

The Florida Senate
COMMITTEE MEETING EXPANDED AGENDA

BANKING AND INSURANCE
Senator Simmons, Chair
Senator Clemens, Vice Chair

MEETING DATE: Tuesday, November 5, 2013
TIME: 1:30 —3:30 p.m.
PLACE: *Toni Jennings Committee Room*, 110 Senate Office Building

MEMBERS: Senator Simmons, Chair; Senator Clemens, Vice Chair; Senators Benacquisto, Detert, Diaz de la Portilla, Hays, Lee, Margolis, Montford, Negrón, Richter, and Ring

TAB	BILL NO. and INTRODUCER	BILL DESCRIPTION and SENATE COMMITTEE ACTIONS	COMMITTEE ACTION
1		Presentation on Citizens Property Insurance Corporation policyholder take-out process and update on Citizens' clearinghouse implementation continued	Presented
2		Presentation on Personal Injury Protection (PIP)	Presented
Other Related Meeting Documents			

John W. Rollins, FCAS, MAAA

John W. Rollins is Chief Risk Officer at Citizens Property Insurance Corporation, Florida's state-run property insurer. Mr. Rollins joined Citizens Property Insurance in October 2013 and is responsible for Actuarial, Product Development, Corporate Analytics and Enterprise Risk Management business units.

Mr. Rollins previously owned and operated Rollins Analytics, Inc., a firm he founded at the end of 2009. The firm delivered credible and actionable professional actuarial analysis and strategic consulting to institutions concerned with insurance risk in the private and public sector.

Mr. Rollins is a former vice president at AIR Worldwide, a global provider of risk modeling software and consulting services. He has 23 years of experience as a U.S. property and casualty actuary in many environments, including personal and commercial lines insurers, global and regional consulting firms, a top-tier accounting firm, and an insurance advisory organization. He has worked as chief actuary at both Citizens and Florida Farm Bureau Insurance Companies. He served on the Board of Governors of Citizens, appointed by Florida Governor Rick Scott, from 2011-2013.

Mr. Rollins has wide-ranging technical expertise, including personal and commercial lines ratemaking, catastrophe modeling, reinsurance optimization, and loss and expense reserving for insurers and self-insurers. He has authored several prize-winning papers in the journals of the Casualty Actuarial Society, and has spoken and testified on catastrophe management and property lines ratemaking topics to the U.S. Congress, several state legislatures, regulators, rating agencies, insurance leaders, academics and the media.

In addition to qualification as a Fellow of the Casualty Actuarial Society (FCAS) and Member of the American Academy of Actuaries (MAAA), Mr. Rollins holds a B.A. in mathematics from Duke University and M.A. in economics from the University of Florida. A fourth-generation Floridian, he resides in the Gainesville area with his wife and children.

Citizens Property Insurance Corporation

John Rollins, Chief Risk Officer

November 5, 2013



Agenda and Takeaways

What is Citizens' storm risk in commercial lines?

- Commercial residential, at \$4.1B, is over 20% of Citizens' probable maximum loss (PML)
- Commercial non-residential is not a trivial contributor to PML at over \$1B

What is Citizens' footprint in the commercial property insurance market?

- The dominant insurer in commercial residential with over 40% share, though trending downward as several private market insurers are active
- Majority occupancy is condominium associations
- Citizens attracts older, smaller, and less wind-resistive buildings - but the large buildings we insure impact storm risk disproportionately
- Hard to gauge in non-residential because of light regulation and reporting

How (in)adequate are Citizens' rates in commercial lines?

- Wind-only commercial residential policies are the most underpriced (actuarially speaking)
- Rate need is consistent around the state, should be 20-70% higher than current rates depending on the property's features
- Multi-peril commercial rates are generally actuarially reasonable

How much insurance does Citizens provide for non-residents of Florida?

- Neither Citizens nor private insurers can precisely validate residency status, but occupancy type (as underwritten), mailing address and property address provide good insights
- A significant part (almost 40%) of Citizens' book is rental and seasonal property
- Seasonal property rates are slightly more inadequate, but we do impose a surcharge
- About 16% of bills are mailed outside Florida and 2% outside the US, but the rate need is similar to that of other policies

Is Citizens on track to launch the personal lines clearinghouse at year-end with vibrant participation?

