,521
Delaware	0	0	0
District of Columbia	175,439	287,727	228,041
Florida	6,894,897	9,894,438	1,710,310
Georgia	0	0	0
Hawaii	1,250,021	2,103,939	2,141,729
Idaho	0	0	0
Illinois	204,634	616,032	645,436
Indiana	0	0	0
Iowa	0	0	1,123
Kansas	887,788	1,142,205	574,190
Kentucky	321,943	40,727	1,130
Louisiana	1,659	0	0
Maine	65,003	0	1,975
Maryland	50,136,216	53,551,499	65,272,969
Massachusetts	90,741,728	108,228,370	105,249,865
Michigan	8,025,561	1,253,920	32,619
Minnesota	41,021	61,609	0
Mississippi	0	0	0
Missouri	0	10,874	2,155
Montana	5,919	17,443	75,996
Nebraska	30,695	24,892	0
Nevada	0	0	0
New Hampshire	8,872	69,624	137,281
New Jersey	29,616,800	39,783,057	59,561,043
New Mexico	0	0	0
New York	95,634,315	117,634,491	171,370,732
North Carolina	0	0	0
North Dakota	0	0	0
Ohio	0	0	0
Oklahoma	0	10,678	4,526
Oregon	0	0	0
Pennsylvania	4,266,111	4,805,967	5,482,387
Rhode Island	11,616,314	9,964,861	8,795,347
South Carolina	0	0	0
South Dakota	0	0	0
Tennessee	2,204	1,952	0
Texas	1,847,319	2,359,419	2,547,018
Utah	0	0	0
Vermont	6,132	26,844	53,404
Virginia	805,094	465,903	436,077
Washington	0	0	0
West Virginia	127,422	35,149	17,909
Wisconsin	0	0	0
Wyoming	0	0	0
Countrywide	303,664,159	352,923,788	425,168,498
CW w/o Texas	301,816,840	350,564,369	422,621,480

*Total includes Other Liability that is not reported separately in this publication.

Table 25C

Total Liability 2011-2013*

STATE	Pure Premium			Loss Ratio		
	2013	2012	2011	2013	2012	2011
Alabama	3,563.00	-	0.00	172.13	0.00	0.00
Alaska	0.00	0.00	639.83	0.00	0.00	36.87
Arizona	-	0.00	0.00	-	0.00	0.00
Arkansas	3,876.00	0.00	0.00	225.94	0.00	0.00
California	1,097.93	593.01	616.32	95.60	51.26	53.15
Colorado	-	-	-	-	-	-
Connecticut	1,561.93	680.46	1,233.43	114.95	52.38	96.30
Delaware	-	0.00	0.00	0.00	0.00	0.00
District of Columbia	1,262.15	1,984.32	1,373.74	65.56	103.32	77.70
Florida	3,706.93	5,914.19	2,530.04	164.90	278.07	120.41
Georgia	-	-	-	-	-	-
Hawaii	524.78	706.73	661.03	34.40	50.84	47.24
Idaho	-	0.00	0.00	0.00	0.00	0.00
Illinois	398.12	919.45	787.12	48.22	118.07	104.63
Indiana	0.00	0.00	0.00	0.00	0.00	0.00
Iowa	0.00	0.00	41.59	0.00	0.00	7.96
Kansas	531.29	653.44	334.61	89.29	106.68	52.89
Kentucky	1,617.80	1,044.28	66.47	110.33	60.23	3.69
Louisiana	1,659.00	-	0.00	74.66	0.00	0.00
Maine	6,500.30	0.00	131.67	642.26	0.00	12.43
Maryland	1,208.19	1,185.71	1,099.87	93.90	91.18	91.22
Massachusetts	994.02	1,044.43	1,026.77	82.48	90.28	93.73
Michigan	1,500.39	1,713.01	105.22	71.23	77.34	4.30
Minnesota	2,278.94	6,160.90	0.00	138.39	352.56	0.00
Mississippi	0.00	0.00	0.00	0.00	0.00	0.00
Missouri	0.00	543.70	102.62	0.00	74.18	12.19
Montana	257.35	242.26	575.73	26.49	32.25	91.34
Nebraska	30,695.00	24,892.00	-	1,268.91	1,700.27	0.00
Nevada	0.00	0.00	0.00	0.00	0.00	0.00
New Hampshire	81.39	527.45	629.73	6.59	44.59	55.63
New Jersey	3,090.56	2,778.34	2,638.25	75.46	77.81	93.82
New Mexico	0.00	0.00	0.00	0.00	0.00	0.00
New York	1,805.10	1,663.74	1,895.44	94.16	92.43	119.34
North Carolina	-	-	-	-	-	-
North Dakota	0.00	0.00	0.00	0.00	0.00	0.00
Ohio	-	-	-	-	-	-
Oklahoma	0.00	711.87	174.08	0.00	86.26	25.13
Oregon	0.00	0.00	0.00	0.00	0.00	0.00
Pennsylvania	609.79	591.65	529.14	110.79	108.54	96.79
Rhode Island	1,135.07	1,165.34	1,133.13	104.64	109.17	107.06
South Carolina	-	-	-	0.00	-	0.00
South Dakota	-	-	-	-	-	-
Tennessee	244.89	162.67	0.00	15.16	12.56	0.00
Texas	n/a	n/a	n/a	78.18	84.72	82.85
Utah	0.00	-	0.00	0.00	0.00	0.00
Vermont	115.70	308.55	353.67	9.71	26.47	32.34
Virginia	1,527.69	705.91	547.84	122.15	57.72	45.84
Washington	-	-	-	-	-	-
West Virginia	10,618.50	3,195.36	1,628.09	597.64	168.12	89.44
Wisconsin	-	-	-	0.00	-	-
Wyoming	-	-	-	-	-	-
Countrywide	n/a	n/a	n/a	88.13	91.21	101.32
CW w/o Texas	1,333.64	1,346.06	1,397.01	88.19	91.26	101.46

*Total includes Other Liability that is not reported separately in this publication.

Table 26A

Total Liability 2011-2013*

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2013	2012	2011	2013	2012	2011
Alabama	1,233,539,794	1,160,397,519	1,147,600,382	3,367,589	3,249,789	3,209,840
Alaska	260,520,337	254,173,331	249,165,365	454,136	448,013	440,629
Arizona	1,942,555,874	1,812,211,481	1,784,603,770	3,989,822	3,855,146	3,836,726
Arkansas	749,158,193	728,901,481	719,985,174	1,986,893	1,966,560	1,943,738
California	11,247,069,973	10,715,948,390	10,588,777,481	24,737,104	24,403,868	24,078,578
Colorado	1,702,542,020	1,597,227,094	1,560,671,094	3,710,342	3,626,250	3,570,867
Connecticut	1,466,052,146	1,432,671,537	1,393,516,789	2,274,661	2,263,661	2,250,158
Delaware	474,863,595	458,704,307	443,923,858	615,768	604,962	598,617
District of Columbia	144,027,103	141,888,312	140,197,277	235,874	232,384	229,435
Florida	9,926,730,536	9,626,022,326	8,914,493,711	11,765,380	11,517,578	11,386,122
Georgia	3,218,302,749	2,976,809,510	2,866,742,205	6,335,861	6,254,296	6,184,617
Hawaii	371,369,520	364,895,196	366,483,705	809,973	798,072	785,199
Idaho	338,071,209	327,224,682	329,496,850	1,034,855	1,021,340	1,009,427
Illinois	2,888,255,198	2,843,552,145	2,838,378,793	6,834,068	6,779,797	6,739,569
Indiana	1,570,732,878	1,541,422,067	1,538,973,030	4,350,347	4,224,679	4,261,387
Iowa	668,104,624	658,829,491	659,280,627	2,362,979	2,334,222	2,316,306
Kansas	715,273,689	690,716,465	685,634,231	2,162,521	2,141,504	2,123,491
Kentucky	1,549,818,877	1,511,387,171	1,460,452,985	3,027,007	2,998,727	2,961,739
Louisiana	1,929,829,893	1,841,607,095	1,803,712,607	2,701,318	2,663,975	2,621,800
Maine	280,187,760	277,606,178	278,120,667	855,081	853,426	860,953
Maryland	2,321,115,291	2,294,460,194	2,253,570,643	3,957,495	3,913,674	3,877,454
Massachusetts	2,430,833,146	2,356,769,967	2,257,433,792	4,130,220	4,087,820	4,107,110
Michigan	3,890,881,906	3,396,875,544	3,012,530,241	5,506,179	5,433,827	5,286,693
Minnesota	1,631,012,971	1,557,453,447	1,514,298,182	3,763,821	3,701,372	3,671,586
Mississippi	778,019,795	751,473,986	729,218,663	1,826,344	1,791,802	1,750,866
Missouri	1,572,210,329	1,534,426,425	1,522,419,846	4,002,605	3,972,852	3,950,837
Montana	280,466,153	272,128,444	272,252,902	744,575	725,995	712,141
Nebraska	497,170,696	482,840,954	477,768,099	1,461,142	1,441,522	1,420,267
Nevada	1,060,371,719	1,006,728,886	992,596,214	1,675,210	1,640,232	1,601,712
New Hampshire	327,757,600	322,965,946	322,481,025	862,915	849,820	848,765
New Jersey	4,579,081,585	4,419,437,579	4,266,634,402	5,228,234	5,171,608	5,147,671
New Mexico	629,061,330	602,421,463	587,493,981	1,377,563	1,368,104	1,353,217
New York	7,187,058,014	7,031,201,249	6,759,894,466	9,171,457	9,162,380	9,155,415
North Carolina	2,372,130,475	2,452,753,616	2,443,268,797	6,776,827	6,913,679	6,834,439
North Dakota	150,035,276	139,681,848	130,376,818	533,185	515,186	494,625
Ohio	2,823,858,288	2,738,611,789	2,730,026,191	7,800,372	7,762,108	7,767,180
Oklahoma	1,112,348,753	1,065,213,296	1,032,806,457	2,599,496	2,558,613	2,534,359
Oregon	1,413,594,350	1,335,154,446	1,303,006,524	2,612,655	2,597,401	2,609,966
Pennsylvania	3,994,662,058	3,982,828,871	3,981,413,379	8,233,625	8,236,268	8,254,721
Rhode Island	457,039,555	447,453,087	435,410,368	645,574	643,131	641,613
South Carolina	1,653,569,649	1,591,707,550	1,529,428,205	3,382,127	3,332,870	3,287,922
South Dakota	178,284,151	168,893,823	164,060,828	639,630	621,900	611,547
Tennessee	1,697,260,033	1,619,987,360	1,562,893,077	4,274,154	4,213,964	4,155,154
Texas	8,266,980,683	7,719,465,926	7,563,832,730	n/a	n/a	n/a
Utah	763,691,125	737,936,666	728,792,589	1,697,618	1,668,629	1,640,275
Vermont	137,304,701	134,050,110	132,917,630	400,546	396,632	396,094
Virginia	2,431,152,594	2,359,159,430	2,309,864,069	5,993,563	5,963,926	5,932,439
Washington	2,311,049,271	2,232,745,328	2,226,543,943	4,145,694	4,098,356	4,070,663
West Virginia	635,805,417	635,245,080	633,542,383	1,269,510	1,270,309	1,263,601
Wisconsin	1,330,501,959	1,293,830,756	1,335,761,486	3,816,469	3,756,962	3,700,602
Wyoming	133,199,434	131,038,998	131,230,042	424,133	419,952	412,417
Countrywide	101,724,514,275	97,777,137,842	95,113,978,573	n/a	n/a	n/a
CW w/o Texas	93,457,533,592	90,057,671,916	87,550,145,843	182,564,517	180,469,143	178,900,549

*Total includes Other Liability that is not reported separately in this publication.

Table 26B

Total Liability 2011-2013*

STATE	Total Business		
	Incurred Losses		
	2013	2012	2011
Alabama	967,427,738	911,454,214	863,459,060
Alaska	171,849,186	189,686,427	184,009,059
Arizona	1,515,569,819	1,473,366,555	1,433,710,592
Arkansas	564,788,306	555,288,569	533,362,977
California	7,893,577,280	7,582,593,799	7,089,463,783
Colorado	1,459,933,823	1,352,532,217	1,279,490,367
Connecticut	1,079,053,295	1,106,507,534	1,117,819,649
Delaware	363,896,691	351,681,988	344,735,263
District of Columbia	110,800,123	107,633,606	102,155,591
Florida	7,155,235,006	7,250,485,310	7,692,329,265
Georgia	2,797,392,826	2,731,525,573	2,503,430,729
Hawaii	225,383,303	229,068,459	214,665,211
Idaho	237,293,394	225,981,573	218,565,097
Illinois	2,202,573,387	2,193,071,614	2,118,935,687
Indiana	1,191,761,447	1,197,224,352	1,098,272,681
Iowa	483,744,834	467,282,552	434,684,850
Kansas	516,580,208	522,231,029	492,750,595
Kentucky	1,175,208,703	1,192,549,951	1,140,562,361
Louisiana	1,590,135,234	1,564,185,717	1,472,892,079
Maine	209,258,340	198,649,912	192,945,232
Maryland	1,835,760,430	1,802,711,900	1,793,086,915
Massachusetts	1,568,178,033	1,529,023,626	1,552,591,900
Michigan	3,860,135,666	4,424,220,332	3,556,703,168
Minnesota	1,181,047,248	1,100,454,187	1,101,666,431
Mississippi	601,490,388	565,521,681	582,945,714
Missouri	1,137,767,725	1,126,562,389	1,101,464,672
Montana	184,666,814	181,463,976	180,030,489
Nebraska	377,338,574	353,418,783	340,423,594
Nevada	865,920,627	864,898,490	814,365,058
New Hampshire	244,672,138	246,792,726	245,264,946
New Jersey	3,056,869,248	3,217,977,098	3,448,733,724
New Mexico	493,195,660	474,814,951	453,342,289
New York	5,280,840,333	5,143,130,500	5,363,232,782
North Carolina	1,835,713,844	1,864,737,101	1,806,002,447
North Dakota	109,406,323	104,287,444	102,906,890
Ohio	2,074,552,897	2,087,436,502	2,029,858,286
Oklahoma	780,323,185	786,340,265	753,230,711
Oregon	1,042,946,480	1,058,342,690	1,008,280,787
Pennsylvania	2,887,747,281	2,915,441,754	2,950,517,299
Rhode Island	363,697,259	364,728,053	367,504,123
South Carolina	1,316,555,253	1,274,660,377	1,199,916,977
South Dakota	129,562,048	117,529,610	116,277,862
Tennessee	1,259,455,500	1,246,787,155	1,183,857,715
Texas	5,525,304,542	5,534,580,170	4,943,949,511
Utah	580,212,493	566,844,665	523,630,608
Vermont	100,934,682	92,386,124	95,793,441
Virginia	1,821,601,416	1,860,279,943	1,796,084,473
Washington	1,831,574,155	1,811,301,425	1,725,587,389
West Virginia	396,485,126	417,724,391	414,530,976
Wisconsin	1,037,487,007	1,048,110,124	1,046,573,913
Wyoming	90,268,104	88,781,039	87,054,994
Countrywide	75,783,173,422	75,674,290,422	73,213,650,212
CW w/o Texas	70,257,868,880	70,139,710,252	68,269,700,701

*Total includes Other Liability that is not reported separately in this publication.

Table 26C

Total Liability 2011-2013*

STATE	Total Business			Loss Ratio		
	Pure Premium			Loss Ratio		
	2013	2012	2011	2013	2012	2011
Alabama	287.28	280.47	269.00	78.43	78.55	75.24
Alaska	378.41	423.39	417.61	65.96	74.63	73.85
Arizona	379.86	382.18	373.68	78.02	81.30	80.34
Arkansas	284.26	282.37	274.40	75.39	76.18	74.08
California	319.10	310.71	294.43	70.18	70.76	66.95
Colorado	393.48	372.98	358.31	85.75	84.68	81.98
Connecticut	474.38	488.81	496.77	73.60	77.23	80.22
Delaware	590.96	581.33	575.89	76.63	76.67	77.66
District of Columbia	469.74	463.17	445.25	76.93	75.86	72.87
Florida	608.16	629.51	675.59	72.08	75.32	86.29
Georgia	441.52	436.74	404.78	86.92	91.76	87.33
Hawaii	278.26	287.03	273.39	60.69	62.78	58.57
Idaho	229.30	221.26	216.52	70.19	69.06	66.33
Illinois	322.29	323.47	314.40	76.26	77.12	74.65
Indiana	273.95	283.39	257.73	75.87	77.67	71.36
Iowa	204.72	200.19	187.66	72.41	70.93	65.93
Kansas	238.88	243.86	232.05	72.22	75.61	71.87
Kentucky	388.24	397.69	385.10	75.83	78.90	78.10
Louisiana	588.65	587.16	561.79	82.40	84.94	81.66
Maine	244.72	232.77	224.11	74.69	71.56	69.37
Maryland	463.87	460.62	462.44	79.09	78.57	79.57
Massachusetts	379.68	374.04	378.03	64.51	64.88	68.78
Michigan	701.06	814.20	672.77	99.21	130.24	118.06
Minnesota	313.79	297.31	300.05	72.41	70.66	72.75
Mississippi	329.34	315.62	332.95	77.31	75.25	79.94
Missouri	284.26	283.57	278.79	72.37	73.42	72.35
Montana	248.02	249.95	252.80	65.84	66.68	66.13
Nebraska	258.25	245.17	239.69	75.90	73.20	71.25
Nevada	516.90	527.30	508.43	81.66	85.91	82.04
New Hampshire	283.54	290.41	288.97	74.65	76.41	76.06
New Jersey	584.68	622.24	669.96	66.76	72.81	80.83
New Mexico	358.02	347.06	335.01	78.40	78.82	77.17
New York	575.79	561.33	585.80	73.48	73.15	79.34
North Carolina	270.88	269.72	264.25	77.39	76.03	73.92
North Dakota	205.19	202.43	208.05	72.92	74.66	78.93
Ohio	265.96	268.93	261.34	73.47	76.22	74.35
Oklahoma	300.18	307.33	297.21	70.15	73.82	72.93
Oregon	399.19	407.46	386.32	73.78	79.27	77.38
Pennsylvania	350.73	353.98	357.43	72.29	73.20	74.11
Rhode Island	563.37	567.11	572.78	79.58	81.51	84.40
South Carolina	389.27	382.45	364.95	79.62	80.08	78.46
South Dakota	202.56	188.98	190.14	72.67	69.59	70.87
Tennessee	294.67	295.87	284.91	74.21	76.96	75.75
Texas	n/a	n/a	n/a	66.84	71.70	65.36
Utah	341.78	339.71	319.23	75.97	76.81	71.85
Vermont	251.99	232.93	241.85	73.51	68.92	72.07
Virginia	303.93	311.92	302.76	74.93	78.85	77.76
Washington	441.80	441.96	423.91	79.25	81.12	77.50
West Virginia	312.31	328.84	328.06	62.36	65.76	65.43
Wisconsin	271.84	278.98	282.81	77.98	81.01	78.35
Wyoming	212.83	211.41	211.08	67.77	67.75	66.34
Countrywide	n/a	n/a	n/a	74.50	77.39	76.97
CW w/o Texas	384.84	388.65	381.61	75.18	77.88	77.98

*Total includes Other Liability that is not reported separately in this publication.

Collision

Collision

Collision insurance pays for damage to the policyholder's own car regardless of fault. A collision is defined as the upset (turning over) of a covered auto or its impact with another vehicle or stationary object.

Coverage is limited in two ways. First, the amount the policyholder can collect is no more than the current market value of the vehicle immediately before the accident. Second, the policyholder selects a deductible, which is the amount he or she must pay

before the insurance company makes any payment. Generally, the higher the deductible, the lower the collision coverage premium.

Physical damage coverages, (i.e., collision and comprehensive), are not required by law; however, when a car is purchased with a loan, the lender will usually require that the borrower purchase physical damage coverages until the loan is repaid.

Collision State-Specific Information and Technical Notes

Voluntary Market Business and Residual Market Business

Collision Data

Indivisible physical damage coverage (single premium and deductible for both collision and comprehensive coverages) data are included with collision data in the case that the data is reported to the statistical agent in this manner.

Michigan—Michigan law imposes a tort limitation on collision damage. In an accident, the at-fault driver is only liable for a maximum of \$500 for damage to another person's vehicle that is "not covered by collision insurance." The property damage liability coverage in a Michigan auto policy does not apply to collision damage. A policyholder can purchase **Limited Property Damage Liability Coverage** that pays this amount to the owner of the damaged vehicle.

Loss Development

Collision incurred losses are not developed.

Except:

California—Incurred losses are developed to **27 months.**

Texas—Incurred losses are developed to **27 months.**

Table 27A

Collision 2011-2013

Voluntary Business

STATE	Earned Premiums			Earned Exposures		
	2013	2012	2011	2013	2012	2011
Alabama	685,891,353	666,306,048	668,344,504	2,366,886	2,308,275	2,265,755
Alaska	108,348,964	105,532,331	103,793,251	296,730	289,114	281,481
Arizona	740,867,409	685,634,392	708,395,111	2,941,573	2,811,619	2,781,781
Arkansas	396,250,266	381,615,866	370,805,374	1,317,910	1,296,479	1,274,459
California	6,078,809,354	5,743,923,489	5,557,095,480	16,985,166	16,559,505	16,272,625
Colorado	685,054,780	651,476,505	645,255,697	2,684,541	2,597,746	2,543,474
Connecticut	604,491,124	581,700,258	578,409,916	1,751,286	1,732,487	1,712,301
Delaware	138,776,047	133,434,565	131,188,859	475,399	465,645	459,929
District of Columbia	83,573,567	79,591,406	76,692,668	187,134	182,998	179,559
Florida	2,072,858,408	1,989,331,925	2,042,615,770	8,849,612	8,619,567	8,508,487
Georgia	1,434,377,416	1,408,336,840	1,415,626,080	4,564,391	4,449,255	4,366,181
Hawaii	167,908,975	163,914,395	161,616,849	579,367	566,773	555,784
Idaho	142,261,895	138,372,650	139,083,409	699,275	682,720	669,106
Illinois	1,517,295,764	1,468,908,728	1,460,806,377	5,491,565	5,399,677	5,334,156
Indiana	754,754,545	726,577,834	722,287,177	3,242,217	3,103,099	3,088,987
Iowa	349,293,450	335,756,080	325,615,321	1,713,099	1,675,534	1,646,636
Kansas	355,381,111	345,137,023	343,573,057	1,444,695	1,420,688	1,403,197
Kentucky	491,921,897	471,457,924	462,658,239	1,945,248	1,913,625	1,873,851
Louisiana	739,739,061	720,289,259	730,609,193	1,957,967	1,914,546	1,877,952
Maine	149,141,810	144,048,133	147,115,930	587,482	576,947	573,947
Maryland	1,011,846,920	974,352,625	958,486,813	3,127,851	3,075,480	3,025,232
Massachusetts	1,193,725,426	1,107,318,578	1,024,717,605	3,420,429	3,359,435	3,315,883
Michigan	1,541,038,043	1,483,850,728	1,447,923,157	4,082,783	4,002,236	3,850,147
Minnesota	595,983,568	562,523,382	543,647,588	2,840,722	2,770,318	2,726,339
Mississippi	368,203,227	354,001,882	347,214,248	1,242,666	1,212,170	1,179,040
Missouri	736,488,099	713,289,373	701,539,196	2,871,569	2,829,268	2,797,566
Montana	114,680,739	107,443,897	104,368,694	461,257	445,158	432,454
Nebraska	216,415,437	206,323,155	196,338,411	980,583	958,290	936,666
Nevada	349,256,355	343,909,379	347,365,637	1,212,692	1,176,446	1,149,521
New Hampshire	197,090,354	186,974,518	184,792,220	714,845	693,673	680,096
New Jersey	1,437,040,572	1,380,180,222	1,342,159,500	3,957,549	3,883,356	3,833,349
New Mexico	223,003,769	220,451,187	224,172,465	854,370	839,802	825,833
New York	2,381,446,567	2,295,733,477	2,246,612,338	7,391,097	6,670,504	6,595,916
North Carolina	1,122,568,158	1,080,900,351	1,021,944,651	4,468,324	4,478,179	4,399,417
North Dakota	83,635,922	74,199,473	67,174,854	358,539	339,802	319,973
Ohio	1,486,423,669	1,420,447,784	1,381,958,082	5,961,789	5,870,982	5,809,952
Oklahoma	493,615,623	478,275,858	465,191,450	1,698,046	1,659,275	1,631,262
Oregon	391,752,115	378,866,538	389,393,677	1,907,653	1,878,789	1,870,523
Pennsylvania	1,937,170,234	1,891,071,602	1,880,686,868	6,444,132	6,364,791	6,296,993
Rhode Island	164,503,349	156,498,127	153,096,511	445,554	438,198	430,250
South Carolina	582,211,856	560,777,174	552,122,380	2,410,077	2,348,071	2,290,450
South Dakota	82,591,479	77,187,751	72,684,733	417,973	402,945	392,623
Tennessee	871,695,812	819,304,893	776,493,834	3,008,001	2,949,988	2,891,200
Texas	3,809,164,419	3,513,325,862	3,390,716,334	n/a	n/a	n/a
Utah	313,002,171	301,278,932	302,908,741	1,250,343	1,208,009	1,175,871
Vermont	87,049,916	83,649,341	82,191,691	307,030	298,531	292,639
Virginia	1,179,777,793	1,131,891,502	1,114,019,965	4,527,295	4,465,581	4,402,403
Washington	764,381,800	743,553,644	745,639,047	3,179,413	3,131,241	3,090,301
West Virginia	268,262,906	260,937,416	251,221,401	842,779	832,489	819,923
Wisconsin	609,421,740	574,969,601	567,677,765	2,955,709	2,881,760	2,823,429
Wyoming	71,825,787	71,716,557	70,160,444	275,205	269,801	264,198
Countrywide	42,382,271,021	40,496,550,460	39,746,208,562	n/a	n/a	n/a
CW w/o Texas	38,573,106,602	36,983,224,598	36,355,492,228	133,697,818	130,300,867	128,219,097