- Yes, the build-out is on time and budget
- Insurers will roll on in stages to ensure volumes are tolerable and the consumer experience is optimal
- Enthusiasm is high with over a dozen insurers slated to roll on in the first half of 2014

Probable Maximum Loss by Product Line

	PML	Exposure (000s)
CLA Commercial Residential Multi-Peril	\$1,144,497	\$35,632,829
Coastal Commercial Residential Multi-Peril	\$764,490	\$12,544,516
CLA Commercial Non-Residential Multi-Peril	\$79,122	\$1,937,121
Coastal Commercial Non-Residential Multi-Peril	\$33,950	\$489,832
Coastal Commercial Residential Wind	\$2,410,474	\$44,244,388
Coastal Commercial Non-Residential Wind	\$1,139,885	\$16,531,408

As of 6/30/13 Commercial products only. PMLs represent Citizens modeled loss in a single storm with a 1% chance of occurring each year. PMLs are not additive across product lines because multiple lines will be impacted in any one storm. Totals are true combined PMLs.

	PML	Exposure (000s)
Commercial Residential Multi-Peril	\$1,848,686	\$48,177,345
Commercial Residential Wind	\$2,410,474	\$44,244,388
TOTAL Commercial Residential Lines	\$4,185,465	\$92,421,733
Commercial Non-Residential Multi-Peril	\$109,617	\$2,426,953
Commercial Non-Residential Wind	\$1,139,885	\$16,531,408
TOTAL Commercial Non-Residential Lines	\$1,220,793	\$18,958,361

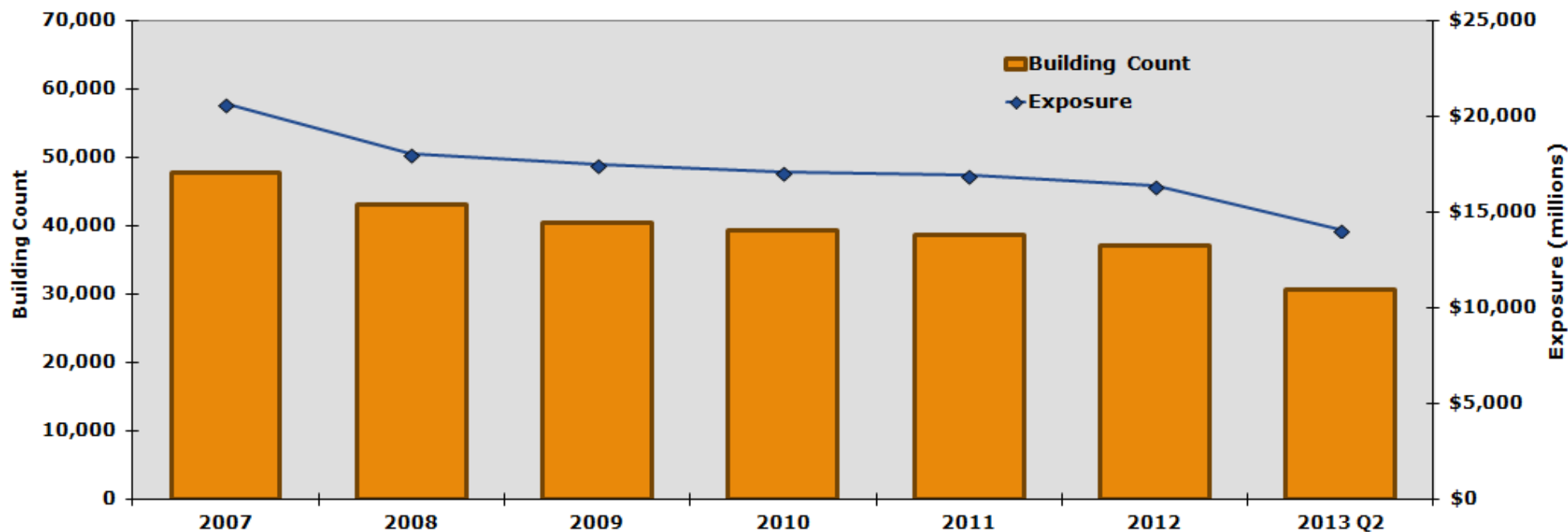
As of 6/30/13

Commercial Non-Residential Business Overview

Commercial Non-Residential

- Citizens writes both commercial non-residential wind-only (CNRW) and commercial non-residential multi-peril (CNRM) policies on businesses in Florida
- Citizens inherited the CNRW line of business from the FWUA
- CNRW policies are written as a first layer of coverage up to \$1 million per building in the Coastal account
- Citizens was authorized to write CNRM policies with the passage of HB 1A in 2007
- CNRM policies are written for eligible structures with a total insured value of no more than \$2.5 million per building in either the Coastal or Commercial Lines Account