Table 27B

Collision 2011-2013

Voluntary Business

STATE	Incurred Losses			Incurred Claims		
	2013	2012	2011	2013	2012	2011
Alabama	517,214,634	474,820,081	464,215,318	133,189	131,901	132,046
Alaska	70,352,615	68,321,645	61,445,552	16,837	16,898	15,640
Arizona	575,478,625	515,648,202	492,733,718	150,748	145,915	143,533
Arkansas	292,199,379	259,796,912	265,215,809	72,283	69,665	72,836
California	3,915,313,661	3,664,257,162	3,394,621,730	1,113,706	1,076,807	1,041,776
Colorado	555,693,852	467,907,175	462,161,647	147,157	135,109	135,066
Connecticut	435,126,874	396,693,921	391,497,647	103,515	98,221	107,327
Delaware	104,240,679	93,554,865	94,582,715	29,352	27,468	29,186
District of Columbia	52,450,068	46,751,934	46,576,248	17,049	16,511	17,121
Florida	1,725,649,231	1,554,167,288	1,514,437,953	455,598	442,011	453,418
Georgia	976,661,812	882,891,549	845,482,722	252,220	237,672	237,570
Hawaii	116,096,079	105,504,790	101,468,887	31,585	30,492	31,758
Idaho	100,881,188	86,050,118	83,012,581	28,979	26,204	26,112
Illinois	1,114,317,463	1,037,682,394	1,029,481,285	319,747	314,240	323,406
Indiana	573,186,274	525,567,079	510,366,786	155,387	152,265	155,262
Iowa	257,057,272	226,913,632	220,817,197	75,712	71,414	73,793
Kansas	260,880,679	239,428,130	243,956,680	69,720	69,822	72,562
Kentucky	354,040,320	342,018,652	345,834,109	95,098	93,129	98,447
Louisiana	588,628,842	533,031,404	501,933,917	140,718	136,044	135,068
Maine	101,165,182	92,646,110	90,942,984	30,000	27,891	30,136
Maryland	751,279,519	689,213,379	690,131,415	212,902	204,535	209,406
Massachusetts	710,632,464	662,236,897	667,878,382	235,171	222,100	242,042
Michigan	1,210,230,003	1,120,666,115	1,109,169,534	329,437	320,162	336,971
Minnesota	467,830,882	388,718,878	400,367,272	142,512	128,398	141,492
Mississippi	270,777,891	246,998,147	242,866,875	70,432	66,872	67,931
Missouri	547,805,353	454,275,636	520,465,799	148,010	143,825	148,973
Montana	75,675,801	68,376,551	70,075,603	19,560	18,530	19,722
Nebraska	159,562,039	141,293,146	145,344,200	44,882	43,775	45,877
Nevada	248,490,897	225,044,959	206,641,724	63,566	60,586	58,822
New Hampshire	136,784,947	125,129,079	122,835,641	41,951	39,356	41,968
New Jersey	984,780,736	871,693,748	875,056,529	244,158	227,871	243,290
New Mexico	160,003,919	141,793,038	137,041,398	42,949	40,902	40,145
New York	1,894,081,356	1,675,029,044	1,670,606,968	423,653	393,798	429,022
North Carolina	735,879,729	711,464,433	694,388,902	216,174	214,700	215,094
North Dakota	64,272,740	52,430,691	55,222,439	19,112	16,134	18,489
Ohio	1,050,549,974	971,663,742	977,042,382	313,554	307,570	317,597
Oklahoma	366,847,614	332,143,600	316,331,152	87,932	83,919	83,491
Oregon	294,626,729	278,384,426	266,461,579	88,153	87,718	85,846
Pennsylvania	1,479,992,297	1,332,084,108	1,342,866,016	412,663	391,084	405,026
Rhode Island	122,580,076	112,238,432	110,874,502	28,730	27,474	30,019
South Carolina	429,570,683	385,624,691	373,709,070	122,364	116,065	115,808
South Dakota	59,331,148	49,937,330	53,570,554	17,119	15,667	17,577
Tennessee	613,853,471	582,460,090	578,804,733	142,792	143,026	147,212
Texas	2,556,167,153	2,326,827,681	2,171,483,889	n/a	n/a	n/a
Utah	234,808,904	198,856,701	189,545,618	62,894	57,240	57,120
Vermont	60,937,515	52,590,322	52,502,122	16,057	14,713	15,927
Virginia	849,498,166	811,344,279	787,483,360	263,188	261,630	263,568
Washington	546,142,173	523,914,941	485,728,219	153,269	152,461	147,219
West Virginia	178,929,925	167,297,856	171,149,703	40,637	39,839	40,961
Wisconsin	466,915,480	396,742,275	407,682,356	140,489	126,232	131,404
Wyoming	52,326,230	47,196,065	46,888,412	13,241	12,429	12,990
Countrywide	30,467,800,543	27,757,323,323	27,101,001,833	n/a	n/a	n/a
CW w/o Texas	27,911,633,390	25,430,495,642	24,929,517,944	7,596,151	7,298,290	7,463,072

Table 27C

Collision 2011-2013

STATE	Pure Premium			Loss Ratio		
	2013	2012	2011	2013	2012	2011
Alabama	218.52	205.70	204.88	75.41	71.26	69.46
Alaska	237.09	236.31	218.29	64.93	64.74	59.20
Arizona	195.64	183.40	177.13	77.68	75.21	69.56
Arkansas	221.71	200.39	208.10	73.74	68.08	71.52
California	230.51	221.28	208.61	64.41	63.79	61.09
Colorado	207.00	180.12	181.70	81.12	71.82	71.62
Connecticut	248.46	228.97	228.64	71.98	68.20	67.69
Delaware	219.27	200.91	205.65	75.11	70.11	72.10
District of Columbia	280.28	255.48	259.39	62.76	58.74	60.73
Florida	195.00	180.31	177.99	83.25	78.13	74.14
Georgia	213.97	198.44	193.64	68.09	62.69	59.73
Hawaii	200.38	186.15	182.57	69.14	64.37	62.78
Idaho	144.27	126.04	124.06	70.91	62.19	59.69
Illinois	202.91	192.17	193.00	73.44	70.64	70.47
Indiana	176.79	169.37	165.22	75.94	72.33	70.66
Iowa	150.05	135.43	134.10	73.59	67.58	67.82
Kansas	180.58	168.53	173.86	73.41	69.37	71.01
Kentucky	182.00	178.73	184.56	71.97	72.54	74.75
Louisiana	300.63	278.41	267.28	79.57	74.00	68.70
Maine	172.20	160.58	158.45	67.83	64.32	61.82
Maryland	240.19	224.10	228.13	74.25	70.74	72.00
Massachusetts	207.76	197.13	201.42	59.53	59.81	65.18
Michigan	296.42	280.01	288.08	78.53	75.52	76.60
Minnesota	164.69	140.32	146.85	78.50	69.10	73.64
Mississippi	217.90	203.77	205.99	73.54	69.77	69.95
Missouri	190.77	160.56	186.04	74.38	63.69	74.19
Montana	164.06	153.60	162.04	65.99	63.64	67.14
Nebraska	162.72	147.44	155.17	73.73	68.48	74.03
Nevada	204.91	191.29	179.76	71.15	65.44	59.49
New Hampshire	191.35	180.39	180.62	69.40	66.92	66.47
New Jersey	248.84	224.47	228.27	68.53	63.16	65.20
New Mexico	187.28	168.84	165.94	71.75	64.32	61.13
New York	256.27	251.11	253.28	79.53	72.96	74.36
North Carolina	164.69	158.87	157.84	65.55	65.82	67.95
North Dakota	179.26	154.30	172.58	76.85	70.66	82.21
Ohio	176.21	165.50	168.17	70.68	68.41	70.70
Oklahoma	216.04	200.17	193.92	74.32	69.45	68.00
Oregon	154.44	148.17	142.45	75.21	73.48	68.43
Pennsylvania	229.67	209.29	213.26	76.40	70.44	71.40
Rhode Island	275.12	256.14	257.70	74.52	71.72	72.42
South Carolina	178.24	164.23	163.16	73.78	68.77	67.69
South Dakota	141.95	123.93	136.44	71.84	64.70	73.70
Tennessee	204.07	197.44	200.20	70.42	71.09	74.54
Texas	n/a	n/a	n/a	67.11	66.23	64.04
Utah	187.80	164.62	161.20	75.02	66.00	62.58
Vermont	198.47	176.16	179.41	70.00	62.87	63.88
Virginia	187.64	181.69	178.88	72.00	71.68	70.69
Washington	171.77	167.32	157.18	71.45	70.46	65.14
West Virginia	212.31	200.96	208.74	66.70	64.11	68.13
Wisconsin	157.97	137.67	144.39	76.62	69.00	71.82
Wyoming	190.14	174.93	177.47	72.85	65.81	66.83
Countrywide	n/a	n/a	n/a	71.89	68.54	68.19
CW w/o Texas	208.77	195.17	194.43	72.36	68.76	68.57

Table 27D

Collision 2011-2013

Voluntary Business

STATE	Frequency			Severity		
	2013	2012	2011	2013	2012	2011
Alabama	5.63	5.71	5.83	3,883.31	3,599.82	3,515.56
Alaska	5.67	5.84	5.56	4,178.45	4,043.18	3,928.74
Arizona	5.12	5.19	5.16	3,817.49	3,533.89	3,432.89
Arkansas	5.48	5.37	5.72	4,042.44	3,729.23	3,641.27
California	6.56	6.50	6.40	3,515.57	3,402.89	3,258.49
Colorado	5.48	5.20	5.31	3,776.20	3,463.18	3,421.75
Connecticut	5.91	5.67	6.27	4,203.52	4,038.79	3,647.71
Delaware	6.17	5.90	6.35	3,551.40	3,405.96	3,240.69
District of Columbia	9.11	9.02	9.54	3,076.43	2,831.56	2,720.42
Florida	5.15	5.13	5.33	3,787.66	3,516.13	3,340.05
Georgia	5.53	5.34	5.44	3,872.26	3,714.75	3,558.88
Hawaii	5.45	5.38	5.71	3,675.67	3,460.08	3,195.07
Idaho	4.14	3.84	3.90	3,481.18	3,283.85	3,179.10
Illinois	5.82	5.82	6.06	3,485.00	3,302.20	3,183.25
Indiana	4.79	4.91	5.03	3,688.77	3,451.66	3,287.13
Iowa	4.42	4.26	4.48	3,395.20	3,177.44	2,992.39
Kansas	4.83	4.91	5.17	3,741.83	3,429.12	3,362.04
Kentucky	4.89	4.87	5.25	3,722.90	3,672.53	3,512.90
Louisiana	7.19	7.11	7.19	4,183.04	3,918.08	3,716.16
Maine	5.11	4.83	5.25	3,372.17	3,321.72	3,017.75
Maryland	6.81	6.65	6.92	3,528.76	3,369.66	3,295.66
Massachusetts	6.88	6.61	7.30	3,021.77	2,981.71	2,759.35
Michigan	8.07	8.00	8.75	3,673.63	3,500.31	3,291.59
Minnesota	5.02	4.63	5.19	3,282.75	3,027.45	2,829.61
Mississippi	5.67	5.52	5.76	3,844.53	3,693.60	3,575.20
Missouri	5.15	5.08	5.33	3,701.14	3,158.53	3,493.69
Montana	4.24	4.16	4.56	3,868.91	3,690.05	3,553.17
Nebraska	4.58	4.57	4.90	3,555.15	3,227.71	3,168.13
Nevada	5.24	5.15	5.12	3,909.18	3,714.47	3,513.00
New Hampshire	5.87	5.67	6.17	3,260.59	3,179.42	2,926.89
New Jersey	6.17	5.87	6.35	4,033.37	3,825.38	3,596.76
New Mexico	5.03	4.87	4.86	3,725.44	3,466.65	3,413.66
New York	5.73	5.90	6.50	4,470.83	4,253.52	3,893.99
North Carolina	4.84	4.79	4.89	3,404.11	3,313.76	3,228.30
North Dakota	5.33	4.75	5.78	3,362.95	3,249.70	2,986.77
Ohio	5.26	5.24	5.47	3,350.46	3,159.16	3,076.36
Oklahoma	5.18	5.06	5.12	4,171.95	3,957.91	3,788.81
Oregon	4.62	4.67	4.59	3,342.22	3,173.63	3,103.95
Pennsylvania	6.40	6.14	6.43	3,586.44	3,406.13	3,315.51
Rhode Island	6.45	6.27	6.98	4,266.62	4,085.26	3,693.48
South Carolina	5.08	4.94	5.06	3,510.60	3,322.49	3,226.97
South Dakota	4.10	3.89	4.48	3,465.81	3,187.42	3,047.76
Tennessee	4.75	4.85	5.09	4,298.93	4,072.41	3,931.78
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	5.03	4.74	4.86	3,733.41	3,474.09	3,318.38
Vermont	5.23	4.93	5.44	3,795.07	3,574.41	3,296.42
Virginia	5.81	5.86	5.99	3,227.72	3,101.11	2,987.78
Washington	4.82	4.87	4.76	3,563.29	3,436.39	3,299.36
West Virginia	4.82	4.79	5.00	4,403.13	4,199.35	4,178.36
Wisconsin	4.75	4.38	4.65	3,323.50	3,142.96	3,102.51
Wyoming	4.81	4.61	4.92	3,951.83	3,797.25	3,609.58
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	5.68	5.60	5.82	3,674.44	3,484.45	3,340.38

Table 28A

Collision 2011-2013

STATE	Earned Premiums			Earned Exposures		
	2013	2012	2011	2013	2012	2011
Alabama	0	0	0	0	0	0
Alaska	334	1,389	3,152	1	1	4
Arizona	0	0	0	0	0	0
Arkansas	0	412	5,858	0	1	2
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	20,984	21,259	19,504	16	18	18
Delaware	0	267	1,000	0	1	1
District of Columbia	50,844	64,409	65,035	29	42	47
Florida	270,782	174,930	55,571	254	219	63
Georgia	0	0	0	0	0	0
Hawaii	34,486	84,606	128,537	49	129	204
Idaho	-97	233	688	0	0	1
Illinois	95,473	131,541	157,568	103	143	181
Indiana	1,001	322	0	1	0	0
Iowa	541	1,265	1,808	2	4	6
Kansas	205,894	165,788	182,884	253	229	263
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	2,360	3,776	3,953	3	6	4
Maryland	9,896,515	10,496,848	13,505,310	10,281	11,274	15,977
Massachusetts	31,122,477	31,870,368	29,479,660	42,681	47,693	44,910
Michigan	1,071,007	183,471	126,375	1,079	149	88
Minnesota	1,984	2,627	191	3	3	0
Mississippi	-54	370	941	0	1	1
Missouri	2,560	1,974	2,371	2	4	3
Montana	720	1,812	4,192	1	4	8
Nebraska	0	0	0	0	0	0
Nevada	0	0	410	0	0	1
New Hampshire	65,849	78,518	158,698	70	86	177
New Jersey	5,006,611	6,566,697	7,842,151	4,960	6,666	9,159
New Mexico	1,102	690	-316	1	1	0
New York	4,229,758	5,527,981	6,716,993	2,938	4,090	5,405
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	-143	660	1,297	1	1	1
Oregon	0	0	0	0	0	0
Pennsylvania	59,786	90,680	85,291	59	77	78
Rhode Island	41,498	22,048	15,218	24	13	10
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	994	0	0	0	0	0
Vermont	9,286	7,320	10,681	11	10	16
Virginia	228,462	253,575	234,639	119	144	161
Washington	0	0	0	0	0	0
West Virginia	2,300	5,548	3,900	1	1	2
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	52,423,314	55,761,384	58,813,560	n/a	n/a	n/a
CW w/o Texas	52,423,314	55,761,384	58,813,560	62,942	71,010	76,791

Table 28B

Collision 2011-2013

STATE	Incurred Losses			Incurred Claims		
	2013	2012	2011	2013	2012	2011
Alabama	0	0	0	0	0	0
Alaska	5,703	-2,983	-50	1	-1	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	49,360	0	0	4	0	0
Delaware	1,994	0	-462	1	0	0
District of Columbia	16,100	20,341	25,817	7	9	9
Florida	395,844	115,185	34,381	50	29	10
Georgia	0	0	0	0	0	0
Hawaii	51,642	71,023	148,504	5	13	16
Idaho	0	0	-3,496	0	0	-1
Illinois	52,165	82,692	204,792	11	17	26
Indiana	0	0	0	0	0	0
Iowa	0	0	0	0	0	0
Kansas	117,707	96,894	52,254	19	19	18
Kentucky	0	0	0	0	0	0
Louisiana	0	0	0	0	0	0
Maine	0	5,851	138	0	1	1
Maryland	8,200,159	8,852,225	12,553,514	1,852	2,021	2,801
Massachusetts	24,545,005	26,049,211	24,546,866	7,338	8,105	8,437
Michigan	880,726	74,930	63,718	143	12	8
Minnesota	1,127	0	0	1	0	0
Mississippi	0	0	0	0	0	0
Missouri	661	4,166	0	0	1	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	17,021	77,151	147,443	5	10	25
New Jersey	3,757,973	5,039,229	6,880,594	701	914	1,298
New Mexico	0	0	0	0	0	0
New York	2,391,010	2,831,653	4,213,618	426	559	836
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	1,082	0	1,077	1	0	1
Oregon	0	0	0	0	0	0
Pennsylvania	27,635	5,313	50,530	8	8	12
Rhode Island	19,089	20,890	23,318	9	-1	4
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	0	6,048	7,236	0	1	2
Virginia	115,651	123,435	247,949	16	21	32
Washington	0	0	0	0	0	0
West Virginia	1,980	0	5,718	1	0	1
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	40,649,634	43,473,254	49,203,459	n/a	n/a	n/a
CW w/o Texas	40,649,634	43,473,254	49,203,459	10,599	11,738	13,536

Table 28C

Collision 2011-2013

STATE	Pure Premium			Loss Ratio		
	2013	2012	2011	2013	2012	2011
Alabama	-	-	-	-	-	-
Alaska	5,703.00	-2,983.00	-12.50	1,707.49	-214.76	-1.59
Arizona	-	-	-	-	-	-
Arkansas	-	0.00	0.00	-	0.00	0.00
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	3,085.00	0.00	0.00	235.23	0.00	0.00
Delaware	-	0.00	-462.00	-	0.00	-46.20
District of Columbia	555.17	484.31	549.30	31.67	31.58	39.70
Florida	1,558.44	525.96	545.73	146.19	65.85	61.87
Georgia	-	-	-	-	-	-
Hawaii	1,053.92	550.57	727.96	149.75	83.95	115.53
Idaho	-	-	-3,496.00	0.00	0.00	-508.14
Illinois	506.46	578.27	1,131.45	54.64	62.86	129.97
Indiana	0.00	-	-	0.00	0.00	-
Iowa	0.00	0.00	0.00	0.00	0.00	0.00
Kansas	465.25	423.12	198.68	57.17	58.44	28.57
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	0.00	975.17	34.50	0.00	154.95	3.49
Maryland	797.60	785.19	785.72	82.86	84.33	92.95
Massachusetts	575.08	546.19	546.58	78.87	81.73	83.27
Michigan	816.24	502.89	724.07	82.23	40.84	50.42
Minnesota	375.67	0.00	-	56.80	0.00	0.00
Mississippi	-	0.00	0.00	0.00	0.00	0.00
Missouri	330.50	1,041.50	0.00	25.82	211.04	0.00
Montana	0.00	0.00	0.00	0.00	0.00	0.00
Nebraska	-	-	-	-	-	-
Nevada	-	-	0.00	-	-	0.00
New Hampshire	243.16	897.10	833.01	25.85	98.26	92.91
New Jersey	757.66	755.96	751.24	75.06	76.74	87.74
New Mexico	0.00	0.00	-	0.00	0.00	0.00
New York	813.82	692.34	779.58	56.53	51.22	62.73
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	1,082.00	0.00	1,077.00	-756.64	0.00	83.04
Oregon	-	-	-	-	-	-
Pennsylvania	468.39	69.00	647.82	46.22	5.86	59.24
Rhode Island	795.38	1,606.92	2,331.80	46.00	94.75	153.23
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	-	0.00	-	-
Vermont	0.00	604.80	452.25	0.00	82.62	67.75
Virginia	971.86	857.19	1,540.06	50.62	48.68	105.67
Washington	-	-	-	-	-	-
West Virginia	1,980.00	0.00	2,859.00	86.09	0.00	146.62
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	n/a	n/a	n/a	77.54	77.96	83.66
CW w/o Texas	645.83	612.21	640.75	77.54	77.96	83.66

Table 28D

Collision 2011-2013

STATE	Residual Business					
	Frequency			Severity		
	2013	2012	2011	2013	2012	2011
Alabama	-	-	-	-	-	-
Alaska	100.00	-100.00	0.00	5,703.00	2,983.00	-
Arizona	-	-	-	-	-	-
Arkansas	-	0.00	0.00	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	25.00	0.00	0.00	12,340.00	-	-
Delaware	-	0.00	0.00	1,994.00	-	-
District of Columbia	24.14	21.43	19.15	2,300.00	2,260.11	2,868.56
Florida	19.69	13.24	15.87	7,916.88	3,971.90	3,438.10
Georgia	-	-	-	-	-	-
Hawaii	10.20	10.08	7.84	10,328.40	5,463.31	9,281.50
Idaho	-	-	-100.00	-	-	3,496.00
Illinois	10.68	11.89	14.36	4,742.27	4,864.24	7,876.62
Indiana	0.00	-	-	-	-	-
Iowa	0.00	0.00	0.00	-	-	-
Kansas	7.51	8.30	6.84	6,195.11	5,099.68	2,903.00
Kentucky	-	-	-	-	-	-
Louisiana	-	-	-	-	-	-
Maine	0.00	16.67	25.00	-	5,851.00	138.00
Maryland	18.01	17.93	17.53	4,427.73	4,380.12	4,481.80
Massachusetts	17.19	16.99	18.79	3,344.92	3,213.97	2,909.43
Michigan	13.25	8.05	9.09	6,158.92	6,244.17	7,964.75
Minnesota	33.33	0.00	-	1,127.00	-	-
Mississippi	-	0.00	0.00	-	-	-
Missouri	0.00	25.00	0.00	-	4,166.00	-
Montana	0.00	0.00	0.00	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	0.00	-	-	-
New Hampshire	7.14	11.63	14.12	3,404.20	7,715.10	5,897.72
New Jersey	14.13	13.71	14.17	5,360.87	5,513.38	5,300.92
New Mexico	0.00	0.00	-	-	-	-
New York	14.50	13.67	15.47	5,612.70	5,065.57	5,040.21
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	100.00	0.00	100.00	1,082.00	-	1,077.00
Oregon	-	-	-	-	-	-
Pennsylvania	13.56	10.39	15.38	3,454.38	664.13	4,210.83
Rhode Island	37.50	-7.69	40.00	2,121.00	-20,890.00	5,829.50
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	-	-	-	-
Vermont	0.00	10.00	12.50	-	6,048.00	3,618.00
Virginia	13.45	14.58	19.88	7,228.19	5,877.86	7,748.41
Washington	-	-	-	-	-	-
West Virginia	100.00	0.00	50.00	1,980.00	-	5,718.00
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	16.84	16.53	17.63	3,835.23	3,703.63	3,635.01

Table 29A

Collision 2011-2013

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2013	2012	2011	2013	2012	2011
Alabama	685,891,353	666,306,048	668,344,504	2,366,886	2,308,275	2,265,755
Alaska	108,349,298	105,533,720	103,796,403	296,731	289,115	281,485
Arizona	740,867,409	685,634,392	708,395,111	2,941,573	2,811,619	2,781,781
Arkansas	396,250,266	381,616,278	370,811,232	1,317,910	1,296,480	1,274,461
California	6,078,809,354	5,743,923,489	5,557,095,480	16,985,166	16,559,505	16,272,625
Colorado	685,054,780	651,476,505	645,255,697	2,684,541	2,597,746	2,543,474
Connecticut	604,512,108	581,721,517	578,429,420	1,751,302	1,732,505	1,712,319
Delaware	138,776,047	133,434,832	131,189,859	475,399	465,646	459,930
District of Columbia	83,624,411	79,655,815	76,757,703	187,163	183,040	179,606
Florida	2,073,129,190	1,989,506,855	2,042,671,341	8,849,866	8,619,786	8,508,550
Georgia	1,434,377,416	1,408,336,840	1,415,626,080	4,564,391	4,449,255	4,366,181
Hawaii	167,943,461	163,999,001	161,745,386	579,416	566,902	555,988
Idaho	142,261,798	138,372,883	139,084,097	699,275	682,720	669,107
Illinois	1,517,391,237	1,469,040,269	1,460,963,945	5,491,668	5,399,820	5,334,337
Indiana	754,755,546	726,578,156	722,287,177	3,242,218	3,103,099	3,088,987
Iowa	349,293,991	335,757,345	325,617,129	1,713,101	1,675,538	1,646,642
Kansas	355,587,005	345,302,811	343,755,941	1,444,948	1,420,917	1,403,460
Kentucky	491,921,897	471,457,924	462,658,239	1,945,248	1,913,625	1,873,851
Louisiana	739,739,061	720,289,259	730,609,193	1,957,967	1,914,546	1,877,952
Maine	149,144,170	144,051,909	147,119,883	587,485	576,953	573,951
Maryland	1,021,743,435	984,849,473	971,992,123	3,138,132	3,086,754	3,041,209
Massachusetts	1,224,847,903	1,139,188,946	1,054,197,265	3,463,110	3,407,128	3,360,793
Michigan	1,542,109,050	1,484,034,199	1,448,049,532	4,083,862	4,002,385	3,850,235
Minnesota	595,985,552	562,526,009	543,647,779	2,840,725	2,770,321	2,726,339
Mississippi	368,203,173	354,002,252	347,215,189	1,242,666	1,212,171	1,179,041
Missouri	736,490,659	713,291,347	701,541,567	2,871,571	2,829,272	2,797,569
Montana	114,681,459	107,445,709	104,372,886	461,258	445,162	432,462
Nebraska	216,415,437	206,323,155	196,338,411	980,583	958,290	936,666
Nevada	349,256,355	343,909,379	347,366,047	1,212,692	1,176,446	1,149,522
New Hampshire	197,156,203	187,053,036	184,950,918	714,915	693,759	680,273
New Jersey	1,442,047,183	1,386,746,919	1,350,001,651	3,962,509	3,890,022	3,842,508
New Mexico	223,004,871	220,451,877	224,172,149	854,371	839,803	825,833
New York	2,385,676,325	2,301,261,458	2,253,329,331	7,394,035	6,674,594	6,601,321
North Carolina	1,122,568,158	1,080,900,351	1,021,944,651	4,468,324	4,478,179	4,399,417
North Dakota	83,635,922	74,199,473	67,174,854	358,539	339,802	319,973
Ohio	1,486,423,669	1,420,447,784	1,381,958,082	5,961,789	5,870,982	5,809,952
Oklahoma	493,615,480	478,276,518	465,192,747	1,698,047	1,659,276	1,631,263
Oregon	391,752,115	378,866,538	389,393,677	1,907,653	1,878,789	1,870,523
Pennsylvania	1,937,230,020	1,891,162,282	1,880,772,159	6,444,191	6,364,868	6,297,071
Rhode Island	164,544,847	156,520,175	153,111,729	445,578	438,211	430,260
South Carolina	582,211,856	560,777,174	552,122,380	2,410,077	2,348,071	2,290,450
South Dakota	82,591,479	77,187,751	72,684,733	417,973	402,945	392,623
Tennessee	871,695,812	819,304,893	776,493,834	3,008,001	2,949,988	2,891,200
Texas	3,809,164,419	3,513,325,862	3,390,716,334	n/a	n/a	n/a
Utah	313,003,165	301,278,932	302,908,741	1,250,343	1,208,009	1,175,871
Vermont	87,059,202	83,656,661	82,202,372	307,041	298,541	292,655
Virginia	1,180,006,255	1,132,145,077	1,114,254,604	4,527,414	4,465,725	4,402,564
Washington	764,381,800	743,553,644	745,639,047	3,179,413	3,131,241	3,090,301
West Virginia	268,265,206	260,942,964	251,225,301	842,780	832,490	819,925
Wisconsin	609,421,740	574,969,601	567,677,765	2,955,709	2,881,760	2,823,429
Wyoming	71,825,787	71,716,557	70,160,444	275,205	269,801	264,198
Countrywide	42,434,694,335	40,552,311,844	39,805,022,122	n/a	n/a	n/a
CW w/o Texas	38,625,529,916	37,038,985,982	36,414,305,788	133,760,760	130,371,877	128,295,888

Table 29B

Collision 2011-2013

Total Business

STATE	Incurred Losses			Incurred Claims		
	2013	2012	2011	2013	2012	2011
Alabama	517,214,634	474,820,081	464,215,318	133,189	131,901	132,046
Alaska	70,358,318	68,318,662	61,445,502	16,838	16,897	15,640
Arizona	575,478,625	515,648,202	492,733,718	150,748	145,915	143,533
Arkansas	292,199,379	259,796,912	265,215,809	72,283	69,665	72,836
California	3,915,313,661	3,664,257,162	3,394,621,730	1,113,706	1,076,807	1,041,776
Colorado	555,693,852	467,907,175	462,161,647	147,157	135,109	135,066
Connecticut	435,176,234	396,693,921	391,497,647	103,519	98,221	107,327
Delaware	104,242,673	93,554,865	94,582,253	29,353	27,468	29,186
District of Columbia	52,466,168	46,772,275	46,602,065	17,056	16,520	17,130
Florida	1,726,045,075	1,554,282,473	1,514,472,334	455,648	442,040	453,428
Georgia	976,661,812	882,891,549	845,482,722	252,220	237,672	237,570
Hawaii	116,147,721	105,575,813	101,617,391	31,590	30,505	31,774
Idaho	100,881,188	86,050,118	83,009,085	28,979	26,204	26,111
Illinois	1,114,369,628	1,037,765,086	1,029,686,077	319,758	314,257	323,432
Indiana	573,186,274	525,567,079	510,366,786	155,387	152,265	155,262
Iowa	257,057,272	226,913,632	220,817,197	75,712	71,414	73,793
Kansas	260,998,386	239,525,024	244,008,934	69,739	69,841	72,580
Kentucky	354,040,320	342,018,652	345,834,109	95,098	93,129	98,447
Louisiana	588,628,842	533,031,404	501,933,917	140,718	136,044	135,068
Maine	101,165,182	92,651,961	90,943,122	30,000	27,892	30,137
Maryland	759,479,678	698,065,604	702,684,929	214,754	206,556	212,207
Massachusetts	735,177,469	688,286,108	692,425,248	242,509	230,205	250,479
Michigan	1,211,110,729	1,120,741,045	1,109,233,252	329,580	320,174	336,979
Minnesota	467,832,009	388,718,878	400,367,272	142,513	128,398	141,492
Mississippi	270,777,891	246,998,147	242,866,875	70,432	66,872	67,931
Missouri	547,806,014	454,279,802	520,465,799	148,010	143,826	148,973
Montana	75,675,801	68,376,551	70,075,603	19,560	18,530	19,722
Nebraska	159,562,039	141,293,146	145,344,200	44,882	43,775	45,877
Nevada	248,490,897	225,044,959	206,641,724	63,566	60,586	58,822
New Hampshire	136,801,968	125,206,230	122,983,084	41,956	39,366	41,993
New Jersey	988,538,709	876,732,977	881,937,123	244,859	228,785	244,588
New Mexico	160,003,919	141,793,038	137,041,398	42,949	40,902	40,145
New York	1,896,472,366	1,677,860,697	1,674,820,586	424,079	394,357	429,858
North Carolina	735,879,729	711,464,433	694,388,902	216,174	214,700	215,094
North Dakota	64,272,740	52,430,691	55,222,439	19,112	16,134	18,489
Ohio	1,050,549,974	971,663,742	977,042,382	313,554	307,570	317,597
Oklahoma	366,848,696	332,143,600	316,332,229	87,933	83,919	83,492
Oregon	294,626,729	278,384,426	266,461,579	88,153	87,718	85,846
Pennsylvania	1,480,019,932	1,332,089,421	1,342,916,546	412,671	391,092	405,038
Rhode Island	122,599,165	112,259,322	110,897,820	28,739	27,473	30,023
South Carolina	429,570,683	385,624,691	373,709,070	122,364	116,065	115,808
South Dakota	59,331,148	49,937,330	53,570,554	17,119	15,667	17,577
Tennessee	613,853,471	582,460,090	578,804,733	142,792	143,026	147,212
Texas	2,556,167,153	2,326,827,681	2,171,483,889	n/a	n/a	n/a
Utah	234,808,904	198,856,701	189,545,618	62,894	57,240	57,120
Vermont	60,937,515	52,596,370	52,509,358	16,057	14,714	15,929
Virginia	849,613,817	811,467,714	787,731,309	263,204	261,651	263,600
Washington	546,142,173	523,914,941	485,728,219	153,269	152,461	147,219
West Virginia	178,931,905	167,297,856	171,155,421	40,638	39,839	40,962
Wisconsin	466,915,480	396,742,275	407,682,356	140,489	126,232	131,404
Wyoming	52,326,230	47,196,065	46,888,412	13,241	12,429	12,990
Countrywide	30,508,450,177	27,800,796,577	27,150,205,292	n/a	n/a	n/a
CW w/o Texas	27,952,283,024	25,473,968,896	24,978,721,403	7,606,750	7,310,028	7,476,608

Table 29C

Collision 2011-2013

STATE	Total Business					
	Pure Premium			Loss Ratio		
	2013	2012	2011	2013	2012	2011
Alabama	218.52	205.70	204.88	75.41	71.26	69.46
Alaska	237.11	236.30	218.29	64.94	64.74	59.20
Arizona	195.64	183.40	177.13	77.68	75.21	69.56
Arkansas	221.71	200.39	208.10	73.74	68.08	71.52
California	230.51	221.28	208.61	64.41	63.79	61.09
Colorado	207.00	180.12	181.70	81.12	71.82	71.62
Connecticut	248.49	228.97	228.64	71.99	68.19	67.68
Delaware	219.27	200.91	205.64	75.12	70.11	72.10
District of Columbia	280.32	255.53	259.47	62.74	58.72	60.71
Florida	195.04	180.32	177.99	83.26	78.12	74.14
Georgia	213.97	198.44	193.64	68.09	62.69	59.73
Hawaii	200.46	186.23	182.77	69.16	64.38	62.83
Idaho	144.27	126.04	124.06	70.91	62.19	59.68
Illinois	202.92	192.19	193.03	73.44	70.64	70.48
Indiana	176.79	169.37	165.22	75.94	72.33	70.66
Iowa	150.05	135.43	134.10	73.59	67.58	67.81
Kansas	180.63	168.57	173.86	73.40	69.37	70.98
Kentucky	182.00	178.73	184.56	71.97	72.54	74.75
Louisiana	300.63	278.41	267.28	79.57	74.00	68.70
Maine	172.20	160.59	158.45	67.83	64.32	61.82
Maryland	242.02	226.15	231.05	74.33	70.88	72.29
Massachusetts	212.29	202.01	206.03	60.02	60.42	65.68
Michigan	296.56	280.02	288.09	78.54	75.52	76.60
Minnesota	164.69	140.32	146.85	78.50	69.10	73.64
Mississippi	217.90	203.77	205.99	73.54	69.77	69.95
Missouri	190.77	160.56	186.04	74.38	63.69	74.19
Montana	164.06	153.60	162.04	65.99	63.64	67.14
Nebraska	162.72	147.44	155.17	73.73	68.48	74.03
Nevada	204.91	191.29	179.76	71.15	65.44	59.49
New Hampshire	191.35	180.48	180.78	69.39	66.94	66.49
New Jersey	249.47	225.38	229.52	68.55	63.22	65.33
New Mexico	187.28	168.84	165.94	71.75	64.32	61.13
New York	256.49	251.38	253.71	79.49	72.91	74.33
North Carolina	164.69	158.87	157.84	65.55	65.82	67.95
North Dakota	179.26	154.30	172.58	76.85	70.66	82.21
Ohio	176.21	165.50	168.17	70.68	68.41	70.70
Oklahoma	216.04	200.17	193.92	74.32	69.45	68.00
Oregon	154.44	148.17	142.45	75.21	73.48	68.43
Pennsylvania	229.67	209.29	213.26	76.40	70.44	71.40
Rhode Island	275.15	256.18	257.75	74.51	71.72	72.43
South Carolina	178.24	164.23	163.16	73.78	68.77	67.69
South Dakota	141.95	123.93	136.44	71.84	64.70	73.70
Tennessee	204.07	197.44	200.20	70.42	71.09	74.54
Texas	n/a	n/a	n/a	67.11	66.23	64.04
Utah	187.80	164.62	161.20	75.02	66.00	62.58
Vermont	198.47	176.18	179.42	70.00	62.87	63.88
Virginia	187.66	181.71	178.93	72.00	71.68	70.70
Washington	171.77	167.32	157.18	71.45	70.46	65.14
West Virginia	212.31	200.96	208.75	66.70	64.11	68.13
Wisconsin	157.97	137.67	144.39	76.62	69.00	71.82
Wyoming	190.14	174.93	177.47	72.85	65.81	66.83
Countrywide	n/a	n/a	n/a	71.90	68.56	68.21
CW w/o Texas	208.97	195.39	194.70	72.37	68.78	68.60

Table 29D

Collision 2011-2013

STATE	Total Business					
	Frequency			Severity		
	2013	2012	2011	2013	2012	2011
Alabama	5.63	5.71	5.83	3,883.31	3,599.82	3,515.56
Alaska	5.67	5.84	5.56	4,178.54	4,043.24	3,928.74
Arizona	5.12	5.19	5.16	3,817.49	3,533.89	3,432.89
Arkansas	5.48	5.37	5.72	4,042.44	3,729.23	3,641.27
California	6.56	6.50	6.40	3,515.57	3,402.89	3,258.49
Colorado	5.48	5.20	5.31	3,776.20	3,463.18	3,421.75
Connecticut	5.91	5.67	6.27	4,203.83	4,038.79	3,647.71
Delaware	6.17	5.90	6.35	3,551.35	3,405.96	3,240.67
District of Columbia	9.11	9.03	9.54	3,076.11	2,831.25	2,720.49
Florida	5.15	5.13	5.33	3,788.11	3,516.16	3,340.05
Georgia	5.53	5.34	5.44	3,872.26	3,714.75	3,558.88
Hawaii	5.45	5.38	5.71	3,676.72	3,460.93	3,198.13
Idaho	4.14	3.84	3.90	3,481.18	3,283.85	3,179.08
Illinois	5.82	5.82	6.06	3,485.04	3,302.28	3,183.62
Indiana	4.79	4.91	5.03	3,688.77	3,451.66	3,287.13
Iowa	4.42	4.26	4.48	3,395.20	3,177.44	2,992.39
Kansas	4.83	4.92	5.17	3,742.50	3,429.58	3,361.93
Kentucky	4.89	4.87	5.25	3,722.90	3,672.53	3,512.90
Louisiana	7.19	7.11	7.19	4,183.04	3,918.08	3,716.16
Maine	5.11	4.83	5.25	3,372.17	3,321.81	3,017.66
Maryland	6.84	6.69	6.98	3,536.51	3,379.55	3,311.32
Massachusetts	7.00	6.76	7.45	3,031.55	2,989.88	2,764.40
Michigan	8.07	8.00	8.75	3,674.71	3,500.41	3,291.70
Minnesota	5.02	4.63	5.19	3,282.73	3,027.45	2,829.61
Mississippi	5.67	5.52	5.76	3,844.53	3,693.60	3,575.20
Missouri	5.15	5.08	5.33	3,701.14	3,158.54	3,493.69
Montana	4.24	4.16	4.56	3,868.91	3,690.05	3,553.17
Nebraska	4.58	4.57	4.90	3,555.15	3,227.71	3,168.13
Nevada	5.24	5.15	5.12	3,909.18	3,714.47	3,513.00
New Hampshire	5.87	5.67	6.17	3,260.61	3,180.57	2,928.66
New Jersey	6.18	5.88	6.37	4,037.18	3,832.13	3,605.81
New Mexico	5.03	4.87	4.86	3,725.44	3,466.65	3,413.66
New York	5.74	5.91	6.51	4,471.98	4,254.67	3,896.22
North Carolina	4.84	4.79	4.89	3,404.11	3,313.76	3,228.30
North Dakota	5.33	4.75	5.78	3,362.95	3,249.70	2,986.77
Ohio	5.26	5.24	5.47	3,350.46	3,159.16	3,076.36
Oklahoma	5.18	5.06	5.12	4,171.91	3,957.91	3,788.77
Oregon	4.62	4.67	4.59	3,342.22	3,173.63	3,103.95
Pennsylvania	6.40	6.14	6.43	3,586.44	3,406.08	3,315.53
Rhode Island	6.45	6.27	6.98	4,265.95	4,086.17	3,693.76
South Carolina	5.08	4.94	5.06	3,510.60	3,322.49	3,226.97
South Dakota	4.10	3.89	4.48	3,465.81	3,187.42	3,047.76
Tennessee	4.75	4.85	5.09	4,298.93	4,072.41	3,931.78
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	5.03	4.74	4.86	3,733.41	3,474.09	3,318.38
Vermont	5.23	4.93	5.44	3,795.07	3,574.58	3,296.46
Virginia	5.81	5.86	5.99	3,227.97	3,101.34	2,988.36
Washington	4.82	4.87	4.76	3,563.29	3,436.39	3,299.36
West Virginia	4.82	4.79	5.00	4,403.07	4,199.35	4,178.40
Wisconsin	4.75	4.38	4.65	3,323.50	3,142.96	3,102.51
Wyoming	4.81	4.61	4.92	3,951.83	3,797.25	3,609.58
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	5.69	5.61	5.83	3,674.67	3,484.80	3,340.92

Comprehensive

Comprehensive

Comprehensive coverage, also known as “other than collision” or OTC, insures against damages to a vehicle caused by non-collision events such as:

- Contact with a bird or animal
- Theft, larceny, vandalism, malicious mischief, riot, or civil commotion
- Windstorm, hail, water, or flood
- Breakage of glass (unless it occurs in a collision)
- Fire, explosion, or earthquake
- Missiles or falling objects

Comprehensive insurance provides broad coverage that even pays a reasonable amount for substitute transportation, such as a rental car. Coverage may also be extended to damage or theft of rented cars. Some policies provide limited coverage for personal effects in the car when the loss is caused by fire or lightning. Comprehensive coverage is usually sold with a deductible of \$50 to \$1,000.

Physical damage coverages are not required by law; however, when a car is purchased with a loan, the lender will usually require that the borrower purchase collision and comprehensive coverages until the loan is repaid.

Comprehensive State-Specific Information and Technical Notes

Voluntary Market Business and Residual Market Business

Comprehensive Data

Indivisible physical damage coverage (single premium and deductible for both collision and comprehensive coverages) data are included with *collision*¹ data in the case that the data is reported to the statistical agent in this manner.

Comprehensive—Calculations Loss Experience Results

Texas—Earned exposure and incurred claims data are not available, as indicated by “n/a.”

Because the results for pure premium, frequency and severity are calculated using earned exposures and

incurred claims, there are no data in these columns for Texas.

Loss Development

Comprehensive incurred losses are not developed.

Except:

California—Incurred losses are developed to **27 months**.¹

Texas—Incurred losses are developed to **27 months**.

¹ See Collision, Page 172.

Table 30A

Comprehensive 2011-2013

STATE	Earned Premiums			Earned Exposures		
	2013	2012	2011	2013	2012	2011
Alabama	323,198,295	301,609,860	286,668,127	2,457,125	2,388,450	2,341,792
Alaska	45,731,904	44,506,680	43,671,068	342,235	331,839	321,381
Arizona	512,358,538	491,458,755	511,226,679	3,085,104	2,923,708	2,889,222
Arkansas	234,904,627	220,144,309	208,438,729	1,353,117	1,326,299	1,301,972
California	1,738,566,989	1,717,545,146	1,689,988,445	17,607,843	17,165,042	16,859,164
Colorado	407,206,453	365,955,047	346,655,011	2,816,466	2,703,378	2,644,676
Connecticut	234,880,118	224,750,261	221,693,809	1,956,470	1,934,659	1,912,422
Delaware	51,152,324	48,655,426	47,053,817	502,107	492,452	485,340
District of Columbia	41,869,685	40,197,854	39,168,034	193,534	188,487	184,440
Florida	865,392,906	837,541,651	875,032,724	9,184,672	8,916,261	8,796,644
Georgia	650,220,352	639,452,940	635,695,379	4,783,602	4,660,678	4,568,748
Hawaii	56,656,776	58,316,267	58,073,824	606,309	588,437	574,669
Idaho	72,676,323	70,009,879	69,313,933	750,951	721,526	705,965
Illinois	564,157,921	534,531,763	526,851,787	5,788,517	5,669,558	5,594,411
Indiana	352,611,388	331,095,322	328,307,422	3,439,982	3,291,284	3,286,931
Iowa	292,283,076	273,984,276	263,824,112	1,799,694	1,760,133	1,729,925
Kansas	310,286,966	291,218,727	281,272,690	1,475,322	1,452,135	1,433,912
Kentucky	252,888,381	241,894,696	239,186,945	2,116,218	2,082,954	2,051,925
Louisiana	375,306,974	370,354,723	367,955,131	2,007,813	1,964,259	1,928,023
Maine	56,326,018	55,308,153	56,524,792	637,456	636,025	640,620
Maryland	439,273,290	419,395,206	408,196,650	3,286,417	3,234,572	3,179,756
Massachusetts	466,034,615	439,740,715	416,735,745	3,666,096	3,594,681	3,552,204
Michigan	607,227,317	588,714,962	581,411,233	4,551,608	4,450,438	4,290,020
Minnesota	509,140,645	479,041,121	461,804,093	3,129,467	3,036,618	2,995,214
Mississippi	224,680,479	214,765,054	205,874,191	1,276,275	1,244,658	1,211,031
Missouri	447,249,652	421,544,754	422,110,646	2,959,007	2,902,684	2,870,282
Montana	94,103,155	86,511,447	82,301,473	494,270	472,911	459,425
Nebraska	196,438,917	178,996,414	165,665,946	1,017,559	992,851	970,629
Nevada	121,247,698	121,483,669	124,917,390	1,246,327	1,204,320	1,175,654
New Hampshire	69,960,409	67,872,454	67,020,598	750,335	734,917	723,187
New Jersey	451,381,615	429,222,790	430,392,199	4,153,533	4,069,381	4,021,766
New Mexico	134,491,800	135,911,235	138,295,364	885,521	865,857	850,615
New York	1,055,478,330	987,343,122	956,348,373	7,349,738	7,251,085	7,148,739
North Carolina	500,518,924	488,412,738	467,772,171	4,849,451	4,859,973	4,776,506
North Dakota	84,928,140	80,017,899	75,762,035	375,809	355,719	336,139
Ohio	643,876,217	605,313,064	589,154,987	6,459,887	6,363,683	6,308,050
Oklahoma	318,476,035	297,329,967	280,365,964	1,731,567	1,680,814	1,652,669
Oregon	157,170,364	157,623,527	162,322,817	2,117,763	2,069,963	2,058,497
Pennsylvania	808,599,089	769,213,990	749,990,767	6,949,736	6,902,676	6,841,595
Rhode Island	51,702,784	50,678,219	50,601,762	470,965	463,635	456,650
South Carolina	393,542,810	364,210,175	342,691,707	2,559,306	2,506,261	2,449,487
South Dakota	95,932,976	86,689,645	80,877,075	436,751	419,806	409,226
Tennessee	381,968,601	346,494,212	331,780,059	3,205,455	3,137,785	3,074,991
Texas	2,270,622,173	2,071,075,533	1,993,694,110	n/a	n/a	n/a
Utah	123,440,308	117,188,666	115,223,439	1,319,431	1,267,672	1,232,169
Vermont	37,348,931	36,075,257	35,392,194	333,853	327,507	323,835
Virginia	573,799,455	548,528,593	524,253,605	4,784,819	4,715,035	4,641,053
Washington	313,431,968	315,414,240	320,627,267	3,471,394	3,379,544	3,330,968
West Virginia	169,651,401	164,554,312	160,362,083	931,403	923,143	910,593
Wisconsin	375,767,331	341,683,021	329,219,691	3,186,546	3,107,910	3,040,694
Wyoming	60,037,237	55,540,737	52,835,890	288,213	279,050	272,940
Countrywide	19,616,198,680	18,625,118,473	18,220,603,982	n/a	n/a	n/a
CW w/o Texas	17,345,576,507	16,554,042,940	16,226,909,872	141,143,039	138,012,713	135,816,766

Table 30B

Comprehensive 2011-2013

Voluntary Business

STATE	Incurred Losses			Incurred Claims		
	2013	2012	2011	2013	2012	2011
Alabama	233,213,412	219,759,529	309,129,588	227,489	215,643	237,836
Alaska	23,214,956	25,495,972	21,969,601	43,148	45,262	38,512
Arizona	318,412,996	296,329,660	352,751,326	603,582	566,272	583,829
Arkansas	128,289,738	133,224,021	213,359,237	113,064	117,699	142,702
California	921,400,094	926,371,994	916,198,288	655,716	685,103	746,058
Colorado	292,260,160	328,463,959	290,315,527	401,367	406,318	367,755
Connecticut	136,825,515	158,837,582	172,271,812	196,049	187,288	213,605
Delaware	37,367,305	37,051,480	35,164,856	50,842	47,228	47,181
District of Columbia	20,559,288	23,296,427	22,917,885	38,361	37,581	36,822
Florida	541,220,594	548,175,770	520,074,554	923,389	876,578	860,760
Georgia	555,014,967	362,207,111	401,308,574	516,628	444,410	452,873
Hawaii	24,816,566	23,504,522	23,155,064	52,090	46,874	43,554
Idaho	49,704,502	48,147,069	42,495,374	91,570	87,089	90,412
Illinois	413,719,000	496,389,950	538,764,785	315,235	334,947	351,832
Indiana	288,837,315	320,392,098	258,031,870	189,572	200,108	188,936
Iowa	212,311,195	172,698,135	273,641,788	127,862	116,557	152,091
Kansas	258,786,537	227,764,853	315,403,505	140,454	135,585	164,927
Kentucky	166,666,110	354,584,346	177,558,848	160,300	219,959	169,908
Louisiana	372,561,381	282,555,819	240,234,407	252,137	225,629	226,766
Maine	34,496,713	30,548,010	34,814,267	44,405	40,452	44,469
Maryland	283,865,106	309,360,092	310,694,812	465,013	449,340	457,863
Massachusetts	255,890,399	237,349,212	315,407,925	495,350	436,277	531,171
Michigan	448,551,361	433,093,750	429,014,809	490,633	466,663	485,066
Minnesota	407,314,225	332,994,987	343,950,454	357,281	321,217	359,747
Mississippi	397,524,229	139,856,251	143,338,640	179,089	121,602	127,230
Missouri	252,994,128	497,410,510	421,223,310	215,402	285,218	277,679
Montana	67,457,098	53,333,519	60,974,984	49,104	45,105	48,964
Nebraska	201,808,304	142,723,569	203,206,260	106,485	98,185	118,004
Nevada	67,551,971	74,143,744	60,948,979	102,714	102,378	90,756
New Hampshire	39,009,991	38,513,961	43,564,215	60,608	55,415	61,774
New Jersey	209,775,277	758,179,547	350,686,656	243,458	269,514	241,480
New Mexico	83,131,397	88,362,228	56,449,021	90,309	88,197	73,952
New York	616,809,287	2,073,728,673	964,401,492	874,723	879,659	911,331
North Carolina	313,736,078	364,384,032	555,540,061	258,088	281,890	375,970
North Dakota	44,774,746	32,928,715	38,627,112	32,011	28,592	31,476
Ohio	430,802,945	467,368,682	558,832,694	446,184	446,484	485,827
Oklahoma	463,324,839	305,513,605	256,038,917	167,377	131,612	126,922
Oregon	101,213,809	100,709,552	94,866,546	150,856	151,477	149,462
Pennsylvania	588,175,026	632,960,315	708,070,581	550,030	544,714	604,717
Rhode Island	36,581,320	34,378,816	36,445,803	37,922	33,414	35,007
South Carolina	257,249,108	283,146,846	376,838,207	370,608	382,945	431,535
South Dakota	144,094,405	74,213,694	98,099,659	64,130	45,504	54,707
Tennessee	223,441,869	401,919,751	728,078,472	196,349	234,612	304,202
Texas	1,290,489,057	1,501,757,916	1,226,863,576	n/a	n/a	n/a
Utah	82,850,939	78,242,549	80,631,428	150,682	155,062	171,433
Vermont	23,861,692	24,365,137	27,792,609	31,389	29,623	30,887
Virginia	360,050,251	416,925,940	407,869,791	614,658	609,610	624,788
Washington	183,626,668	183,131,095	171,872,193	320,364	323,258	329,727
West Virginia	111,248,643	116,444,285	110,408,180	80,713	83,577	86,866
Wisconsin	270,500,137	245,138,445	275,922,283	188,925	174,942	197,461
Wyoming	56,138,152	34,049,069	96,460,083	32,711	28,036	41,771
Countrywide	13,343,520,801	15,492,426,794	14,712,680,908	n/a	n/a	n/a
CW w/o Texas	12,053,031,744	13,990,668,878	13,485,817,332	12,566,426	12,340,704	13,028,603

Table 30C

Comprehensive 2011-2013

STATE	Pure Premium			Loss Ratio		
	2013	2012	2011	2013	2012	2011
Alabama	94.91	92.01	132.01	72.16	72.86	107.84
Alaska	67.83	76.83	68.36	50.76	57.29	50.31
Arizona	103.21	101.35	122.09	62.15	60.30	69.00
Arkansas	94.81	100.45	163.87	54.61	60.52	102.36
California	52.33	53.97	54.34	53.00	53.94	54.21
Colorado	103.77	121.50	109.77	71.77	89.76	83.75
Connecticut	69.93	82.10	90.08	58.25	70.67	77.71
Delaware	74.42	75.24	72.45	73.05	76.15	74.73
District of Columbia	106.23	123.60	124.26	49.10	57.95	58.51
Florida	58.93	61.48	59.12	62.54	65.45	59.43
Georgia	116.02	77.72	87.84	85.36	56.64	63.13
Hawaii	40.93	39.94	40.29	43.80	40.31	39.87
Idaho	66.19	66.73	60.19	68.39	68.77	61.31
Illinois	71.47	87.55	96.30	73.33	92.86	102.26
Indiana	83.96	97.35	78.50	81.91	96.77	78.59
Iowa	117.97	98.12	158.18	72.64	63.03	103.72
Kansas	175.41	156.85	219.96	83.40	78.21	112.13
Kentucky	78.76	170.23	86.53	65.91	146.59	74.23
Louisiana	185.56	143.85	124.60	99.27	76.29	65.29
Maine	54.12	48.03	54.34	61.24	55.23	61.59
Maryland	86.38	95.64	97.71	64.62	73.76	76.11
Massachusetts	69.80	66.03	88.79	54.91	53.97	75.69
Michigan	98.55	97.31	100.00	73.87	73.57	73.79
Minnesota	130.15	109.66	114.83	80.00	69.51	74.48
Mississippi	311.47	112.37	118.36	176.93	65.12	69.62
Missouri	85.50	171.36	146.75	56.57	118.00	99.79
Montana	136.48	112.78	132.72	71.68	61.65	74.09
Nebraska	198.33	143.75	209.36	102.73	79.74	122.66
Nevada	54.20	61.56	51.84	55.71	61.03	48.79
New Hampshire	51.99	52.41	60.24	55.76	56.74	65.00
New Jersey	50.51	186.31	87.20	46.47	176.64	81.48
New Mexico	93.88	102.05	66.36	61.81	65.01	40.82
New York	83.92	285.99	134.91	58.44	210.03	100.84
North Carolina	64.70	74.98	116.31	62.68	74.61	118.76
North Dakota	119.14	92.57	114.91	52.72	41.15	50.98
Ohio	66.69	73.44	88.59	66.91	77.21	94.85
Oklahoma	267.58	181.77	154.92	145.48	102.75	91.32
Oregon	47.79	48.65	46.09	64.40	63.89	58.44
Pennsylvania	84.63	91.70	103.49	72.74	82.29	94.41
Rhode Island	77.67	74.15	79.81	70.75	67.84	72.02
South Carolina	100.52	112.98	153.84	65.37	77.74	109.96
South Dakota	329.92	176.78	239.72	150.20	85.61	121.29
Tennessee	69.71	128.09	236.77	58.50	116.00	219.45
Texas	n/a	n/a	n/a	56.83	72.51	61.54
Utah	62.79	61.72	65.44	67.12	66.77	69.98
Vermont	71.47	74.40	85.82	63.89	67.54	78.53
Virginia	75.25	88.42	87.88	62.75	76.01	77.80
Washington	52.90	54.19	51.60	58.59	58.06	53.60
West Virginia	119.44	126.14	121.25	65.57	70.76	68.85
Wisconsin	84.89	78.88	90.74	71.99	71.74	83.81
Wyoming	194.78	122.02	353.41	93.51	61.30	182.57
Countrywide	n/a	n/a	n/a	68.02	83.18	80.75
CW w/o Texas	85.40	101.37	99.29	69.49	84.52	83.11

Table 30D

Comprehensive 2011-2013

Voluntary Business

STATE	Frequency			Severity		
	2013	2012	2011	2013	2012	2011
Alabama	9.26	9.03	10.16	1,025.16	1,019.09	1,299.76
Alaska	12.61	13.64	11.98	538.03	563.30	570.46
Arizona	19.56	19.37	20.21	527.54	523.30	604.20
Arkansas	8.36	8.87	10.96	1,134.66	1,131.90	1,495.14
California	3.72	3.99	4.43	1,405.18	1,352.16	1,228.05
Colorado	14.25	15.03	13.91	728.16	808.39	789.43
Connecticut	10.02	9.68	11.17	697.91	848.09	806.50
Delaware	10.13	9.59	9.72	734.97	784.52	745.32
District of Columbia	19.82	19.94	19.96	535.94	619.90	622.40
Florida	10.05	9.83	9.79	586.12	625.36	604.20
Georgia	10.80	9.54	9.91	1,074.30	815.03	886.14
Hawaii	8.59	7.97	7.58	476.42	501.44	531.64
Idaho	12.19	12.07	12.81	542.80	552.85	470.02
Illinois	5.45	5.91	6.29	1,312.41	1,482.00	1,531.31
Indiana	5.51	6.08	5.75	1,523.63	1,601.10	1,365.71
Iowa	7.10	6.62	8.79	1,660.47	1,481.66	1,799.20
Kansas	9.52	9.34	11.50	1,842.50	1,679.87	1,912.38
Kentucky	7.57	10.56	8.28	1,039.71	1,612.05	1,045.03
Louisiana	12.56	11.49	11.76	1,477.61	1,252.30	1,059.39
Maine	6.97	6.36	6.94	776.87	755.17	782.89
Maryland	14.15	13.89	14.40	610.45	688.48	678.58
Massachusetts	13.51	12.14	14.95	516.59	544.03	593.80
Michigan	10.78	10.49	11.31	914.23	928.07	884.45
Minnesota	11.42	10.58	12.01	1,140.04	1,036.67	956.09
Mississippi	14.03	9.77	10.51	2,219.70	1,150.11	1,126.61
Missouri	7.28	9.83	9.67	1,174.52	1,743.97	1,516.94
Montana	9.93	9.54	10.66	1,373.76	1,182.43	1,245.30
Nebraska	10.46	9.89	12.16	1,895.18	1,453.62	1,722.03
Nevada	8.24	8.50	7.72	657.67	724.22	671.57
New Hampshire	8.08	7.54	8.54	643.64	695.01	705.22
New Jersey	5.86	6.62	6.00	861.65	2,813.14	1,452.24
New Mexico	10.20	10.19	8.69	920.52	1,001.87	763.32
New York	11.90	12.13	12.75	705.15	2,357.42	1,058.23
North Carolina	5.32	5.80	7.87	1,215.62	1,292.65	1,477.62
North Dakota	8.52	8.04	9.36	1,398.73	1,151.68	1,227.19
Ohio	6.91	7.02	7.70	965.53	1,046.78	1,150.27
Oklahoma	9.67	7.83	7.68	2,768.15	2,321.32	2,017.29
Oregon	7.12	7.32	7.26	670.93	664.85	634.72
Pennsylvania	7.91	7.89	8.84	1,069.35	1,162.00	1,170.91
Rhode Island	8.05	7.21	7.67	964.65	1,028.87	1,041.10
South Carolina	14.48	15.28	17.62	694.13	739.39	873.25
South Dakota	14.68	10.84	13.37	2,246.91	1,630.93	1,793.18
Tennessee	6.13	7.48	9.89	1,137.98	1,713.13	2,393.40
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	11.42	12.23	13.91	549.84	504.59	470.34
Vermont	9.40	9.04	9.54	760.19	822.51	899.82
Virginia	12.85	12.93	13.46	585.77	683.92	652.81
Washington	9.23	9.57	9.90	573.18	566.52	521.26
West Virginia	8.67	9.05	9.54	1,378.32	1,393.26	1,271.02
Wisconsin	5.93	5.63	6.49	1,431.79	1,401.26	1,397.35
Wyoming	11.35	10.05	15.30	1,716.19	1,214.48	2,309.26
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	8.90	8.94	9.59	959.15	1,133.70	1,035.09

Table 31A

Comprehensive 2011-2013

STATE	Earned Premiums			Earned Exposures		
	2013	2012	2011	2013	2012	2011
Alabama	0	0	0	0	0	0
Alaska	109	422	791	1	2	4
Arizona	0	0	0	0	0	0
Arkansas	0	0	1,376	0	0	2
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	5,477	9,309	8,408	18	19	18
Delaware	0	82	283	0	1	1
District of Columbia	21,280	27,147	28,256	30	43	49
Florida	81,241	50,441	15,161	256	229	65
Georgia	0	0	0	0	0	0
Hawaii	14,118	34,846	56,658	53	141	258
Idaho	-41	97	146	0	0	1
Illinois	29,974	41,299	49,657	104	143	179
Indiana	640	99	0	2	0	0
Iowa	553	1,490	2,242	2	4	6
Kansas	120,712	101,854	99,681	263	251	277
Kentucky	0	0	0	0	0	0
Louisiana	0	221	1,544	0	0	1
Maine	524	723	1,162	3	6	4
Maryland	3,188,337	3,410,333	4,572,421	12,189	13,405	18,720
Massachusetts	11,225,992	12,112,750	11,114,124	52,644	58,378	54,362
Michigan	352,467	58,552	37,896	1,113	154	90
Minnesota	1,483	2,520	272	3	3	0
Mississippi	-34	221	524	0	1	1
Missouri	1,423	1,221	999	2	4	3
Montana	595	1,713	4,657	1	4	8
Nebraska	0	0	0	0	0	0
Nevada	0	0	885	0	0	1
New Hampshire	16,392	19,480	43,029	78	95	207
New Jersey	1,269,378	1,856,493	2,835,531	5,298	7,109	9,663
New Mexico	566	345	-197	1	1	0
New York	1,330,788	1,957,703	2,485,666	3,295	4,669	6,065
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	-63	341	788	1	1	1
Oregon	0	0	0	0	0	0
Pennsylvania	32,471	47,823	44,457	64	82	84
Rhode Island	27,374	24,374	10,033	39	29	26
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	489	0	0	0	0	0
Vermont	3,604	4,216	6,308	10	17	25
Virginia	48,541	55,269	56,775	145	180	206
Washington	0	0	0	0	0	0
West Virginia	224	1,388	1,508	1	2	3
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	17,774,614	19,822,772	21,481,041	n/a	n/a	n/a
CW w/o Texas	17,774,614	19,822,772	21,481,041	75,616	84,973	90,330

Table 31B

Comprehensive 2011-2013

STATE	Residual Business					
	Incurred Losses			Incurred Claims		
	2013	2012	2011	2013	2012	2011
Alabama	0	0	0	0	0	0
Alaska	51	0	-709	0	0	0
Arizona	0	0	0	0	0	0
Arkansas	0	0	0	0	0	0
California	0	0	0	0	0	0
Colorado	0	0	0	0	0	0
Connecticut	16,319	7,361	388	5	1	1
Delaware	0	0	0	0	0	0
District of Columbia	0	1,319	903	0	2	1
Florida	4,642	2,408	1,824	4	4	3
Georgia	0	0	0	0	0	0
Hawaii	427	2,050	17,690	1	2	6
Idaho	0	0	0	0	0	0
Illinois	16,907	18,868	58,894	5	8	11
Indiana	0	0	0	0	0	0
Iowa	377	0	1,427	1	0	1
Kansas	103,975	45,154	94,616	32	15	23
Kentucky	0	0	0	0	0	0
Louisiana	-659	-231	0	0	0	0
Maine	9,164	0	0	1	0	0
Maryland	2,232,764	2,859,424	4,235,518	700	905	1,335
Massachusetts	8,566,790	9,779,840	10,762,095	11,446	12,612	14,335
Michigan	475,695	8,453	71,452	75	4	10
Minnesota	0	0	0	0	0	0
Mississippi	0	0	0	0	0	0
Missouri	0	0	-6,069	0	0	0
Montana	0	0	0	0	0	0
Nebraska	0	0	0	0	0	0
Nevada	0	0	0	0	0	0
New Hampshire	0	31,036	1,246	0	4	8
New Jersey	970,834	1,404,474	1,977,458	189	275	391
New Mexico	0	0	0	0	0	0
New York	733,820	1,438,913	1,517,874	219	342	509
North Carolina	0	0	0	0	0	0
North Dakota	0	0	0	0	0	0
Ohio	0	0	0	0	0	0
Oklahoma	0	0	0	0	0	0
Oregon	0	0	0	0	0	0
Pennsylvania	6,076	12,541	7,282	4	3	6
Rhode Island	27,278	14,997	0	8	3	0
South Carolina	0	0	0	0	0	0
South Dakota	0	0	0	0	0	0
Tennessee	0	0	0	0	0	0
Texas	0	0	0	n/a	n/a	n/a
Utah	0	0	0	0	0	0
Vermont	6,217	0	275	0	0	1
Virginia	12,258	59,281	34,862	7	11	21
Washington	0	0	0	0	0	0
West Virginia	0	0	0	0	0	0
Wisconsin	0	0	0	0	0	0
Wyoming	0	0	0	0	0	0
Countrywide	13,182,935	15,685,888	18,777,026	n/a	n/a	n/a
CW w/o Texas	13,182,935	15,685,888	18,777,026	12,697	14,191	16,662

Table 31C

Comprehensive 2011-2013

STATE	Pure Premium			Loss Ratio		
	2013	2012	2011	2013	2012	2011
Alabama	-	-	-	-	-	-
Alaska	51.00	0.00	-177.25	46.79	0.00	-89.63
Arizona	-	-	-	-	-	-
Arkansas	-	-	0.00	-	-	0.00
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	906.61	387.42	21.56	297.96	79.07	4.61
Delaware	-	0.00	0.00	-	0.00	0.00
District of Columbia	0.00	30.67	18.43	0.00	4.86	3.20
Florida	18.13	10.52	28.06	5.71	4.77	12.03
Georgia	-	-	-	-	-	-
Hawaii	8.06	14.54	68.57	3.02	5.88	31.22
Idaho	-	-	0.00	0.00	0.00	0.00
Illinois	162.57	131.94	329.02	56.41	45.69	118.60
Indiana	0.00	-	-	0.00	0.00	-
Iowa	188.50	0.00	237.83	68.17	0.00	63.65
Kansas	395.34	179.90	341.57	86.13	44.33	94.92
Kentucky	-	-	-	-	-	-
Louisiana	-	-	0.00	-	-104.52	0.00
Maine	3,054.67	0.00	0.00	1,748.85	0.00	0.00
Maryland	183.18	213.31	226.26	70.03	83.85	92.63
Massachusetts	162.73	167.53	197.97	76.31	80.74	96.83
Michigan	427.40	54.89	793.91	134.96	14.44	188.55
Minnesota	0.00	0.00	-	0.00	0.00	0.00
Mississippi	-	0.00	0.00	0.00	0.00	0.00
Missouri	0.00	0.00	-2,023.00	0.00	0.00	-607.51
Montana	0.00	0.00	0.00	0.00	0.00	0.00
Nebraska	-	-	-	-	-	-
Nevada	-	-	0.00	-	-	0.00
New Hampshire	0.00	326.69	6.02	0.00	159.32	2.90
New Jersey	183.25	197.56	204.64	76.48	75.65	69.74
New Mexico	0.00	0.00	-	0.00	0.00	0.00
New York	222.71	308.18	250.27	55.14	73.50	61.07
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	0.00	0.00	0.00	0.00	0.00	0.00
Oregon	-	-	-	-	-	-
Pennsylvania	94.94	152.94	86.69	18.71	26.22	16.38
Rhode Island	699.44	517.14	0.00	99.65	61.53	0.00
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	-	-	-
Utah	-	-	-	0.00	-	-
Vermont	621.70	0.00	11.00	172.50	0.00	4.36
Virginia	84.54	329.34	169.23	25.25	107.26	61.40
Washington	-	-	-	-	-	-
West Virginia	0.00	0.00	0.00	0.00	0.00	0.00
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	n/a	n/a	n/a	74.17	79.13	87.41
CW w/o Texas	174.34	184.60	207.87	74.17	79.13	87.41

Table 31D

Comprehensive 2011-2013

STATE	Residual Business					
	Frequency			Severity		
	2013	2012	2011	2013	2012	2011
Alabama	-	-	-	-	-	-
Alaska	0.00	0.00	0.00	-	-	-
Arizona	-	-	-	-	-	-
Arkansas	-	-	0.00	-	-	-
California	-	-	-	-	-	-
Colorado	-	-	-	-	-	-
Connecticut	27.78	5.26	5.56	3,263.80	7,361.00	388.00
Delaware	-	0.00	0.00	-	-	-
District of Columbia	0.00	4.65	2.04	-	659.50	903.00
Florida	1.56	1.75	4.62	1,160.50	602.00	608.00
Georgia	-	-	-	-	-	-
Hawaii	1.89	1.42	2.33	427.00	1,025.00	2,948.33
Idaho	-	-	0.00	-	-	-
Illinois	4.81	5.59	6.15	3,381.40	2,358.50	5,354.00
Indiana	0.00	-	-	-	-	-
Iowa	50.00	0.00	16.67	377.00	-	1,427.00
Kansas	12.17	5.98	8.30	3,249.22	3,010.27	4,113.74
Kentucky	-	-	-	-	-	-
Louisiana	-	-	0.00	-	-	-
Maine	33.33	0.00	0.00	9,164.00	-	-
Maryland	5.74	6.75	7.13	3,189.66	3,159.58	3,172.67
Massachusetts	21.74	21.60	26.37	748.45	775.44	750.76
Michigan	6.74	2.60	11.11	6,342.60	2,113.25	7,145.20
Minnesota	0.00	0.00	-	-	-	-
Mississippi	-	0.00	0.00	-	-	-
Missouri	0.00	0.00	0.00	-	-	-
Montana	0.00	0.00	0.00	-	-	-
Nebraska	-	-	-	-	-	-
Nevada	-	-	0.00	-	-	-
New Hampshire	0.00	4.21	3.86	-	7,759.00	155.75
New Jersey	3.57	3.87	4.05	5,136.69	5,107.18	5,057.44
New Mexico	0.00	0.00	-	-	-	-
New York	6.65	7.32	8.39	3,350.78	4,207.35	2,982.07
North Carolina	-	-	-	-	-	-
North Dakota	-	-	-	-	-	-
Ohio	-	-	-	-	-	-
Oklahoma	0.00	0.00	0.00	-	-	-
Oregon	-	-	-	-	-	-
Pennsylvania	6.25	3.66	7.14	1,519.00	4,180.33	1,213.67
Rhode Island	20.51	10.34	0.00	3,409.75	4,999.00	-
South Carolina	-	-	-	-	-	-
South Dakota	-	-	-	-	-	-
Tennessee	-	-	-	-	-	-
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	-	-	-	-	-	-
Vermont	0.00	0.00	4.00	-	-	275.00
Virginia	4.83	6.11	10.19	1,751.14	5,389.18	1,660.10
Washington	-	-	-	-	-	-
West Virginia	0.00	0.00	0.00	-	-	-
Wisconsin	-	-	-	-	-	-
Wyoming	-	-	-	-	-	-
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	16.79	16.70	18.45	1,038.27	1,105.34	1,126.94

Table 32A

Comprehensive 2011-2013

STATE	Total Business					
	Earned Premiums			Earned Exposures		
	2013	2012	2011	2013	2012	2011
Alabama	323,198,295	301,609,860	286,668,127	2,457,125	2,388,450	2,341,792
Alaska	45,732,013	44,507,102	43,671,859	342,236	331,841	321,385
Arizona	512,358,538	491,458,755	511,226,679	3,085,104	2,923,708	2,889,222
Arkansas	234,904,627	220,144,309	208,440,105	1,353,117	1,326,299	1,301,974
California	1,738,566,989	1,717,545,146	1,689,988,445	17,607,843	17,165,042	16,859,164
Colorado	407,206,453	365,955,047	346,655,011	2,816,466	2,703,378	2,644,676
Connecticut	234,885,595	224,759,570	221,702,217	1,956,488	1,934,678	1,912,440
Delaware	51,152,324	48,655,508	47,054,100	502,107	492,453	485,341
District of Columbia	41,890,965	40,225,001	39,196,290	193,564	188,530	184,489
Florida	865,474,147	837,592,092	875,047,885	9,184,928	8,916,490	8,796,709
Georgia	650,220,352	639,452,940	635,695,379	4,783,602	4,660,678	4,568,748
Hawaii	56,670,894	58,351,113	58,130,482	606,362	588,578	574,927
Idaho	72,676,282	70,009,976	69,314,079	750,951	721,526	705,966
Illinois	564,187,895	534,573,062	526,901,444	5,788,621	5,669,701	5,594,590
Indiana	352,612,028	331,095,421	328,307,422	3,439,984	3,291,284	3,286,931
Iowa	292,283,629	273,985,766	263,826,354	1,799,696	1,760,137	1,729,931
Kansas	310,407,678	291,320,581	281,372,371	1,475,585	1,452,386	1,434,189
Kentucky	252,888,381	241,894,696	239,186,945	2,116,218	2,082,954	2,051,925
Louisiana	375,306,974	370,354,944	367,956,675	2,007,813	1,964,259	1,928,024
Maine	56,326,542	55,308,876	56,525,954	637,459	636,031	640,624
Maryland	442,461,627	422,805,539	412,769,071	3,298,606	3,247,977	3,198,476
Massachusetts	477,260,607	451,853,465	427,849,869	3,718,740	3,653,059	3,606,566
Michigan	607,579,784	588,773,514	581,449,129	4,552,721	4,450,592	4,290,110
Minnesota	509,142,128	479,043,641	461,804,365	3,129,470	3,036,621	2,995,214
Mississippi	224,680,445	214,765,275	205,874,715	1,276,275	1,244,659	1,211,032
Missouri	447,251,075	421,545,975	422,111,645	2,959,009	2,902,688	2,870,285
Montana	94,103,750	86,513,160	82,306,130	494,271	472,915	459,433
Nebraska	196,438,917	178,996,414	165,665,946	1,017,559	992,851	970,629
Nevada	121,247,698	121,483,669	124,918,275	1,246,327	1,204,320	1,175,655
New Hampshire	69,976,801	67,891,934	67,063,627	750,413	735,012	723,394
New Jersey	452,650,993	431,079,283	433,227,730	4,158,831	4,076,490	4,031,429
New Mexico	134,492,366	135,911,580	138,295,167	885,522	865,858	850,615
New York	1,056,809,118	989,300,825	958,834,039	7,353,033	7,255,754	7,154,804
North Carolina	500,518,924	488,412,738	467,772,171	4,849,451	4,859,973	4,776,506
North Dakota	84,928,140	80,017,899	75,762,035	375,809	355,719	336,139
Ohio	643,876,217	605,313,064	589,154,987	6,459,887	6,363,683	6,308,050
Oklahoma	318,475,972	297,330,308	280,366,752	1,731,568	1,680,815	1,652,670
Oregon	157,170,364	157,623,527	162,322,817	2,117,763	2,069,963	2,058,497
Pennsylvania	808,631,560	769,261,813	750,035,224	6,949,800	6,902,758	6,841,679
Rhode Island	51,730,158	50,702,593	50,611,795	471,004	463,664	456,676
South Carolina	393,542,810	364,210,175	342,691,707	2,559,306	2,506,261	2,449,487
South Dakota	95,932,976	86,689,645	80,877,075	436,751	419,806	409,226
Tennessee	381,968,601	346,494,212	331,780,059	3,205,455	3,137,785	3,074,991
Texas	2,270,622,173	2,071,075,533	1,993,694,110	n/a	n/a	n/a
Utah	123,440,797	117,188,666	115,223,439	1,319,431	1,267,672	1,232,169
Vermont	37,352,535	36,079,473	35,398,502	333,863	327,524	323,860
Virginia	573,847,996	548,583,862	524,310,380	4,784,964	4,715,215	4,641,259
Washington	313,431,968	315,414,240	320,627,267	3,471,394	3,379,544	3,330,968
West Virginia	169,651,625	164,555,700	160,363,591	931,404	923,145	910,596
Wisconsin	375,767,331	341,683,021	329,219,691	3,186,546	3,107,910	3,040,694
Wyoming	60,037,237	55,540,737	52,835,890	288,213	279,050	272,940
Countrywide	19,633,973,294	18,644,941,245	18,242,085,023	n/a	n/a	n/a
CW w/o Texas	17,363,351,121	16,573,865,712	16,248,390,913	141,218,655	138,097,686	135,907,096

Table 32B

Comprehensive 2011-2013

Total Business

STATE	Incurred Losses			Incurred Claims		
	2013	2012	2011	2013	2012	2011
Alabama	233,213,412	219,759,529	309,129,588	227,489	215,643	237,836
Alaska	23,215,007	25,495,972	21,968,892	43,148	45,262	38,512
Arizona	318,412,996	296,329,660	352,751,326	603,582	566,272	583,829
Arkansas	128,289,738	133,224,021	213,359,237	113,064	117,699	142,702
California	921,400,094	926,371,994	916,198,288	655,716	685,103	746,058
Colorado	292,260,160	328,463,959	290,315,527	401,367	406,318	367,755
Connecticut	136,841,834	158,844,943	172,272,200	196,054	187,289	213,606
Delaware	37,367,305	37,051,480	35,164,856	50,842	47,228	47,181
District of Columbia	20,559,288	23,297,746	22,918,788	38,361	37,583	36,823
Florida	541,225,236	548,178,178	520,076,378	923,393	876,582	860,763
Georgia	555,014,967	362,207,111	401,308,574	516,628	444,410	452,873
Hawaii	24,816,993	23,506,572	23,172,754	52,091	46,876	43,560
Idaho	49,704,502	48,147,069	42,495,374	91,570	87,089	90,412
Illinois	413,735,907	496,408,818	538,823,679	315,240	334,955	351,843
Indiana	288,837,315	320,392,098	258,031,870	189,572	200,108	188,936
Iowa	212,311,572	172,698,135	273,643,215	127,863	116,557	152,092
Kansas	258,890,512	227,810,007	315,498,121	140,486	135,600	164,950
Kentucky	166,666,110	354,584,346	177,558,848	160,300	219,959	169,908
Louisiana	372,560,722	282,555,588	240,234,407	252,137	225,629	226,766
Maine	34,505,877	30,548,010	34,814,267	44,406	40,452	44,469
Maryland	286,097,870	312,219,516	314,930,330	465,713	450,245	459,198
Massachusetts	264,457,189	247,129,052	326,170,020	506,796	448,889	545,506
Michigan	449,027,056	433,102,203	429,086,261	490,708	466,667	485,076
Minnesota	407,314,225	332,994,987	343,950,454	357,281	321,217	359,747
Mississippi	397,524,229	139,856,251	143,338,640	179,089	121,602	127,230
Missouri	252,994,128	497,410,510	421,217,241	215,402	285,218	277,679
Montana	67,457,098	53,333,519	60,974,984	49,104	45,105	48,964
Nebraska	201,808,304	142,723,569	203,206,260	106,485	98,185	118,004
Nevada	67,551,971	74,143,744	60,948,979	102,714	102,378	90,756
New Hampshire	39,009,991	38,544,997	43,565,461	60,608	55,419	61,782
New Jersey	210,746,111	759,584,021	352,664,114	243,647	269,789	241,871
New Mexico	83,131,397	88,362,228	56,449,021	90,309	88,197	73,952
New York	617,543,107	2,075,167,586	965,919,366	874,942	880,001	911,840
North Carolina	313,736,078	364,384,032	555,540,061	258,088	281,890	375,970
North Dakota	44,774,746	32,928,715	38,627,112	32,011	28,592	31,476
Ohio	430,802,945	467,368,682	558,832,694	446,184	446,484	485,827
Oklahoma	463,324,839	305,513,605	256,038,917	167,377	131,612	126,922
Oregon	101,213,809	100,709,552	94,866,546	150,856	151,477	149,462
Pennsylvania	588,181,102	632,972,856	708,077,863	550,034	544,717	604,723
Rhode Island	36,608,598	34,393,813	36,445,803	37,930	33,417	35,007
South Carolina	257,249,108	283,146,846	376,838,207	370,608	382,945	431,535
South Dakota	144,094,405	74,213,694	98,099,659	64,130	45,504	54,707
Tennessee	223,441,869	401,919,751	728,078,472	196,349	234,612	304,202
Texas	1,290,489,057	1,501,757,916	1,226,863,576	n/a	n/a	n/a
Utah	82,850,939	78,242,549	80,631,428	150,682	155,062	171,433
Vermont	23,867,909	24,365,137	27,792,884	31,389	29,623	30,888
Virginia	360,062,509	416,985,221	407,904,653	614,665	609,621	624,809
Washington	183,626,668	183,131,095	171,872,193	320,364	323,258	329,727
West Virginia	111,248,643	116,444,285	110,408,180	80,713	83,577	86,866
Wisconsin	270,500,137	245,138,445	275,922,283	188,925	174,942	197,461
Wyoming	56,138,152	34,049,069	96,460,083	32,711	28,036	41,771
Countrywide	13,356,703,736	15,508,112,682	14,731,457,934	n/a	n/a	n/a
CW w/o Texas	12,066,214,679	14,006,354,766	13,504,594,358	12,579,123	12,354,895	13,045,265

Table 32C

Comprehensive 2011-2013

STATE	Total Business					
	Pure Premium			Loss Ratio		
	2013	2012	2011	2013	2012	2011
Alabama	94.91	92.01	132.01	72.16	72.86	107.84
Alaska	67.83	76.83	68.36	50.76	57.29	50.30
Arizona	103.21	101.35	122.09	62.15	60.30	69.00
Arkansas	94.81	100.45	163.87	54.61	60.52	102.36
California	52.33	53.97	54.34	53.00	53.94	54.21
Colorado	103.77	121.50	109.77	71.77	89.76	83.75
Connecticut	69.94	82.10	90.08	58.26	70.67	77.70
Delaware	74.42	75.24	72.45	73.05	76.15	74.73
District of Columbia	106.21	123.58	124.23	49.08	57.92	58.47
Florida	58.93	61.48	59.12	62.54	65.45	59.43
Georgia	116.02	77.72	87.84	85.36	56.64	63.13
Hawaii	40.93	39.94	40.31	43.79	40.28	39.86
Idaho	66.19	66.73	60.19	68.39	68.77	61.31
Illinois	71.47	87.55	96.31	73.33	92.86	102.26
Indiana	83.96	97.35	78.50	81.91	96.77	78.59
Iowa	117.97	98.12	158.18	72.64	63.03	103.72
Kansas	175.45	156.85	219.98	83.40	78.20	112.13
Kentucky	78.76	170.23	86.53	65.91	146.59	74.23
Louisiana	185.56	143.85	124.60	99.27	76.29	65.29
Maine	54.13	48.03	54.34	61.26	55.23	61.59
Maryland	86.73	96.13	98.46	64.66	73.84	76.30
Massachusetts	71.11	67.65	90.44	55.41	54.69	76.23
Michigan	98.63	97.31	100.02	73.90	73.56	73.80
Minnesota	130.15	109.66	114.83	80.00	69.51	74.48
Mississippi	311.47	112.37	118.36	176.93	65.12	69.62
Missouri	85.50	171.36	146.75	56.57	118.00	99.79
Montana	136.48	112.78	132.72	71.68	61.65	74.08
Nebraska	198.33	143.75	209.36	102.73	79.74	122.66
Nevada	54.20	61.56	51.84	55.71	61.03	48.79
New Hampshire	51.98	52.44	60.22	55.75	56.77	64.96
New Jersey	50.67	186.33	87.48	46.56	176.21	81.40
New Mexico	93.88	102.05	66.36	61.81	65.01	40.82
New York	83.98	286.00	135.00	58.43	209.76	100.74
North Carolina	64.70	74.98	116.31	62.68	74.61	118.76
North Dakota	119.14	92.57	114.91	52.72	41.15	50.98
Ohio	66.69	73.44	88.59	66.91	77.21	94.85
Oklahoma	267.58	181.77	154.92	145.48	102.75	91.32
Oregon	47.79	48.65	46.09	64.40	63.89	58.44
Pennsylvania	84.63	91.70	103.49	72.74	82.28	94.41
Rhode Island	77.72	74.18	79.81	70.77	67.83	72.01
South Carolina	100.52	112.98	153.84	65.37	77.74	109.96
South Dakota	329.92	176.78	239.72	150.20	85.61	121.29
Tennessee	69.71	128.09	236.77	58.50	116.00	219.45
Texas	n/a	n/a	n/a	56.83	72.51	61.54
Utah	62.79	61.72	65.44	67.12	66.77	69.98
Vermont	71.49	74.39	85.82	63.90	67.53	78.51
Virginia	75.25	88.43	87.89	62.75	76.01	77.80
Washington	52.90	54.19	51.60	58.59	58.06	53.60
West Virginia	119.44	126.14	121.25	65.57	70.76	68.85
Wisconsin	84.89	78.88	90.74	71.99	71.74	83.81
Wyoming	194.78	122.02	353.41	93.51	61.30	182.57
Countrywide	n/a	n/a	n/a	68.03	83.18	80.76
CW w/o Texas	85.44	101.42	99.37	69.49	84.51	83.11

Table 32D

Comprehensive 2011-2013

STATE	Total Business					
	Frequency			Severity		
	2013	2012	2011	2013	2012	2011
Alabama	9.26	9.03	10.16	1,025.16	1,019.09	1,299.76
Alaska	12.61	13.64	11.98	538.03	563.30	570.44
Arizona	19.56	19.37	20.21	527.54	523.30	604.20
Arkansas	8.36	8.87	10.96	1,134.66	1,131.90	1,495.14
California	3.72	3.99	4.43	1,405.18	1,352.16	1,228.05
Colorado	14.25	15.03	13.91	728.16	808.39	789.43
Connecticut	10.02	9.68	11.17	697.98	848.13	806.50
Delaware	10.13	9.59	9.72	734.97	784.52	745.32
District of Columbia	19.82	19.93	19.96	535.94	619.90	622.40
Florida	10.05	9.83	9.79	586.13	625.36	604.20
Georgia	10.80	9.54	9.91	1,074.30	815.03	886.14
Hawaii	8.59	7.96	7.58	476.42	501.46	531.97
Idaho	12.19	12.07	12.81	542.80	552.85	470.02
Illinois	5.45	5.91	6.29	1,312.45	1,482.02	1,531.43
Indiana	5.51	6.08	5.75	1,523.63	1,601.10	1,365.71
Iowa	7.10	6.62	8.79	1,660.46	1,481.66	1,799.20
Kansas	9.52	9.34	11.50	1,842.82	1,680.01	1,912.69
Kentucky	7.57	10.56	8.28	1,039.71	1,612.05	1,045.03
Louisiana	12.56	11.49	11.76	1,477.61	1,252.30	1,059.39
Maine	6.97	6.36	6.94	777.05	755.17	782.89
Maryland	14.12	13.86	14.36	614.32	693.44	685.83
Massachusetts	13.63	12.29	15.13	521.82	550.53	597.92
Michigan	10.78	10.49	11.31	915.06	928.08	884.58
Minnesota	11.42	10.58	12.01	1,140.04	1,036.67	956.09
Mississippi	14.03	9.77	10.51	2,219.70	1,150.11	1,126.61
Missouri	7.28	9.83	9.67	1,174.52	1,743.97	1,516.92
Montana	9.93	9.54	10.66	1,373.76	1,182.43	1,245.30
Nebraska	10.46	9.89	12.16	1,895.18	1,453.62	1,722.03
Nevada	8.24	8.50	7.72	657.67	724.22	671.57
New Hampshire	8.08	7.54	8.54	643.64	695.52	705.15
New Jersey	5.86	6.62	6.00	864.96	2,815.47	1,458.07
New Mexico	10.20	10.19	8.69	920.52	1,001.87	763.32
New York	11.90	12.13	12.74	705.81	2,358.14	1,059.31
North Carolina	5.32	5.80	7.87	1,215.62	1,292.65	1,477.62
North Dakota	8.52	8.04	9.36	1,398.73	1,151.68	1,227.19
Ohio	6.91	7.02	7.70	965.53	1,046.78	1,150.27
Oklahoma	9.67	7.83	7.68	2,768.15	2,321.32	2,017.29
Oregon	7.12	7.32	7.26	670.93	664.85	634.72
Pennsylvania	7.91	7.89	8.84	1,069.35	1,162.02	1,170.91
Rhode Island	8.05	7.21	7.67	965.16	1,029.23	1,041.10
South Carolina	14.48	15.28	17.62	694.13	739.39	873.25
South Dakota	14.68	10.84	13.37	2,246.91	1,630.93	1,793.18
Tennessee	6.13	7.48	9.89	1,137.98	1,713.13	2,393.40
Texas	n/a	n/a	n/a	n/a	n/a	n/a
Utah	11.42	12.23	13.91	549.84	504.59	470.34
Vermont	9.40	9.04	9.54	760.39	822.51	899.80
Virginia	12.85	12.93	13.46	585.79	684.01	652.85
Washington	9.23	9.57	9.90	573.18	566.52	521.26
West Virginia	8.67	9.05	9.54	1,378.32	1,393.26	1,271.02
Wisconsin	5.93	5.63	6.49	1,431.79	1,401.26	1,397.35
Wyoming	11.35	10.05	15.30	1,716.19	1,214.48	2,309.26
Countrywide	n/a	n/a	n/a	n/a	n/a	n/a
CW w/o Texas	8.91	8.95	9.60	959.23	1,133.67	1,035.21

Traffic Conditions

Traffic Conditions

Traffic conditions, such as accident rates and traffic density, are of interest to insurers and persons studying auto insurance. Fatal accident rates are calculated per 100 million vehicle miles traveled and per 1,000 vehicles registered. Traffic density is calculated as the number of vehicle miles traveled per mile of roadway, and as the number of vehicle miles traveled per registered vehicle.

Fatal injury accident data, vehicle miles, roadway miles, and registered vehicle miles were obtained from the Federal Highway Administration, *Highway Statistics* (2011–2013). Fatal injury accident data are for motor vehicle accidents only.

Table 33

Traffic Conditions 2011-2013

STATE	Fatal Accident Rates			Fatal Accident Rates		
	Per 100 Million Vehicle Miles			Per 1,000 Registered Vehicles		
	2013	2012	2011	2013	2012	2011
Alabama	1.31	1.33	1.38	0.18	0.18	0.19
Alaska	1.05	1.23	1.57	0.06	0.08	0.10
Arizona	1.40	1.37	1.38	0.16	0.16	0.17
Arkansas	1.44	1.65	1.67	0.20	0.23	0.23
California	0.91	0.88	0.87	0.11	0.11	0.10
Colorado	1.02	1.01	0.96	0.10	0.11	0.11
Connecticut	0.89	0.75	0.71	0.10	0.09	0.08
Delaware	1.06	1.24	1.10	0.10	0.12	0.11
District of Columbia	0.57	0.42	0.76	0.06	0.05	0.09
Florida	1.25	1.27	1.25	0.16	0.16	0.16
Georgia	1.08	1.11	1.13	0.15	0.16	0.17
Hawaii	1.01	1.25	0.99	0.08	0.11	0.09
Idaho	1.34	1.13	1.05	0.13	0.12	0.11
Illinois	0.94	0.91	0.89	0.10	0.10	0.09
Indiana	1.00	0.99	0.98	0.14	0.13	0.13
Iowa	1.00	1.16	1.15	0.09	0.11	0.11
Kansas	1.16	1.32	1.29	0.13	0.17	0.16
Kentucky	1.36	1.58	1.50	0.16	0.21	0.20
Louisiana	1.47	1.54	1.45	0.18	0.19	0.17
Maine	1.03	1.16	0.95	0.12	0.15	0.12
Maryland	0.82	0.89	0.86	0.12	0.13	0.13
Massachusetts	0.58	0.62	0.62	0.07	0.07	0.06
Michigan	1.00	0.99	0.94	0.12	0.12	0.10
Minnesota	0.68	0.69	0.65	0.07	0.08	0.08
Mississippi	1.58	1.51	1.62	0.30	0.29	0.31
Missouri	1.09	1.21	1.14	0.13	0.15	0.16
Montana	1.90	1.72	1.79	0.15	0.15	0.18
Nebraska	1.09	1.10	0.95	0.11	0.12	0.10
Nevada	1.06	1.07	1.02	0.12	0.13	0.12
New Hampshire	1.05	0.84	0.71	0.10	0.09	0.08
New Jersey	0.73	0.79	0.86	0.08	0.08	0.08
New Mexico	1.24	1.43	1.38	0.16	0.21	0.21
New York	0.92	0.91	0.92	0.11	0.12	0.12
North Carolina	1.23	1.23	1.18	0.16	0.17	0.20
North Dakota	1.47	1.69	1.62	0.18	0.22	0.20
Ohio	0.88	1.00	0.91	0.10	0.11	0.10
Oklahoma	1.41	1.48	1.47	0.20	0.21	0.21
Oregon	0.93	1.01	0.99	0.09	0.10	0.11
Pennsylvania	1.22	1.32	1.30	0.12	0.13	0.13
Rhode Island	0.84	0.82	0.84	0.08	0.08	0.07
South Carolina	1.57	1.76	1.70	0.19	0.23	0.22
South Dakota	1.48	1.46	1.23	0.13	0.14	0.12
Tennessee	1.40	1.42	1.34	0.18	0.19	0.18
Texas	1.38	1.43	1.27	0.17	0.17	0.16
Utah	0.81	0.82	0.92	0.11	0.11	0.13
Vermont	0.97	1.07	0.77	0.11	0.13	0.10
Virginia	0.92	0.96	0.94	0.10	0.11	0.11
Washington	0.76	0.78	0.80	0.07	0.08	0.08
West Virginia	1.73	1.76	1.78	0.23	0.24	0.24
Wisconsin	0.91	1.04	1.07	0.10	0.12	0.12
Wyoming	0.93	1.33	1.46	0.10	0.16	0.18
Countrywide	1.09	1.13	1.10	0.13	0.14	0.13

Source: Federal Highway Administration

Table 34

Traffic Conditions 2011-2013

STATE	Traffic Density					
	Vehicle Miles Per Highway Mile			Vehicle Miles Per Registered Vehicle		
	2013	2012	2011	2013	2012	2011
Alabama	638,729	638,035	638,491	13,588	13,785	13,857
Alaska	309,213	293,974	275,448	6,170	6,447	6,318
Arizona	911,886	921,359	915,235	11,259	11,992	12,083
Arkansas	329,476	334,810	329,260	13,852	13,945	13,892
California	1,883,175	1,859,111	1,862,835	11,738	12,122	11,312
Colorado	530,326	528,316	527,131	10,029	10,683	11,206
Connecticut	1,440,853	1,459,068	1,454,756	10,836	11,921	11,424
Delaware	1,455,942	1,440,414	1,419,971	9,824	10,062	10,043
District of Columbia	2,349,259	2,378,355	2,377,159	10,600	11,225	11,411
Florida	1,578,391	1,570,842	1,575,694	12,735	12,719	12,881
Georgia	850,217	856,325	877,839	14,055	14,436	14,788
Hawaii	2,279,695	2,275,871	2,285,217	7,567	8,401	9,008
Idaho	332,349	336,439	328,231	9,442	10,324	10,199
Illinois	722,657	724,542	740,039	10,330	10,707	10,226
Indiana	802,753	811,223	787,971	14,049	13,651	12,902
Iowa	276,512	276,099	273,405	8,936	9,486	9,413
Kansas	214,720	217,422	213,655	11,495	12,913	12,696
Kentucky	590,420	596,868	606,682	11,656	13,261	13,115
Louisiana	777,470	764,590	754,648	12,069	12,271	11,674
Maine	617,488	620,822	622,901	11,783	12,601	12,711
Maryland	1,748,431	1,744,581	1,739,442	14,787	14,626	14,852
Massachusetts	1,548,288	1,539,779	1,509,289	11,295	11,592	9,897
Michigan	778,869	774,660	776,127	11,612	12,553	10,677
Minnesota	410,572	410,483	408,680	10,916	11,733	12,140
Mississippi	515,970	514,319	517,189	18,692	19,105	19,344
Missouri	526,600	519,052	522,448	11,933	12,435	13,678
Montana	160,579	158,670	155,710	7,814	8,938	9,947
Nebraska	206,054	205,513	203,988	10,216	10,501	10,402
Nevada	614,101	626,139	656,622	11,189	11,719	11,610
New Hampshire	801,535	800,593	791,212	9,158	10,546	10,607
New Jersey	1,896,790	1,890,043	1,864,019	10,555	9,794	9,606
New Mexico	354,466	373,795	373,371	13,326	14,698	14,956
New York	1,130,822	1,117,792	1,114,612	12,154	12,691	12,665
North Carolina	990,682	989,505	980,195	13,465	13,821	17,220
North Dakota	115,984	116,078	105,130	11,951	12,986	12,123
Ohio	914,592	914,294	908,663	10,884	11,529	11,396
Oklahoma	424,990	424,318	420,747	13,872	14,453	14,376
Oregon	473,208	559,767	564,235	9,353	9,640	11,052
Pennsylvania	822,338	825,095	828,282	9,428	9,837	10,023
Rhode Island	1,273,362	1,204,715	1,218,416	9,113	9,506	8,921
South Carolina	739,616	740,240	738,370	12,288	12,957	13,104
South Dakota	110,489	110,418	109,170	8,985	9,797	9,724
Tennessee	743,881	745,026	740,911	13,035	13,620	13,781
Texas	780,662	759,350	758,810	12,123	12,018	12,383
Utah	583,848	578,067	574,595	13,106	13,827	14,376
Vermont	498,810	504,918	499,723	11,631	12,522	12,420
Virginia	1,080,520	1,085,361	1,087,469	11,455	11,704	11,903
Washington	693,910	676,720	680,111	8,949	10,077	10,063
West Virginia	496,323	496,996	490,688	13,233	13,724	13,539
Wisconsin	516,621	513,381	472,986	11,142	11,975	11,043
Wyoming	320,734	326,255	327,219	11,208	12,070	12,039
Countrywide	726,121	725,387	722,488	11,679	12,108	12,036

Source: Federal Highway Administration

Crime

Crime

Vehicle theft rates play a role in determining the cost of comprehensive auto insurance coverage. Countrywide, the vehicle theft rate has decreased going from 2.94 thefts per 1,000 registered vehicles in 2012 to 2.73 thefts per 1,000 registered vehicles in 2013.

Theft data were obtained from the FBI, *Uniform Crime Reports* (2011–2013). Registered vehicle numbers were obtained from the Federal Highway Administration, *Highway Statistics* (2011–2013).

Table 35

Crime 2011-2013

STATE	Vehicle Thefts		
	Number of Thefts per 1,000 Registered Vehicles		
	2013	2012	2011
Alabama	2.21	2.10	2.28
Alaska	2.16	2.05	1.85
Arizona	3.24	3.82	4.02
Arkansas	2.35	2.38	2.45
California	5.89	6.26	5.18
Colorado	2.68	2.76	2.66
Connecticut	2.18	2.46	2.46
Delaware	1.41	1.57	1.70
District of Columbia	9.72	11.51	14.25
Florida	2.31	2.48	2.66
Georgia	3.45	3.83	4.02
Hawaii	2.76	3.01	3.74
Idaho	0.91	0.86	0.85
Illinois	2.05	2.63	2.85
Indiana	2.55	2.36	2.50
Iowa	1.20	1.21	1.18
Kansas	2.53	2.86	2.82
Kentucky	1.50	1.87	1.82
Louisiana	2.31	2.06	2.29
Maine	0.76	0.88	0.96
Maryland	3.50	3.89	4.24
Massachusetts	1.83	1.91	1.95
Michigan	3.00	3.33	2.87
Minnesota	1.53	1.74	1.75
Mississippi	2.12	2.14	2.45
Missouri	2.80	2.96	3.05
Montana	1.20	1.27	1.24
Nebraska	2.36	2.26	2.24
Nevada	4.54	4.86	4.55
New Hampshire	0.67	0.84	0.81
New Jersey	1.95	2.17	2.29
New Mexico	3.14	3.14	3.17
New York	1.45	1.72	1.91
North Carolina	1.87	2.12	2.83
North Dakota	1.68	1.48	1.30
Ohio	1.89	2.00	2.14
Oklahoma	3.24	3.49	3.34
Oregon	2.74	2.97	3.00
Pennsylvania	1.32	1.50	1.70
Rhode Island	2.62	3.20	2.58
South Carolina	3.16	3.49	3.62
South Dakota	0.92	1.14	1.02
Tennessee	2.17	2.48	2.73
Texas	3.26	3.28	3.30
Utah	3.62	3.13	3.39
Vermont	0.55	0.75	0.87
Virginia	1.21	1.31	1.43
Washington	4.44	4.69	4.39
West Virginia	1.32	1.58	1.61
Wisconsin	1.38	1.67	1.67
Wyoming	0.70	0.76	0.68
Countrywide	2.73	2.94	2.92

Sources: Federal Bureau of Investigation and Federal Highway Administration

Auto Repair Costs

Auto Repair Costs

The average cost of auto repairs influences several automobile coverages. Property damage liability, combined single premium liability and uninsured/underinsured motorist (which both have a property damage component), collision, and comprehensive

coverages are all affected by the costs associated with repairing a motor vehicle.

Average repair cost data were obtained from Automatic Data Processing, Inc., and Audatex, a Solera Company.

Table 36

Auto Repair Costs 2011-2013

STATE	Average Repair Cost		
	Per Claim		
	2013	2012	2011
Alabama	2,671	2,506	2,438
Alaska	3,049	2,628	2,601
Arizona	2,368	2,243	2,297
Arkansas	3,100	2,661	2,658
California	2,289	2,219	2,210
Colorado	2,658	2,488	2,453
Connecticut	3,046	2,854	2,752
Delaware	2,436	2,391	2,349
District of Columbia	1,747	1,644	1,624
Florida	2,452	2,288	2,192
Georgia	2,364	2,199	2,225
Hawaii	1,951	1,868	1,934
Idaho	2,883	2,568	2,345
Illinois	2,600	2,449	2,425
Indiana	2,611	2,481	2,342
Iowa	2,736	2,544	2,542
Kansas	2,871	2,641	2,574
Kentucky	2,498	2,406	2,209
Louisiana	2,838	2,585	2,541
Maine	2,378	2,306	2,279
Maryland	2,272	2,044	1,960
Massachusetts	2,297	2,297	2,217
Michigan	2,474	2,396	2,362
Minnesota	2,646	2,396	2,279
Mississippi	2,526	2,237	2,235
Missouri	2,565	2,504	2,350
Montana	3,218	2,695	2,653
Nebraska	3,145	2,631	2,859
Nevada	2,291	2,218	2,128
New Hampshire	2,236	2,127	2,094
New Jersey	2,783	2,687	2,604
New Mexico	2,539	2,579	2,291
New York	3,278	3,099	3,078
North Carolina	2,243	1,891	1,951
North Dakota	2,797	2,629	2,448
Ohio	2,514	2,298	2,254
Oklahoma	2,971	2,796	2,533
Oregon	2,251	2,183	2,120
Pennsylvania	2,542	2,467	2,395
Rhode Island	3,325	2,992	2,797
South Carolina	2,261	1,952	1,968
South Dakota	3,187	2,996	2,814
Tennessee	2,665	2,487	2,611
Texas	2,595	2,434	2,300
Utah	2,502	2,381	2,279
Vermont	2,500	2,369	2,293
Virginia	1,927	1,857	1,866
Washington	2,394	2,231	2,181
West Virginia	2,834	2,407	2,350
Wisconsin	2,601	2,490	2,410
Wyoming	3,356	3,302	3,849
Countrywide	2,588	2,422	2,375

Source: Automatic Data Processing, Inc. and Audatex, a Solera Company

Economic/Demographic Data

Table 37

Economic / Demographic Data 2011-2013

STATE	Persons per Square Mile			% of Population in Metro Areas, 2010
	2013	2012	2011	
Alabama	95	95	95	71.4%
Alaska	1	1	1	67.0%
Arizona	58	58	57	92.2%
Arkansas	57	57	56	60.2%
California	246	244	242	97.5%
Colorado	51	50	49	86.0%
Connecticut	742	741	741	91.3%
Delaware	474	469	465	77.9%
District of Columbia	10,598	10,384	10,158	99.5%
Florida	363	358	354	93.9%
Georgia	173	171	169	80.8%
Hawaii	219	216	214	69.9%
Idaho	19	19	19	65.4%
Illinois	232	232	231	86.9%
Indiana	183	182	182	78.2%
Iowa	55	55	55	56.5%
Kansas	35	35	35	68.2%
Kentucky	111	110	110	58.1%
Louisiana	106	106	105	74.4%
Maine	43	43	43	58.4%
Maryland	607	602	598	94.4%
Massachusetts	854	848	843	99.4%
Michigan	174	174	174	81.3%
Minnesota	68	68	67	74.8%
Mississippi	64	64	63	44.8%
Missouri	88	87	87	74.4%
Montana	7	7	7	35.2%
Nebraska	24	24	24	58.5%
Nevada	25	25	25	89.9%
New Hampshire	148	147	147	62.2%
New Jersey	1,200	1,196	1,191	99.9%
New Mexico	17	17	17	66.3%
New York	416	415	413	91.9%
North Carolina	202	200	198	70.1%
North Dakota	10	10	10	48.2%
Ohio	283	282	282	80.6%
Oklahoma	56	56	55	64.0%
Oregon	41	41	40	77.6%
Pennsylvania	285	285	284	84.1%
Rhode Island	1,006	1,005	1,005	100.0%
South Carolina	159	157	155	76.3%
South Dakota	11	11	11	45.2%
Tennessee	158	157	155	73.3%
Texas	101	100	98	87.4%
Utah	35	35	34	88.2%
Vermont	68	68	68	33.7%
Virginia	209	207	205	85.8%
Washington	105	104	103	87.5%
West Virginia	77	77	77	55.7%
Wisconsin	106	105	105	72.8%
Wyoming	6	6	6	29.6%
Countrywide	89	89	88	83.7%

Source: U.S. Bureau of the Census

Table 38

Economic / Demographic Data 2011-2013

STATE	Disposable Income		
	Per Capita Disposable Personal Income		
	2013	2012	2011
Alabama	32,846	32,950	32,068
Alaska	46,674	48,086	46,277
Arizona	33,132	33,495	32,421
Arkansas	33,042	33,074	30,876
California	41,535	41,704	39,313
Colorado	41,040	41,153	39,262
Connecticut	51,955	53,602	51,002
Delaware	39,871	40,069	38,808
District of Columbia	58,747	59,529	58,454
Florida	37,128	37,447	36,888
Georgia	33,539	33,560	32,926
Hawaii	39,800	40,417	38,989
Idaho	32,243	31,739	30,594
Illinois	40,493	40,557	39,089
Indiana	34,287	34,296	32,668
Iowa	39,235	39,203	38,069
Kansas	39,601	39,339	38,119
Kentucky	32,334	32,438	31,223
Louisiana	36,970	36,957	35,278
Maine	35,489	35,791	34,831
Maryland	45,560	46,554	45,327
Massachusetts	47,895	49,064	46,679
Michigan	34,839	34,679	33,593
Minnesota	41,126	41,571	39,759
Mississippi	30,890	30,593	29,571
Missouri	36,068	36,012	34,275
Montana	34,684	35,157	33,348
Nebraska	41,504	41,111	39,683
Nevada	35,154	35,834	34,345
New Hampshire	45,586	46,059	43,476
New Jersey	47,677	48,421	46,788
New Mexico	32,084	32,685	31,659
New York	44,892	45,832	43,951
North Carolina	33,687	34,870	32,886
North Dakota	48,039	49,423	42,853
Ohio	36,253	36,095	34,693
Oklahoma	37,911	37,749	35,402
Oregon	34,481	34,657	33,219
Pennsylvania	40,768	40,930	39,232
Rhode Island	40,993	41,415	39,582
South Carolina	32,014	32,331	31,179
South Dakota	40,895	41,153	40,879
Tennessee	36,170	36,276	34,550
Texas	39,449	39,554	37,436
Utah	32,666	32,440	31,152
Vermont	40,244	40,131	38,580
Virginia	42,962	43,705	42,053
Washington	42,634	43,032	40,649
West Virginia	31,841	32,231	30,941
Wisconsin	37,857	37,968	36,480
Wyoming	45,884	46,317	44,480
Countrywide	39,158	39,459	37,796

Source: Bureau of Economic Analysis

State Laws

State Laws

State laws have considerable influence on auto insurance. Each state determines the type of tort law and threshold (if any) that applies in the state, the type and amount of liability insurance required, and the system used for approval of insurer rates and forms. In addition, the states have enacted varying auto seat belt requirements, drunk driving laws, and maximum speed limits.

The states employ a variety of rate regulation mechanisms. Options include: 1) determined by Commissioner; 2) prior approval; 3) modified prior approval; 4) flex rating; 5) file and use; 6) use and file; and 7) no file.

Form filing laws govern the type of policy form regulation used by the state. Options include prior approval; file and use; use and file; and no file.

- **Determined by Commissioner:** Rates are set by the state's insurance commissioner.
- **Prior Approval:** Rates/forms must be filed with and approved by the state insurance department before they can be used. Approval can be by means of a deemer provision, which indicates approval if rates/forms are not denied within a specified number of days.
- **Modified Prior Approval:** Rate revisions involving change in expense ratio or rate relativity require prior approval. Rate revisions based on experience only are subject to "file and use" laws.
- **Flex Rating:** Prior approval of rates required only if they exceed a certain percentage above (and sometimes below) the previously filed rates.
- **File and Use:** Rates/forms must be filed with the state insurance department prior to their use. Specific approval is not required.

- **Use and File:** Rates/forms must be filed with the state insurance department within a specified period after they have been placed in use.
- **No File:** Rates/forms are not required to be filed with or approved by the state insurance department. However, the company must maintain records of experience and other information used in developing the rates/forms and make these available to the commissioner upon request.

Alabama: Form filing made not less than 30 days in advance of such delivery. Commissioner may extend 30 days.

Alaska: Insurers may use either prior approval or file and use for form filings, but must specify the procedure that is being used. Director may exempt insurer from form filing requirements if deemed that requirements may not be practically applied or if not necessary for the protection of public.

Arizona: There is a 30-day waiting period for form filings. Director may exempt insurer from form filing requirements if deemed that requirements may not be practically applied or if not necessary for the protection of public.

Arkansas: Regarding rate filings, file and use (20 days) competitive market; prior approval (60 day deemer) in non-competitive market.

California: Regarding form filings, prior approval; no form shall be issued or used prior to commissioner approval or until 30 days after filing was made.

Colorado: Regarding form filings, prior approval – filed for 30 days prior to becoming effective. Commissioner may extend 30 days with notice. Regarding rate filings, file and use (30 days) – regulated by "open competition," but if the commissioner determines that rates will be excessive or destructive to insurer solvency, the rates for such insurance shall be regulated as Type I.

Connecticut: Regarding rate filings, file and use in competitive market; file and use (30 day waiting period) in noncompetitive market.

Delaware: Regarding form filings, commissioner may exempt insurer from filing requirements, if deemed that requirements may not be practically applied or if not necessary for protection of public.

District of Columbia: For rate filings, file and use – if, after a hearing, the commissioner determines that a rate is excessive or inadequate, he or she shall order an adjustment.

Florida: Regarding form filings, prior approval – filing 30 days in advance of use or delivery. Commissioner may extend 15 days with notice. Regarding rate filings, if use and file rate is found excessive, the insurer must return excess premium. If a rate change is inadequate, the office shall order that a new rate be filed.

Georgia: Regarding rate filings, prior approval for statutory coverages only; all other coverages will be file and use. Regarding form filings, prior approval – Directive 91-PC-23 is filing standard for loss cost.

Hawaii: Regarding rate filings, prior approval – 30-day waiting period – commissioner may require insurers to submit new filings for any type of coverage when the commissioner has actuarially sound information that the rates are excessive, inadequate or unfairly discriminatory.

Idaho: Regarding form filings, file and use – filing shall be submitted with certification that each policy complies with Idaho law.

Illinois: Regarding rate filings, no filing needed for individual risks that cannot be rated in the normal course of business due to special or unusual characteristics. A company must maintain documentary information regarding rates.

Kansas: Regarding form filing, there is a 30 day waiting period before the form can be put into effect. Regarding rate filing, file and use (30 days).

Kentucky: Regarding rate filing, use and file unless the change is greater than +/- 25%, which triggers prior approval. Regarding form filing, prior approval – filing not less than 60 days in advance of delivery. Commissioner may extend 30 days with notice.

Louisiana: Regarding rate filings, prior approval with a 45 day deemer. Regarding form filings, prior approval with a 45 day deemer.

Maine: Regarding rate filing, statute contains a deemer but does not specifically require prior approval. Regarding form filing, statute contains a deemer provision.

Massachusetts: Regarding rate filing, companies must adhere to the commissioner's managed competition and transition rules. Regarding form filing, companies must adhere to the commissioner's managed competition and transition rules. Generally, file and use.

Michigan: Regarding rate filings, group-rated programs are prior approval; Section 2129 exemption insurer rate filings are prior approval unless alternate file and use requested. Pursuant to Bulletin 2009-11, on and after July 1, 2009, all new and revised personal automobile forms must be filed for approval. Regarding form filings, all new and revised personal automobile forms must be filed for approval.

Minnesota Regarding form filings, refer to Bulletin 2005-2 expedited review for auto filings. This bulletin gives companies the option of filing auto forms, rules and rates without review, provided a certification of compliance is completed. Regarding rate filings – effective upon filing. Optional expedited filing procedure includes a certification signed by an officer that the filing complies with all laws and regulations. Refer to Bulletin 2005-2.

Missouri: Regarding form filings, the department of insurance can disapprove forms within 60 days. Regarding rate filing, use and file (10 days)

Montana: Regarding rate filings, rates must be filed prior to use with supporting data. Regarding form filings, see MCA § 33-1-501.

Nebraska: For both rate and form filings, since 2006, file and use.

Nevada: Regarding rate filing, Bulletin 10-010 outlines filing procedure.

New Hampshire: Regarding rate filings, file and use (30 days) in a competitive market. Prior approval (30 day deemer can be extended 30 days) in a non-competitive market.

New Jersey: Regarding rate filing, prior approval – may file rate changes within range of 3% of prior rate and get approval decision within 30 days; within 7%, approval decision within 45 days.

New Mexico: Regarding rate filings, prior approval required in non-competitive, reverse competitive and residual markets. Must file at least 30 days before effective date (60 day deemer). File and use for personal lines. No file for commercial lines. Effective Oct. 1, 2007. Regarding form filings, prior approval filed 60 days prior to effective date.

New York: Regarding rate filings, prior approval unless filing is +/- 5%, at which point flex rating applies. Regarding form filings – prior approval filed 30 days prior to delivery.

North Carolina: Regarding form filings, prior approval – filed and approved by commissioner or 80 days passed after filing.

North Dakota: Regarding rate filing, A rate/rule filing of less than 5% for personal auto policy may be use-and-file once per calendar year per company. Otherwise, the filing must meet the prior approval standard; see N.D.C.C. § 26.1-25-04.

Ohio: Regarding form filing, file and use – insurer must file with superintendent.

Oklahoma: With regard to rate filings, from 2005 to present, this is under jurisdiction of the commissioner. Regarding form filings, they are under the jurisdiction of the commissioner; the file and use self-certification option is available and under the jurisdiction of the commissioner.

Rhode Island: Regarding rate filings, flex rating is allowed for rate revision within +/-5%. Regarding form filings, prior approval – filed with the director and approved prior to being issued.

South Carolina: Regarding rate filings, filings under 7% are file and use, over 7% are prior approval. Regarding form filings, prior approval (60 day deemer).

South Dakota: Regarding form filings, prior approval – filed not less than 30 days in advance of delivery. Commissioner may extend 30 days with notice.

Tennessee: Regarding rate filings, see TCA § 56-5-305. Regarding form filings, prior approval (30 day deemer plus 30 day extension).

Texas: Regarding form filings, policy forms are regulated under Chapter 2301 (Art. 5.145 & Sect. 8, Art. 5.13-2, TX INS CODE). Insurers may file policy forms subject to prior approval.

Utah: Regarding rate filings, use and file (30 days) – commissioner may disapprove within 90 days after filing. May by rule specify rates be filed 30 days before becoming effective.

Vermont: Regarding rate filings, Vermont is an open competition state. Rates must be filed and can be disapproved for lack of supporting information. Regarding form filings, prior approval – filed at least 30 days prior to proposed effective date. Commissioner may extend 30 days with notice.

Virginia: Regarding form filings, the Bureau of Insurance is authorized to establish standard forms that insurers must use. Approval of coverage broadenings for individual insurers is also permitted.

Washington: Regarding form filings, prior approval – filed not less than 30 days in advance of issuance of any policy. Commissioner may extend 15 days with notice. Regarding rate filings, prior approval (30 day deemer can be extended to 45 days).

West Virginia: Regarding form filings, filed no less than 60 days in advance of any delivery, unless time

period is extended by the commissioner. Regarding rate filings, prior approval (60 day deemer).

Wisconsin: Regarding form filings, prior approval – no form shall be issued or delivered prior to commissioner approval or until 30 days after filing was made. Commissioner may extend 30 days.

Wyoming: Regarding rate filings, rating laws are no file for competitive market and prior approval (30 day deemer) non-competitive market. Competitive market is assumed to exist unless designated as non-competitive or by finding of non-competitiveness. Regarding form filings – prior approval, filed not less than 45 days in advance of delivery. Commissioner may extend 45 days with notice.

Tort insurance laws determine how liability is assigned in an accident. Options include: 1) tort; 2) no-fault; and 3) add-on. Due to the uniqueness of each state's laws, it cannot be assumed that two states placed within the same general category have comparable systems.

- **Tort:** Third-party benefits with no tort limitation.
- **No-fault:** Compulsory first-party benefits with general tort limitation. There are usually exceptions to tort limitations for certain situations specifically delineated in a particular state's laws.
- **Add-on:** First-party benefits, either compulsory or optional, with no tort limitation in general. There may be some tort limitations for certain situations specifically delineated in a particular state's laws.

Tort threshold types indicate the type of threshold that must be reached before a person may sue for damages resulting from an accident. Options include: 1) none; 2) dollar amount; 3) verbal; and 4) choice.

- **None:** There is no limitation on the ability to sue.

- **Dollar Amount:** Damages must exceed a given dollar amount (listed in the table) before a person may sue for damages.
- **Verbal:** Damages must exceed a statutory level of seriousness (e.g., broken bone) before a person may sue for damages.
- **Choice:** Consumers may choose whether to accept limits on their ability to sue.

Hawaii: Tort liability is not abolished in the event of death or serious bodily injury or disfigurement. As of 2012, tort threshold changed from \$5,000 or verbal to \$5,000.

Kentucky: The restrictions on one's tort rights can be rejected in writing. The writing must be filed with the insurance department and is valid until revoked. [This provision has been in place since 1975.]

New Jersey: The basic policy is verbal.

All of the states require a demonstration of financial responsibility in order to operate a vehicle. Most of the states require this to be in the form of liability insurance purchased from an insurer. The required limits vary by state, and are represented in the form ###/###/###, where the first two numbers refer to bodily injury liability limits, and the third number refers to property damage liability limits. For example, 10/20/5 means coverage up to \$20,000 for all persons injured in an accident, subject to a limit of \$10,000 for any one individual; and \$5,000 coverage for property damage.

California: Financial responsibility law requires 15/30/5 limits; however 10/20/3 is available for those eligible for the Low Cost Automobile Insurance Program.

Florida: For property damage only. 100/300/50 is compulsory if guilty of driving under the influence, as of Oct. 1, 2007.

Maine: \$2,000 medical payments required after 2007.

Nevada: Self-insurers may post bonds in lieu of purchasing insurance. However, only persons registering 10 or more vehicles may qualify as self-insurers (NRS 485.380).

New Jersey: The minimum limits for New Jersey are 15/30/5 liability and uninsured motorist/underinsured motorist coverage and \$250,000 personal injury protection coverage (with lower limits available). A basic policy was introduced March 22, 1999, whereby the insured can purchase \$15,000 of PIP benefits (with \$250,000 available for catastrophic injury) and \$5,000 property damage. Bodily injury coverage of \$10,000 is optional. Uninsured motorist coverage is not available under the basic policy. Effective Oct. 1, 2003, a Special Auto Insurance Policy (SAIP) was offered to individuals who are eligible for and enrolled in the federal Medicaid program, which provides only emergency PIP coverage of \$250,000 per person, per accident. Liability coverage and uninsured motorist/underinsured motorist coverages are not available.

Ohio: Minimum limits apply to mandatory financial responsibility, which can be satisfied through means other than insurance. Policies issued or renewed prior to December 22, 2013 at the current lower limits, continue to constitute proof of financial responsibility for the remainder of the term of that policy. Minimum limits changed from 12.5/25/7.5 to 25/50/25.

Oregon: Change from 25/50/10 to 25/50/20, which applies to motor vehicle insurance policies issued or renewed on or after Jan. 1, 2010. For prior conviction of driving under the influence of intoxicants, the requirements are 50/100/10.

Texas: Effective April 1, 2008--SB502, 80(R), Texas Legislative Session, Chapter 601, Texas Transportation Code (601.072); Effective 1-1-2011, the minimum liability limits will increase to 30/60/25 (SB502, 80(R), Texas Legislative Session)

Due to the different tort laws in each state, some of the states may require consumers to purchase PIP coverage, while others may require medical payments coverage. In general, the states with no-

fault laws require PIP, and the states with tort laws require medical payments coverage.

Florida: Suspended Oct. 1, 2007, through Jan. 1, 2008. Now reinstated.

Maryland: Can waive for self and family members over 16 years of age.

Massachusetts: Insured can choose to have a deductible of up to \$8000 for him/herself and family members; this would, in effect, eliminate the \$8,000 PIP coverage.

Minnesota: PIP requirement includes \$20,000 for medical and \$20,000 for non-medical. Uninsured motorist (UM) coverage is also required, with 25/50 limits. In addition to UM coverage, Minnesota also requires underinsured motorist (UIM) coverage, also with 25/50 limits.

New Jersey: PIP option of \$250,000 is the standard coverage, with lower limits available. Under the basic policy, only \$15,000 of PIP limit is available (with \$250,000 PIP coverage for catastrophic injury). Effective Oct. 1, 2003, a Special Auto Insurance Policy (SAIP) became available for individuals enrolled in the federal Medicaid program, providing only emergency PIP coverage of \$250,000.

North Carolina: Rejection of UM coverage no longer allowed per 2009 Session Law; Senate Bill 749.

Oregon: There is a \$15,000 minimum for PIP.

Pennsylvania: Pennsylvania has a mandatory first-party medical benefit law. It is similar to PIP, but is titled Medical Benefits.

Wisconsin: UM is compulsory effective as of 6/1/2010.

Texas: Change from 20/40/25 to 25/50/25 April 1, 2008, and to 30/60/25 Jan. 1, 2011. Minimum limits apply to mandatory financial responsibility, which can be satisfied through means other than insurance.

Nearly all of the states have mandatory seat belt laws. Some are primary in nature, which allow a law enforcement official to stop a vehicle and issue a ticket based solely on lack of proper seat belt usage. Others are secondary, in which case a vehicle must be pulled over for some other cause, but the officer may then ticket an individual for seat belt violations.

Please refer to Table 44 for laws in each specific state.

Arkansas: Seatbelt enforcement became primary in March 2009.

Colorado: As of August 1, 2010, children younger than 1 year and less than 20 pounds must be in a rear-facing infant seat; children 1 through 3 years and 20-40 pounds must be in a child safety seat; children 4 through 7 years must be in a booster seat. Primary for children under 6; Secondary for all others.

Florida: Children under 6 must be protected by an approved child restraint device. Children 6-18 must be restrained by a safety belt. Seatbelt enforcement became primary 6/30/09.

Illinois: Public Act 97-0016 (House Bill 219) effective 1/1/12 requires rear seat passengers to wear seat belts as well as front seat passengers.

Kansas: Seatbelt enforcement became primary effective 7/1/2010.

Michigan: The law requires passengers 8-15 to wear seatbelts in all seating positions; drivers and front seat passengers to wear seatbelts. Michigan's child passenger safety law requires children younger than age 4 to ride in a car seat in the rear seat if the vehicle has a rear seat. If all available rear seats are occupied by children under 4, then a child under 4 may ride in a car seat in the front seat. A child in a rear-facing car seat may only ride in the front seat if the airbag is turned off. Children to be properly buckled in a car seat or booster seat until they are 8 years old or 4-feet-9-inches tall. Children must ride in a seat until they reach the age requirement or the height requirement, whichever comes first.

Mississippi: Seatbelt enforcement is primary for front seat passenger and/or child under the age of 7.

Montana: Seatbelt enforcement is primary for children under 6; Secondary for all others

New Jersey: Seatbelt enforcement is primary for front seat & passengers under 18; secondary for backseat.

North Dakota: Seatbelt enforcement is primary for minors and secondary for adults.

South Dakota: Seatbelt enforcement is primary for children 17 and younger.

Utah: Seatbelt enforcement is primary for ages 16-19 and secondary for those 19 and older.

The BAC threshold is the percentage level of a person's blood alcohol content (BAC) at which a person is considered to be legally intoxicated with respect to motor vehicle use. The states have also enacted a variety of penalties in an attempt to reduce drunk driving. These may include anything from increasing the length of license suspension to impounding automobiles.

If a state has administrative license suspension, then the law defines the BAC as being intoxicated. If, when stopped out on the road, a driver's BAC exceeds the state-mandated threshold, the officer can suspend the driver's license immediately. The driver is still entitled to a hearing, and the license suspension is subject to the ruling at the hearing.

California: 0.05 BAC for persons under age 21.

D.C.: Commercial drivers BAC .04

Louisiana: An administrative license suspension applies as of 2009. The BAC threshold is 0.08 for all drivers, 0.02 for drivers under 21 and 0.04 for commercial vehicle drivers.

Massachusetts: There are some exceptions to license suspension for first-time offenders.

Montana: A probationary license may be available to those with license suspension.

New Jersey: Administrative license suspension with BAC greater than 0.08% but less than 0.10% is three months. Administrative license suspension with BAC greater than 0.10% is seven months to one year.

South Carolina: Section 56-5-2951. (A) The Department of Motor Vehicles must suspend the driver's license, permit, or nonresident operating privilege of or deny the issuance of a license or permit to a person who drives a motor vehicle and refuses to submit to a test provided for in Section 56-5-2950 or has an alcohol concentration of fifteen one-hundredths of one percent or more. The arresting officer must issue a notice of suspension which is effective beginning on the date of the alleged violation of Section 56-5-2930, 56-5-2933, or 56-5-2945.

Alaska: By regulation, the maximum speed limit is 55 mph. This can be altered by the state or municipality when circumstances suggest a different reasonably safe speed. Some highways are marked at 65 mph.

California: Speed limit is 70 mph only if posted (if no limit is posted, then 65 mph on multi-lane highways and 55 mph otherwise).

Indiana: Speed limit is 65 for trucks.

Kansas: 75 mph is the speed limit on rural segments of freeway and on the turnpike unless marked otherwise.

New Jersey: Maximum speed limits listed are those allowed by law on highways in the state. However, the posted limit is the maximum on any given highway.

Ohio: The speed limit is 70 mph on certain rural areas of the interstate. This law became effective in July 2014.

Pennsylvania: The speed limit is 70 effective the summer of 2014.

South Dakota: 75 mph is the speed limit on interstates only.

Texas: The speed limit is 75 mph on some roads and 80 mph on I-10 and I-20 through most of West Texas (Chapter 545, Texas Transportation Code). Effective Sept. 1, 2011, the reduced nighttime speed limit on all truck-specific speed limits were repealed.

The following information was obtained from the state insurance departments: rate filing laws; form filings laws; state liability law types; tort thresholds; compulsory liability insurance; liability limits; compulsory personal injury protection; compulsory uninsured motorist liability; automobile seat belt laws; administrative license suspensions of drunk drivers; blood alcohol concentration legal limits; and maximum speed limits.

Table 39A

State Laws

Rate Filing Laws, Current

Rate Filings Laws for Private Passenger Auto Insurance		
STATE	Current Law	Notes
Alabama	Prior Approval	
Alaska	File and Use/Flex	Prior Approval for PPA assigned risk plans
Arizona	Use and File	
Arkansas	File and Use	
California	Prior Approval	
Colorado	File and Use*	
Connecticut	Prior Approval*	Prior approval for BI and UM. File and Use for PD. Compr. and Collision. Flex Rating +/- 6% and not more than a 15% increase in any individual territory
Delaware	File and Use	
District of Columbia	File and Use*	
Florida	Prior Approval*	Companies may Use & File at the risk of having to refund any excessive charge. Actual text of the Law says "File and Use."
Georgia	Prior Approval*	Prior Approval for statutory coverages only; all other coverages will be file and use
Hawaii	Prior Approval*	
Idaho	Use and File	
Illinois	Use and File*	
Indiana	File and Use	
Iowa	Use and File	
Kansas	Flex Rating*	
Kentucky	Flex Rating*	Use and File unless the change is greater than +/-25%, which triggers Prior Approval
Louisiana	Prior Approval*	45 Day Deemer
Maine	File and Use*	Statute contains a deemer provision, but does not specifically require approval
Maryland	File and Use	
Massachusetts	File and Use*	Companies may file group marketing plan deviations
Michigan	File and Use*	Group-rated program Rules/Rates are Prior Approval; Sect. 2129 exemption insurer rules/rates are Prior Approval unless alternate File and Use requested.
Minnesota	File and Use*	Bulletin 2005-2 expedited review for Auto filings effective 7/1 this bulletin added forms and rules if company completes the certification in the bulletin.
Mississippi	Prior Approval	
Missouri	Use and File*	
Montana	File and Use*	Rates must be filed prior to use with supporting data.
Nebraska	File and Use*	
Nevada	Prior Approval*	
New Hampshire	File and Use*	Prior Approval for non-competitive market
New Jersey	Prior Approval*	
New Mexico	File and Use*	
New York	Prior Approval*	Flex Rating +/- 5%
North Carolina	Prior Approval	
North Dakota	Prior Approval*	A Use & File filing for which the average rate is less than +/- 5% is allowed once per calendar year; all other rate filings are Prior Approval
Ohio	File and Use	
Oklahoma	Use and File*	Under the jurisdiction of the Oklahoma Insurance Commissioner.
Oregon	File and Use	
Pennsylvania	Prior Approval	
Rhode Island	Modified File and Use*	Flex Rating is allowed for rate revision within +/-5%.
South Carolina	Flex Rating*	Filings under 7% are File and Use, over 7% are Prior Approval
South Dakota	File and Use	
Tennessee	Prior Approval/Flex*	TCA § 56-5-302 (2011)
Texas	File and Use	
Utah	Use and File*	
Vermont	Use and File*	
Virginia	File and Use	
Washington	Prior Approval*	
West Virginia	Prior Approval*	
Wisconsin	Use and File	
Wyoming	No File*	Must be produced upon commissioner's request.

Source: State Insurance Departments

Table 39B

State Laws

Rate Filing Laws, 2011-2013 and Current

Rate Filings Laws for Private Passenger Auto Insurance

STATE	Current	2013	2012	2011
Alabama	Prior Approval	Prior Approval	Modified Prior Approval	Modified Prior Approval
Alaska	File and Use/Flex	File and Use/Flex	File and Use/Flex	File and Use/Flex
Arizona	Use and File	Use and File	Use and File	Use and File
Arkansas	File and Use	File and Use	File and Use	File and Use
California	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Colorado	File and Use	File and Use	File and Use	File and Use
Connecticut	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Delaware	File and Use	File and Use	File and Use	File and Use
District of Columbia	File and Use*	File and Use*	File and Use*	File and Use*
Florida	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Georgia	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Hawaii	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Idaho	Use and File	Use and File	Use and File	Use and File
Illinois	Use and File*	Use and File*	Use and File*	Use and File*
Indiana	File and Use	File and Use	File and Use	File and Use
Iowa	Use and File	Use and File	Use and File	Use and File
Kansas	Flex Rating*	Flex Rating*	Flex Rating*	Flex Rating*
Kentucky	Flex Rating*	Flex Rating*	Flex Rating*	Flex Rating*
Louisiana	Prior Approval*	Prior Approval *	Prior Approval *	Prior Approval *
Maine	File and Use*	File and Use*	File and Use*	File and Use*
Maryland	File and Use	File and Use	File and Use	File and Use
Massachusetts	File and Use*	File and Use*	File and Use*	File and Use*
Michigan	File and Use*	File and Use*	File and Use*	File and Use*
Minnesota	File and Use*	File and Use*	File and Use*	File and Use*
Mississippi	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Missouri	Use and File*	Use and File*	Use and File*	Use and File*
Montana	File and Use*	File and Use*	File and Use*	File and Use*
Nebraska	File and Use*	File and Use*	File and Use*	File and Use*
Nevada	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
New Hampshire	File and Use*	File and Use*	File and Use*	File and Use*
New Jersey	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
New Mexico	File and Use*	File and Use*	File and Use*	File and Use*
New York	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
North Carolina	Prior Approval	Prior Approval	Prior Approval	Prior Approval
North Dakota	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Ohio	File and Use	File and Use	File and Use	File and Use
Oklahoma	Use and File*	Use and File*	Use and File*	Use and File*
Oregon	File and Use	File and Use	File and Use	File and Use
Pennsylvania	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Rhode Island	Modified File and Use*	Modified File and Use*	Modified File and Use*	Modified File and Use*
South Carolina	Flex Rating*	Flex Rating*	Flex Rating*	Flex Rating*
South Dakota	File and Use	File and Use	File and Use	File and Use
Tennessee	Prior Approval/Flex*	Prior Approval/Flex*	Prior Approval/Flex*	Prior Approval/Flex*
Texas	File and Use	File and Use	File and Use	File and Use
Utah	Use and File*	Use and File*	Use and File*	Use and File*
Vermont	Use and File*	Use and File*	Use and File*	Use and File*
Virginia	File and Use	File and Use	File and Use	File and Use
Washington	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
West Virginia	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Wisconsin	Use and File	Use and File	Use and File	Use and File
Wyoming	No File*	No File*	No File*	No File*

* See Narrative

Source: State Insurance Departments

Table 40A

State Laws

Form Filing Laws, Current

Form Filings Laws for Private Passenger Auto Insurance		
STATE	Current Law	Notes
Alabama	Prior Approval*	
Alaska	Prior Approval/File and Use*	
Arizona	File and Use*	Thirty day waiting period
Arkansas	Prior Approval	
California	Prior Approval*	Forms with rating impact must be filed under the prior approval laws
Colorado	No File*	Must be certified by insurers, not filed
Connecticut	File and Use	
Delaware	File and Use*	
District of Columbia	Prior Approval	
Florida	Prior Approval*	
Georgia	Prior Approval*	
Hawaii	Prior Approval	
Idaho	File and Use*	
Illinois	File and Use	
Indiana	File and Use	
Iowa	Prior Approval	
Kansas	File and Use*	There is a 30 day waiting period before the form can be put into effect
Kentucky	Prior Approval*	
Louisiana	Prior Approval*	
Maine	Prior Approval*	Statute contains a deemer provision
Maryland	Prior Approval	
Massachusetts	Prior Approval*	Generally file and use; companies must adhere to Commissioner's managed competition and transition rules
Michigan	Prior Approval*	All new and revised personal automobile forms must be filed for approval
Minnesota	Prior Approval*	Prior Approval - see Bulletin 2005-2 for expedited review
Mississippi	Prior Approval	
Missouri	Use and File*	Department can disapprove forms within 60 days
Montana	Prior Approval*	MCA § 33-1-501
Nebraska	File and Use*	
Nevada	Prior Approval	
New Hampshire	Prior Approval	
New Jersey	Prior Approval	
New Mexico	Prior Approval*	
New York	Prior Approval*	
North Carolina	Prior Approval*	
North Dakota	Prior Approval	
Ohio	File and Use*	
Oklahoma	Prior Approval; File And Use*	Under the jurisdiction of the Oklahoma Insurance Commissioner. File and Use self-certification option is available and is under the jurisdiction of the Oklahoma Insurance Commissioner.
Oregon	Prior Approval	
Pennsylvania	Prior Approval	
Rhode Island	Prior Approval*	
South Carolina	Prior Approval*	
South Dakota	Prior Approval	
Tennessee	Prior Approval*	
Texas	Prior Approval*	
Utah	File and Use	
Vermont	Prior Approval	
Virginia	Prior Approval*	The Bureau of Insurance is authorized to establish standard forms which insurers must use; Approval of coverage broadenings for individual insurers is also permitted
Washington	Prior Approval*	
West Virginia	Prior Approval*	
Wisconsin	File and Use*	
Wyoming	Prior Approval*	

Source: State Insurance Departments

Table 40B

State Laws

Form Filing Laws, 2011-2013 and Current

Form Filings Laws for Private Passenger Auto Insurance

STATE	Current	2013	2012	2011
Alabama	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Alaska	Prior Approval/File and Use*	Prior Approval/File and Use*	Prior Approval/File and Use*	Prior Approval/File and Use*
Arizona	File and Use*	File and Use*	File and Use*	File and Use*
Arkansas	Prior Approval	Prior Approval	Prior Approval	Prior Approval
California	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Colorado	No File*	No File*	No File*	No File*
Connecticut	File and Use	File and Use	File and Use	File and Use
Delaware	File and Use*	File and Use*	File and Use*	File and Use*
District of Columbia	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Florida	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Georgia	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Hawaii	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Idaho	File and Use*	File and Use*	File and Use*	File and Use*
Illinois	File and Use	File and Use	File and Use	File and Use
Indiana	File and Use	File and Use	File and Use	File and Use
Iowa	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Kansas	File and Use*	File and Use*	File and Use*	File and Use*
Kentucky	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Louisiana	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Maine	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Maryland	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Massachusetts	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Michigan	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Minnesota	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Mississippi	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Missouri	Use and File*	Use and File*	Use and File*	Use and File*
Montana	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Nebraska	File and Use*	File and Use*	File and Use*	File and Use*
Nevada	Prior Approval	Prior Approval	Prior Approval	Prior Approval
New Hampshire	Prior Approval	Prior Approval	Prior Approval	Prior Approval
New Jersey	Prior Approval	Prior Approval	Prior Approval	Prior Approval
New Mexico	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
New York	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
North Carolina	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
North Dakota	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Ohio	File and Use*	File and Use*	File and Use*	File and Use*
Oklahoma	Prior Approval; File And Use*	Prior Approval; File And Use*	Prior Approval; File And Use*	Prior Approval; File And Use*
Oregon	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Pennsylvania	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Rhode Island	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
South Carolina	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
South Dakota	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Tennessee	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Texas	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Utah	File and Use	File and Use	File and Use	File and Use
Vermont	Prior Approval	Prior Approval	Prior Approval	Prior Approval
Virginia	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Washington	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
West Virginia	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*
Wisconsin	File and Use*	File and Use*	File and Use*	File and Use*
Wyoming	Prior Approval*	Prior Approval*	Prior Approval*	Prior Approval*

* See Narrative

Source: State Insurance Departments

Table 41

State Laws

Tort Laws and Thresholds, 2011-2013

STATE	State Law Type			Tort Threshold		
	2013	2012	2011	2013	2012	2011
Alabama	Tort	Tort	Tort	None	None	None
Alaska	Tort	Tort	Tort	None	None	None
Arizona	Tort	Tort	Tort	None	None	None
Arkansas	Add-on	Add-on	Add-on	5,000	5,000	5,000
California	Tort	Tort	Tort	None	None	None
Colorado	Tort	Tort	Tort	None	None	None
Connecticut	Tort	Tort	Tort	None	None	None
Delaware	No-Fault	No-Fault	No-Fault	None	None	None
District of Columbia	No-Fault	No-Fault	No-Fault	Choice or Verbal	Choice or Verbal	Choice or Verbal
Florida	No-Fault	No-Fault	No-Fault	Verbal	Verbal	Verbal
Georgia	Tort	Tort	Tort	None	None	None
Hawaii	No-Fault	No-Fault	No-Fault	\$5,000*	\$5,000*	\$5,000 or Verbal*
Idaho	Tort	Tort	Tort	None	None	None
Illinois	Tort	Tort	Tort	None	None	None
Indiana	Tort	Tort	Tort	None	None	None
Iowa	Tort	Tort	Tort	None	None	None
Kansas	No-Fault	No-Fault	No-Fault	2,000	2,000	2,000
Kentucky	No-Fault	No-Fault	No-Fault	\$1,000 or Verbal*	\$1,000 or Verbal*	\$1,000 or Verbal*
Louisiana	Tort	Tort	Tort	None	None	None
Maine	Tort	Tort	Tort	None	None	None
Maryland	Add-on	Add-on	Add-on	None	None	None
Massachusetts	No-Fault	No-Fault	No-Fault	2,000	2,000	2,000
Michigan	No-Fault	No-Fault	No-Fault	Verbal	Verbal	Verbal
Minnesota	No-Fault	No-Fault	No-Fault	\$4,000 or Verbal	\$4,000 or Verbal	\$4,000 or Verbal
Mississippi	Tort	Tort	Tort	None	None	None
Missouri	Tort	Tort	Tort	None	None	None
Montana	Tort	Tort	Tort	None	None	None
Nebraska	Tort	Tort	Tort	None	None	None
Nevada	Tort	Tort	Tort	None	None	None
New Hampshire	Tort	Tort	Tort	None	None	None
New Jersey	No-Fault	No-Fault	No-Fault	Choice or Verbal*	Choice or Verbal*	Choice or Verbal*
New Mexico	Tort	Tort	Tort	None	None	None
New York	No-Fault	No-Fault	No-Fault	Verbal	Verbal	Verbal
North Carolina	Tort	Tort	Tort	None	None	None
North Dakota	No-Fault	No-Fault	No-Fault	\$2,500 or Verbal	\$2,500 or Verbal	\$2,500 or Verbal
Ohio	Tort	Tort	Tort	None	None	None
Oklahoma	Tort	Tort	Tort	None	None	None
Oregon	Tort	Tort	Tort	None	None	None
Pennsylvania	No-Fault	No-Fault	No-Fault	Choice	Choice	Choice
Rhode Island	Tort	Tort	Tort	None	None	None
South Carolina	Tort	Tort	Tort	None	None	None
South Dakota	Add-on	Add-on	Add-on	None	None	None
Tennessee	Tort	Tort	Tort	None	None	None
Texas	Tort	Tort	Tort	None	None	None
Utah	No-Fault	No-Fault	No-Fault	3,000	3,000	3,000
Vermont	Tort	Tort	Tort	None	None	None
Virginia	Add-on	Add-on	Add-on	None	None	None
Washington	Add-on	Add-on	Add-on	None	None	None
West Virginia	Tort	Tort	Tort	None	None	None
Wisconsin	Add-on	Add-on	Add-on	None	None	None
Wyoming	Tort	Tort	Tort	None	None	None

* See Narrative

Source: State Insurance Departments

Table 42

State Laws

Liability Insurance Laws, 2011-2013

STATE	Compulsory Liability Insurance			Liability Limits		
	2013	2012	2011	2013	2012	2011
Alabama	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Alaska	Yes	Yes	Yes	50/100/25	50/100/25	50/100/25
Arizona	Yes	Yes	Yes	15/30/10	15/30/10	15/30/10
Arkansas	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
California	Yes	Yes	Yes	15/30/5*	15/30/5*	15/30/5*
Colorado	Yes	Yes	Yes	25/50/15	25/50/15	25/50/15
Connecticut	Yes	Yes	Yes	20/40/10	20/40/10	20/40/10
Delaware	Yes	Yes	Yes	15/30/10	15/30/10	15/30/10
District of Columbia	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
Florida	Yes*	Yes*	Yes*	10/20/10	10/20/10	10/20/10
Georgia	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Hawaii	Yes	Yes	Yes	20/40/10	20/40/10	20/40/10
Idaho	No	No	No	25/50/15	25/50/15	25/50/15
Illinois	Yes	Yes	Yes	20/40/15	20/40/15	20/40/15
Indiana	No	No	No	25/50/10	25/50/10	25/50/10
Iowa	No	No	No	20/40/15	20/40/15	20/40/15
Kansas	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
Kentucky	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
Louisiana	Yes	Yes	Yes	15/30/25	15/30/25	15/30/25
Maine	Yes*	Yes*	Yes*	50/100/25	50/100/25	50/100/25
Maryland	Yes*	Yes*	Yes*	30/60/15	30/60/15	30/60/15
Massachusetts	Yes	Yes	Yes	20/40/5	20/40/5	20/40/5
Michigan	Yes	Yes	Yes	20/40/10	20/40/10	20/40/10
Minnesota	Yes	Yes	Yes	30/60/10	30/60/10	30/60/10
Mississippi	No	No	No	25/50/25	25/50/25	25/50/25
Missouri	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
Montana	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
Nebraska	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Nevada	Yes*	Yes*	Yes*	15/30/10	15/30/10	15/30/10
New Hampshire	No	No	No	25/50/25	25/50/25	25/50/25
New Jersey	Yes	Yes	Yes	15/30/5*	15/30/5*	15/30/5*
New Mexico	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
New York	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
North Carolina	Yes	Yes	Yes	30/60/25	30/60/25	30/60/25
North Dakota	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Ohio	No	No	No	25/50/25*	12.5/25/7.5	12.5/25/7.5
Oklahoma	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Oregon	Yes	Yes	Yes	25/50/20*	25/50/20*	25/50/20*
Pennsylvania	Yes	Yes	Yes	15/30/5	15/30/5	15/30/5
Rhode Island	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
South Carolina	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
South Dakota	Yes	Yes	Yes	25/50/25	25/50/25	25/50/25
Tennessee	No	No	No	25/50/15	25/50/15	25/50/15
Texas	No	No	No	30/60/25*	30/60/25*	30/60/25*
Utah	Yes	Yes	Yes	25/65/15	25/65/15	25/65/15
Vermont	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
Virginia	No	No	No	25/50/20	25/50/20	25/50/20
Washington	Yes	Yes	Yes	25/50/10	25/50/10	25/50/10
West Virginia	Yes	Yes	Yes	20/40/10	20/40/10	20/40/10
Wisconsin	Yes	Yes	Yes	50/100/15	50/100/15	50/100/15
Wyoming	Yes	Yes	Yes	25/50/20	25/50/20	25/50/20

* See Narrative

Source: State Insurance Departments

Table 43

State Laws

Personal Injury Protection and Uninsured Motorist Laws, 2011-2013

STATE	Compulsory Personal Injury Protection			Compulsory Uninsured Motorist Liability		
	2013	2012	2011	2013	2012	2011
Alabama	No	No	No	Yes*	Yes*	Yes*
Alaska	No	No	No	Yes*	Yes*	Yes*
Arizona	No	No	No	No	No	No
Arkansas	Yes*	Yes*	Yes*	Yes*	Yes*	Yes*
California	No	No	No	Yes*	Yes*	Yes*
Colorado	No	No	No	Yes*	Yes*	Yes*
Connecticut	No	No	No	Yes	Yes	Yes
Delaware	Yes	Yes	Yes	No	No	No
District of Columbia	No	No	No	Yes	Yes	Yes
Florida	Yes**	Yes**	Yes**	Yes*	Yes*	Yes*
Georgia	No	No	No	Yes*	Yes*	Yes*
Hawaii	Yes	Yes	Yes	Yes*	Yes*	Yes*
Idaho	No	No	No	Yes	Yes	Yes
Illinois	No	No	No	Yes	Yes	Yes
Indiana	No	No	No	No	No	No
Iowa	No	No	No	Yes*	Yes*	Yes*
Kansas	Yes	Yes	Yes	Yes	Yes	Yes
Kentucky	Yes	Yes	Yes	Yes*	Yes*	Yes*
Louisiana	No	No	No	Yes*	Yes*	Yes*
Maine	No	No	No	Yes	Yes	Yes
Maryland	Yes**	Yes**	Yes**	Yes	Yes	Yes
Massachusetts	Yes**	Yes**	Yes**	Yes	Yes	Yes
Michigan	Yes	Yes	Yes	No	No	No
Minnesota	Yes**	Yes**	Yes**	Yes**	Yes**	Yes**
Mississippi	No	No	No	No	No	No
Missouri	No	No	No	Yes	Yes	Yes
Montana	No	No	No	Yes*	Yes*	Yes*
Nebraska	No	No	No	Yes	Yes	Yes
Nevada	No	No	No	Yes*	Yes*	Yes*
New Hampshire	No	No	No	No	No	No
New Jersey	Yes**	Yes**	Yes**	Yes	Yes	Yes
New Mexico	No	No	No	Yes*	Yes*	Yes*
New York	Yes	Yes	Yes	Yes	Yes	Yes
North Carolina	No	No	No	Yes*	Yes*	Yes*
North Dakota	Yes	Yes	Yes	Yes	Yes	Yes
Ohio	No	No	No	No	No	No
Oklahoma	No	No	No	No	No	No
Oregon	Yes**	Yes**	Yes**	Yes	Yes	Yes
Pennsylvania	No**	No**	No**	No	No	No
Rhode Island	No	No	No	Yes	Yes	Yes
South Carolina	No	No	No	Yes	Yes	Yes
South Dakota	No	No	No	Yes	Yes	Yes
Tennessee	No	No	No	Yes*	Yes*	Yes
Texas	Yes*	Yes*	Yes*	Yes*	Yes*	Yes*
Utah	Yes	Yes	Yes	Yes*	Yes*	Yes*
Vermont	No	No	No	Yes	Yes	Yes
Virginia	No	No	No	Yes	Yes	Yes
Washington	Yes*	Yes*	Yes*	Yes*	Yes*	Yes*
West Virginia	No	No	No	Yes	Yes	Yes
Wisconsin	No	No	No	Yes**	Yes**	Yes**
Wyoming	No	No	No	Yes*	Yes*	Yes*

* Must be provided unless rejected in writing by the insured.

Source: State Insurance Departments

** See Narrative

Table 44

State Laws

Automobile Seat Belt Laws

STATE	2015		
	Mandatory Law	Enforcement	Maximum Fine
Alabama	7/1/92	Primary	\$25 fine; front seat only
Alaska	9/12/90	Secondary	\$15 fine; all seats; over age 16; all children under 15, \$50 fine
Arizona	1/1/91	Secondary	\$10 fine; front seat only
Arkansas	7/15/91	Primary*	\$25 fine; all seats
California	1/1/86	Primary	\$20 fine; all seats
Colorado	7/1/87	Primary*, Secondary*	As of August 1, 2010, children younger than 1 year and less than 20 pounds must be in a rear-facing infant seat; children 1 through 3 years and 20-40 pounds must be in a child safety seat; children 4 through 7 years must be in a booster seat. For children under 16 years, primary enforcement laws apply and the fine for not buckling up or properly restraining a child is \$81.
Connecticut	1/1/86	Primary	\$15 fine; front seat only; under age 16 all seats
Delaware	1/1/92	Primary	\$25 fine; all seats
District of Columbia	12/12/85	Primary	\$50 fine; all seats
Florida	7/1/86	Primary	\$30 fine; front seat only**
Georgia	9/1/89	Primary	\$15 fine; front seat only
Hawaii	12/16/85	Primary	\$45 per violation + \$10 surcharge (neurotrauma special fund) + \$10 surcharge (trauma system special fund)
Idaho	7/1/86	Secondary	\$10 fine; all seats
Illinois	7/1/85	Primary	\$25 fine; front and rear seat passenger required
Indiana	7/1/87	Primary	\$25 fine; all occupants
Iowa	7/1/86	Primary	\$50 for front seat violations and \$100 for under age 18 rear seat/child restraint violations
Kansas	7/1/07	Primary	\$10 fine; all occupants
Kentucky	7/15/94	Primary	\$25 fine; all seats; \$50 for failure to use proper child restraints
Louisiana	7/1/86	Primary	\$25 first offense, \$50 fine subsequent offenses; all passengers for vehicles manufactured after 1980
Maine	12/27/95	Primary	ense, \$125 for the 2nd offense and \$250 for the 3rd and subsequent offenses
Maryland	7/1/86	Primary	\$50 fine; all seats
Massachusetts	2/1/94	Secondary	\$25 fine; all seats. Additional fine of \$25/person ages 12-16 who are not wearing seatbelts.
Michigan	4/1/00	Primary	Damage mitigation up to 5% max; \$50 fine; front seat only
Minnesota	10/1/86	Primary	\$25 fine per driver and each passenger, regardless of age
Mississippi	5/27/06	Primary	\$25 fine; front seat and passenger
Missouri	9/28/85	Secondary	\$10 fine; front seat only
Montana	10/1/87	Primary*/Secondary*	\$20 fine; all seats
Nebraska	1/1/93	Secondary	\$25 fine plus points; front seat only
Nevada	7/1/87	Secondary	\$25 fine; all seats
New Hampshire	-	Primary	18 years old: \$50 fine 1st offense; \$100 2nd & subsequent; effective 7/1/2008
New Jersey	3/1/85	Primary*/Secondary*	\$46 fine
New Mexico	1/1/86	Primary	\$25 fine; front seat only
New York	12/1/84	Primary	\$50 fine; front seat only; \$100 for children
North Carolina	10/1/85	Primary	\$25 fine per person front seat; \$10 per person back seat; \$25 for child restraint violation
North Dakota	8/1/05	Primary*/Secondary*	\$20 fine; front seat only
Ohio	5/6/86	Secondary	\$25 fine; front seat only
Oklahoma	2/1/87	Primary	\$20 fine; front seat only
Oregon	12/7/90	Primary	Damage mitigation up to 5% max; \$90 fine; all seats
Pennsylvania	11/23/87	Secondary	\$10 fine; front seat only
Rhode Island	6/1/91	Primary	\$85 fine; all seats
South Carolina	7/1/89	Primary	\$25 fine
South Dakota	1/1/95	Primary*/Secondary*	\$20 fine; front seat only
Tennessee	4/21/86	Secondary	\$50 fine; front seat only
Texas	9/1/09*	Primary	Up to \$250 fine; all seats; 7 years and younger who are 57 " or taller; 8+ years in all seats* (Effective September 1, 2009--SB61 (81st Tx. Leg., Reg. Sess.);
Utah	4/28/86	Primary*/Secondary*	\$45 fine
Vermont	1/1/94	Secondary	\$25/\$50/\$100 fine, 1st/2nd/3rd offense, all seats
Virginia	1/1/88	Secondary	\$25 fine; front seat only
Washington	6/11/86	Primary	\$124 fine; all seats
West Virginia	9/1/93	Secondary	Damage mit. up to 5% max; \$25 front seat; under 18 rear seat
Wisconsin	12/1/87	Primary	\$10 to \$75, all seats ; under the age of 4 is not less than \$30 or more than \$75; ages of 4-8 is not less than \$10 or more than \$25.
Wyoming	6/8/89	Secondary	\$25; all seats

* See narrative ** Children must be in the back seat of cars; ages vary by state.

Source: State Insurance Departments

Table 45

State Laws

Drunk Driving Laws and Speed Limits, 2015

STATE	Drunk Driving Laws		Speed Limits
	Admin. License Suspension	BAC Threshold	Maximum Speed Limit
Alabama	Yes	0.08	70
Alaska	Yes	0.08	55*
Arizona	Yes	0.08	75
Arkansas	Yes	0.08	70
California	Yes	0.08*	70*
Colorado	Yes	0.08	75
Connecticut	Yes	0.08	65
Delaware	Yes	0.08	65
District of Columbia	Yes	0.08*	55
Florida	Yes	0.08	70
Georgia	Yes	0.08	70
Hawaii	Yes	0.08	60
Idaho	Yes	0.08	75
Illinois	Yes	0.08	65
Indiana	Yes	0.08	70*
Iowa	Yes	0.08	70
Kansas	Yes	0.08	70*
Kentucky	Yes	0.08	65
Louisiana	Yes	0.08*	70
Maine	Yes	0.08	75
Maryland	Yes	0.08	65
Massachusetts	Yes	0.08*	65
Michigan	No	0.08	70
Minnesota	Yes	0.08	70
Mississippi	Yes	0.08	70
Missouri	Yes	0.08	70
Montana	Yes	0.08*	75
Nebraska	Yes	0.08	75
Nevada	Yes	0.08	75
New Hampshire	Yes	0.08	65
New Jersey	No	0.08*	65*
New Mexico	Yes	0.08	75
New York	No	0.08	65
North Carolina	Yes	0.08	70
North Dakota	Yes	0.08	75
Ohio	Yes	0.08	65*
Oklahoma	Yes	0.08	75
Oregon	Yes	0.08	65
Pennsylvania	No	0.08	65*
Rhode Island	Yes	0.08	65
South Carolina	No	0.08*	70
South Dakota	No	0.08	75*
Tennessee	Yes	0.08	70
Texas	Yes	0.08	70*
Utah	Yes	0.08	75
Vermont	Yes	0.08	65
Virginia	Yes	0.08	70
Washington	Yes	0.08	70
West Virginia	Yes	0.08	70
Wisconsin	Yes	0.08	65
Wyoming	Yes	0.08	75

* See Narrative

Source: State Insurance Departments

Appendix

Appendix 1A

Population, Traffic and Vehicle Data, 2011-2013

Land Area and Population					
STATE	Land Area	Population			Metro Population
	Square Miles	2013	2012	2011	2010
Alabama	50,744	4,833,722	4,817,528	4,801,627	3,415,430
Alaska	571,951	735,132	730,307	723,375	478,402
Arizona	113,635	6,626,624	6,551,149	6,468,796	5,914,541
Arkansas	52,068	2,959,373	2,949,828	2,938,506	1,757,367
California	155,959	38,332,521	37,999,878	37,668,681	36,408,727
Colorado	103,718	5,268,367	5,189,458	5,118,400	4,341,903
Connecticut	4,845	3,596,080	3,591,765	3,588,948	3,265,742
Delaware	1,954	925,749	917,053	907,985	700,789
District of Columbia	61	646,449	633,427	619,624	601,723
Florida	53,927	19,552,860	19,320,749	19,083,482	17,689,964
Georgia	57,906	9,992,167	9,915,646	9,810,181	7,847,658
Hawaii	6,423	1,404,054	1,390,090	1,376,897	953,207
Idaho	82,747	1,612,136	1,595,590	1,583,930	1,028,136
Illinois	55,584	12,882,135	12,868,192	12,855,970	11,159,069
Indiana	35,867	6,570,902	6,537,782	6,516,336	5,078,745
Iowa	55,869	3,090,416	3,075,039	3,064,102	1,721,714
Kansas	81,815	2,893,957	2,885,398	2,869,548	1,949,129
Kentucky	39,728	4,395,295	4,379,730	4,366,869	2,523,770
Louisiana	43,562	4,625,470	4,602,134	4,575,197	3,380,738
Maine	30,862	1,328,302	1,328,501	1,327,844	775,723
Maryland	9,774	5,928,814	5,884,868	5,840,241	5,463,187
Massachusetts	7,840	6,692,824	6,645,303	6,606,285	6,520,922
Michigan	56,804	9,895,622	9,882,519	9,874,589	8,033,066
Minnesota	79,610	5,420,380	5,379,646	5,347,108	3,971,551
Mississippi	46,907	2,991,207	2,986,450	2,977,886	1,331,025
Missouri	68,886	6,044,171	6,024,522	6,010,065	4,463,547
Montana	145,552	1,015,165	1,005,494	997,600	348,676
Nebraska	76,872	1,868,516	1,855,350	1,841,749	1,071,368
Nevada	109,826	2,790,136	2,754,354	2,717,951	2,431,960
New Hampshire	8,968	1,323,459	1,321,617	1,318,075	819,087
New Jersey	7,417	8,899,339	8,867,749	8,836,639	8,791,894
New Mexico	121,356	2,085,287	2,083,540	2,077,919	1,370,524
New York	47,214	19,651,127	19,576,125	19,502,728	17,814,883
North Carolina	48,711	9,848,060	9,748,364	9,651,377	6,704,358
North Dakota	68,976	723,393	701,345	684,867	325,418
Ohio	40,948	11,570,808	11,553,031	11,549,772	9,299,425
Oklahoma	68,667	3,850,568	3,815,780	3,785,534	2,407,338
Oregon	95,997	3,930,065	3,899,801	3,867,937	2,978,551
Pennsylvania	44,817	12,773,801	12,764,475	12,741,310	10,685,735
Rhode Island	1,045	1,051,511	1,050,304	1,050,350	1,052,567
South Carolina	30,110	4,774,839	4,723,417	4,673,509	3,536,094
South Dakota	75,885	844,877	834,047	823,772	369,042
Tennessee	41,217	6,495,978	6,454,914	6,398,361	4,659,762
Texas	261,797	26,448,193	26,060,796	25,640,909	22,085,169
Utah	82,144	2,900,872	2,854,871	2,814,784	2,448,962
Vermont	9,250	626,630	625,953	626,320	211,261
Virginia	39,594	8,260,405	8,186,628	8,105,850	6,887,509
Washington	66,544	6,971,406	6,895,318	6,821,481	5,900,385
West Virginia	24,078	1,854,304	1,856,680	1,855,184	1,032,750
Wisconsin	54,310	5,742,713	5,724,554	5,708,785	4,142,082
Wyoming	97,100	582,658	576,626	567,329	167,188
Countrywide	3,537,441	316,128,839	313,873,685	311,582,564	258,317,763

Source: U.S. Bureau of the Census

Appendix 1B

Population, Traffic and Vehicle Data, 2011-2013

Vehicles and Vehicle Thefts

STATE	Registered Vehicles			Motor Vehicle Thefts		
	2013	2012	2011	2013	2012	2011
Alabama	4,787,219	4,712,167	4,684,642	10,571	9,874	10,662
Alaska	785,825	743,305	726,934	1,695	1,522	1,343
Arizona	5,381,050	5,014,259	4,930,326	17,438	19,158	19,829
Arkansas	2,417,959	2,403,830	2,372,009	5,678	5,724	5,812
California	28,074,977	26,914,629	28,358,047	165,292	168,608	146,848
Colorado	4,683,410	4,378,015	4,159,020	12,533	12,092	11,047
Connecticut	2,855,538	2,623,127	2,730,831	6,222	6,449	6,712
Delaware	947,442	912,912	898,917	1,332	1,436	1,530
District of Columbia	332,773	318,206	312,692	3,234	3,661	4,456
Florida	15,131,735	15,046,834	14,894,843	34,912	37,330	39,621
Georgia	7,780,346	7,445,788	7,334,115	26,826	28,536	29,475
Hawaii	1,334,692	1,196,215	1,117,543	3,684	3,605	4,184
Idaho	1,692,457	1,580,264	1,562,581	1,536	1,364	1,333
Illinois	10,193,438	9,767,228	10,094,916	20,933	25,690	28,769
Indiana	5,574,026	5,781,263	5,928,365	14,204	13,661	14,816
Iowa	3,540,763	3,330,987	3,322,313	4,246	4,023	3,936
Kansas	2,627,845	2,367,652	2,364,605	6,641	6,778	6,677
Kentucky	4,031,748	3,570,060	3,664,532	6,032	6,668	6,673
Louisiana	3,957,174	3,821,119	3,984,136	9,160	7,881	9,123
Maine	1,199,134	1,126,824	1,120,953	914	995	1,078
Maryland	3,833,526	3,861,428	3,785,507	13,418	15,025	16,068
Massachusetts	4,985,448	4,825,738	5,536,320	9,122	9,232	10,786
Michigan	8,192,368	7,531,943	8,874,498	24,567	25,115	25,496
Minnesota	5,219,490	4,857,239	4,669,345	7,966	8,458	8,182
Mississippi	2,073,535	2,023,876	2,008,446	4,388	4,322	4,925
Missouri	5,820,656	5,508,795	5,029,047	16,325	16,308	15,317
Montana	1,539,931	1,329,735	1,172,147	1,850	1,689	1,458
Nebraska	1,891,253	1,835,625	1,835,580	4,463	4,147	4,103
Nevada	2,203,096	2,060,690	2,083,431	9,998	10,018	9,485
New Hampshire	1,408,936	1,222,564	1,199,217	940	1,023	974
New Jersey	7,061,343	7,579,004	7,609,467	13,747	16,481	17,415
New Mexico	1,882,466	1,739,124	1,707,128	5,905	5,463	5,408
New York	10,674,135	10,103,331	10,084,704	15,482	17,348	19,311
North Carolina	7,813,854	7,593,350	6,026,287	14,606	16,120	17,032
North Dakota	845,109	776,344	753,198	1,416	1,151	980
Ohio	10,360,365	9,776,560	9,826,755	19,532	19,512	21,068
Oklahoma	3,460,012	3,312,256	3,301,539	11,214	11,564	11,031
Oregon	3,603,825	3,441,114	3,019,803	9,862	10,203	9,047
Pennsylvania	10,461,108	10,052,131	9,898,084	13,770	15,028	16,844
Rhode Island	853,152	821,281	885,738	2,233	2,628	2,287
South Carolina	3,986,574	3,784,593	3,718,837	12,580	13,201	13,464
South Dakota	1,015,173	930,219	925,753	938	1,065	946
Tennessee	5,451,933	5,225,095	5,133,915	11,828	12,980	14,036
Texas	20,171,135	19,789,723	19,174,572	65,745	64,996	63,338
Utah	2,060,512	1,918,522	1,823,980	7,465	5,999	6,183
Vermont	611,789	576,250	574,983	334	435	499
Virginia	7,051,016	6,917,302	6,802,556	8,536	9,076	9,724
Washington	6,392,840	5,632,644	5,659,907	28,399	26,402	24,835
West Virginia	1,453,395	1,400,881	1,400,658	1,916	2,209	2,254
Wisconsin	5,338,759	4,934,320	4,926,539	7,388	8,216	8,232
Wyoming	830,539	768,086	767,918	578	584	521
Countrywide	255,876,824	245,184,447	244,778,179	699,594	721,053	715,173

Sources: Federal Highway Administration and Federal Bureau of Investigation.

Appendix 1C

Population, Traffic and Vehicle Data, 2011-2013

STATE	Vehicle Miles (in Millions)			Miles of Roadway		
	2013	2012	2011	2013	2012	2011
Alabama	65,046	64,959	64,914	101,837	101,811	101,668
Alaska	4,848	4,792	4,593	15,680	16,301	16,675
Arizona	60,586	60,129	59,574	66,441	65,262	65,092
Arkansas	33,493	33,522	32,953	101,656	100,123	100,082
California	329,534	326,272	320,784	174,989	175,499	172,202
Colorado	46,968	46,769	46,606	88,565	88,524	88,415
Connecticut	30,941	31,269	31,197	21,474	21,431	21,445
Delaware	9,308	9,186	9,028	6,393	6,377	6,358
District of Columbia	3,527	3,572	3,568	1,501	1,502	1,501
Florida	192,702	191,374	191,855	122,088	121,829	121,759
Georgia	109,355	107,488	108,454	128,620	125,523	123,546
Hawaii	10,099	10,050	10,066	4,430	4,416	4,405
Idaho	15,980	16,315	15,937	48,082	48,492	48,553
Illinois	105,297	104,578	103,234	145,708	144,337	139,498
Indiana	78,311	78,923	76,485	97,553	97,288	97,066
Iowa	31,641	31,596	31,274	114,429	114,438	114,387
Kansas	30,208	30,572	30,021	140,687	140,614	140,513
Kentucky	46,996	47,344	48,061	79,598	79,321	79,220
Louisiana	47,758	46,889	46,513	61,427	61,326	61,635
Maine	14,129	14,199	14,248	22,882	22,871	22,874
Maryland	56,688	56,476	56,221	32,422	32,372	32,321
Massachusetts	56,311	55,940	54,792	36,370	36,330	36,303
Michigan	95,132	94,548	94,754	122,141	122,051	122,086
Minnesota	56,974	56,988	56,685	138,767	138,832	138,702
Mississippi	38,758	38,667	38,851	75,116	75,181	75,119
Missouri	69,458	68,504	68,789	131,900	131,978	131,667
Montana	12,033	11,885	11,660	74,933	74,905	74,880
Nebraska	19,322	19,277	19,093	93,770	93,797	93,600
Nevada	24,649	24,148	24,189	40,139	38,567	36,839
New Hampshire	12,903	12,894	12,720	16,098	16,105	16,076
New Jersey	74,530	74,225	73,094	39,293	39,272	39,213
New Mexico	25,086	25,562	25,533	70,772	68,384	68,384
New York	129,737	128,221	127,726	114,728	114,709	114,592
North Carolina	105,213	104,950	103,772	106,202	106,063	105,869
North Dakota	10,100	10,081	9,131	87,078	86,851	86,851
Ohio	112,767	112,715	111,990	123,297	123,281	123,247
Oklahoma	47,999	47,872	47,464	112,940	112,821	112,808
Oregon	33,706	33,173	33,373	71,228	59,262	59,148
Pennsylvania	98,628	98,884	99,204	119,936	119,846	119,771
Rhode Island	7,775	7,807	7,901	6,106	6,480	6,485
South Carolina	48,986	49,036	48,730	66,232	66,244	65,997
South Dakota	9,122	9,113	9,002	82,558	82,536	82,459
Tennessee	71,067	71,167	70,751	95,536	95,523	95,492
Texas	244,525	237,836	237,440	313,228	313,210	312,911
Utah	27,005	26,528	26,222	46,254	45,891	45,635
Vermont	7,116	7,216	7,141	14,266	14,291	14,290
Virginia	80,767	80,959	80,974	74,748	74,591	74,461
Washington	57,211	56,762	56,955	82,448	83,878	83,743
West Virginia	19,232	19,226	18,963	38,750	38,684	38,646
Wisconsin	59,486	59,087	54,402	115,145	115,095	115,018
Wyoming	9,309	9,271	9,245	29,024	28,416	28,253
Countrywide	2,988,323	2,968,815	2,946,131	4,115,462	4,092,730	4,077,760

Source: Federal Highway Administration

CourtSmart Tag Report

Room: EL 110 Case No.:
Caption: Florida Senate Committee on Banking and Insurance

Type:
Judge:

Started: 1/24/2017 10:05:19 AM
Ends: 1/24/2017 11:23:36 AM Length: 01:18:18

10:05:34 AM Call to Order
10:05:43 AM Roll Call
10:06:11 AM Opening Remarks from Chairman Flores
10:06:42 AM Presentation
10:07:06 AM James Knudson Staff Director, Senate Banking and Insurance Committee
10:07:25 AM Compulsory Motor Vehicle Insurance
10:08:30 AM Florida Motor Vehicle Insurance
10:09:20 AM No-Fault Insurance
10:11:19 AM Florida Motor Vehicle No-Fault Law
10:16:35 AM Motor Vehicle Insurance Mandates
10:17:58 AM No-Fault Insurance Mandates
10:18:33 AM Property Insurance
10:20:27 AM Presentation from Sandra Starnes Director of Property and Casualty Product Review, FL. Office of Insurance
10:21:28 AM Florida Personal Auto Market
10:22:25 AM Changes in Auto Rates
10:26:06 AM Question - Chairman Flores
10:27:20 AM Response - Sandra Starnes
10:28:06 AM Why are Rates Increasing?
10:29:33 AM More Miles are Being Driven
10:31:07 AM More Fatalities are Occurring
10:31:59 AM Frequency of Crashes Has Increased
10:32:34 AM 2016 Pinnacle Analysis
10:34:08 AM Question - Chairman Flores
10:35:19 AM Response - Sandra Starnes
10:35:41 AM Question - Sen. Farmer
10:36:09 AM Response - Sandra Starnes
10:36:28 AM Follow up - Sen. Farmer
10:36:35 AM Response - Sandra Starnes
10:37:03 AM Follow up - Sen. Farmer
10:37:41 AM Response - Sandra Starnes
10:38:28 AM Question - Sen. Thurston
10:38:50 AM Response - Sandra Starnes
10:39:05 AM Follow up - Sen. Thurston
10:39:18 AM Response - Sandra Starnes
10:39:56 AM Question - Sen. Garcia
10:40:35 AM Response - Sandra Starnes
10:40:39 AM Follow up - Sen. Garcia
10:41:57 AM Impact of Moving to a Mandate
10:42:10 AM What Happens if PIP is Eliminated?
10:43:48 AM Assumptions for Estimate of Impact
10:45:29 AM Impact of the Repeal of No-Fault
10:47:09 AM Methodology for Estimating Premium Impacts
10:47:42 AM Summary of Premium Impacts
10:48:36 AM Estimated Impact by Region
10:50:41 AM Question - Sen. Farmer
10:52:05 AM Response - Sandra Starnes
10:52:34 AM Follow up - Sen. Farmer
10:52:57 AM Response - Sandra Starnes
10:53:00 AM Speaker Cards
10:53:05 AM Ron Jackson Vice Pres. Of State Affairs, American Insurance Association
10:57:02 AM Jeff Scott Florida Medical Association

11:01:31 AM Dale Swope Attorney, Florida Justice Association
11:08:44 AM Question - Sen. Garcia
11:08:50 AM Response - Dale Swope
11:09:13 AM Follow up - Sen. Garcia
11:09:34 AM Response - Dale Swope
11:12:58 AM Question - Sen. Garcia
11:13:08 AM Response - Dale Swope
11:14:28 AM Crystal Stickle Vice. Pres. Of Governmental Affairs, Florida Hospital Association
11:15:06 AM Michael Carlson President, Personal Insurance Federation of FL.
11:21:41 AM Closing Remarks by Chairman Flores
11:23:29 AM Meeting Adjourned

THE FLORIDA SENATE

APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

1/24/2017

Meeting Date

Bill Number (if applicable)

Topic Motor Vehicle Insurance

Amendment Barcode (if applicable)

Name Sandra Starnes

Job Title Director, Property + Casualty Product Review

Address 200 E Gaines St. Phone 850-413-5344

Street

Tallahassee, FL

32399-0330

Email sandra.starnes@flor.com

Speaking: For Against Information

Waive Speaking: In Support Against (The Chair will read this information into the record.)

Representing Florida Office of Insurance Regulation

Appearing at request of Chair: Yes No

Lobbyist registered with Legislature: Yes No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

This form is part of the public record for this meeting.

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

January 24, 2017

Meeting Date

n/a

Bill Number (if applicable)

Topic Auto Insurance/Bodily Injury Insurance

Amendment Barcode (if applicable)

Name Ron Jackson

Job Title Vice President, State Affairs, Southeast Region--American Insurance Association

Address 2107 N. Decatur Road, Suite 257

Phone 4042618834

Street

Decatur

GA

30033

Email rjackson@aiadc.org

City

State

Zip

Speaking: For Against Information

Waive Speaking: In Support Against
(The Chair will read this information into the record.)

Representing American Insurance Association

Appearing at request of Chair: Yes No

Lobbyist registered with Legislature: Yes No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

This form is part of the public record for this meeting.

S-001 (10/14/14)

THE FLORIDA SENATE

APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

1/24/17

Meeting Date

Bill Number (if applicable)

Topic FLORIDA MOTOR VEHICLE INSURANCE OVERVIEW

Amendment Barcode (if applicable)

Name Jeff Scott

Job Title

Address 1430 Piedmont Dr. E. Street

Phone 850 224-6496

Tallahassee FL 32308 City State Zip

Email jscott@flmedical.org

Speaking: For Against Information

Waive Speaking: In Support Against (The Chair will read this information into the record.)

Representing Florida Medical Association

Appearing at request of Chair: Yes No

Lobbyist registered with Legislature: Yes No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

This form is part of the public record for this meeting.

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

1/24/17

Meeting Date

Bill Number (if applicable)

Topic Motor Vehicle Insurance

Amendment Barcode (if applicable)

Name Dale Swope Dale Swope

Job Title Attorney

Address 1234 5th Avenue

Phone 813-273-0017

Ybor City Fl. 33605

Email dale.swope@swopelaw.com

Speaking: For Against Information

Waive Speaking: In Support Against
(The Chair will read this information into the record.)

Representing Florida Justice Association.

Appearing at request of Chair: Yes No

Lobbyist registered with Legislature: Yes No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

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THE FLORIDA SENATE

APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

1/24/17

Meeting Date

Bill Number (if applicable)

Topic PIP

Amendment Barcode (if applicable)

Name Crystal Stickle

Job Title VP Gov Affairs

Address 306 E College

Phone 222 9800

Street

Email

City

State

Zip

Speaking: For Against Information

Waive Speaking: In Support Against
(The Chair will read this information into the record.)

Representing Florida Hospital Association

Appearing at request of Chair: Yes No

Lobbyist registered with Legislature: Yes No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

This form is part of the public record for this meeting.

THE FLORIDA SENATE

APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

1/24/17

Meeting Date

Bill Number (if applicable)

Topic No-Fault Repeal

Amendment Barcode (if applicable)

Name MICHAEL CARLSON

Job Title PRESIDENT

Address 215 S. ~~FL~~ Monroe St. Ste. 835

Phone

Street

Tallahassee FL 32301

Email

City

State

Zip

Speaking: For Against Information

Waive Speaking: In Support Against

(The Chair will read this information into the record.)

Representing PERSONAL INSURANCE FEDERATION OF FLA.

Appearing at request of Chair: Yes No

Lobbyist registered with Legislature: Yes No

While it is a Senate tradition to encourage public testimony, time may not permit all persons wishing to speak to be heard at this meeting. Those who do speak may be asked to limit their remarks so that as many persons as possible can be heard.

This form is part of the public record for this meeting.