Commercial Non-Residential Historical Building Count and Exposure



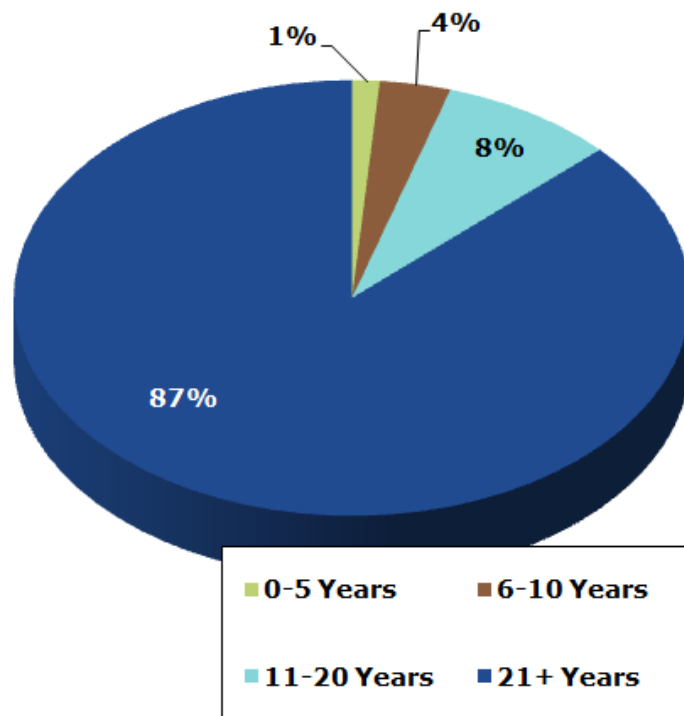
	Coastal Account			Commercial Lines Account			Total		
	Number of Policies	Number of Buildings	Exposure (millions)	Number of Policies	Number of Buildings	Exposure (millions)	Number of Policies	Number of Buildings	Exposure (millions)
2007	35,397	45,919	\$19,665	1,750	1,750	\$1,018	37,147	47,669	\$20,683
2008	32,166	42,227	\$17,675	760	760	\$323	32,926	42,987	\$17,998
2009	29,539	39,149	\$16,552	771	1,194	\$921	30,310	40,343	\$17,473
2010	28,248	37,585	\$15,794	1,130	1,659	\$1,312	29,378	39,244	\$17,105
2011	27,042	36,473	\$15,230	1,413	2,041	\$1,656	28,455	38,514	\$16,885
2012	25,455	34,675	\$14,537	1,544	2,262	\$1,790	26,999	36,937	\$16,327
2013 Q2	19,910	28,193	\$12,327	1,557	2,287	\$1,755	21,467	30,480	\$14,082
% Change from 2012 to 2Q 2013	-21.8%	-18.7%	-15.2%	0.8%	1.1%	-2.0%	-20.5%	-17.5%	-13.7%

Data as 6/30/13

Commercial Non-Residential Building Age and Coverage Range

Age Range	Building Count
0-5 Years	401
6-10 Years	1,033
11-20 Years	2,556
21+ Years	26,490
Total	30,480

Building Count by Age Range



		Structure Coverage Range		
		\$1,000,000 and Less	\$1,000,001 to \$2,500,000	TOTAL
Commercial Non-Residential MULTI-PERIL	Building Count	1,986	622	2,608
	Exposure	\$908,345,298	\$1,193,058,100	\$ 2,101,403,398
Commercial Non-Residential WIND-ONLY	Building Count	27,869	3	27,872
	Exposure	\$11,928,910,853	\$5,800,000	\$ 11,934,710,853
Commercial Non-Residential TOTAL	Building Count	29,855	625	30,480
	Exposure	\$ 12,837,256,151	\$ 1,198,858,100	\$ 14,036,114,251

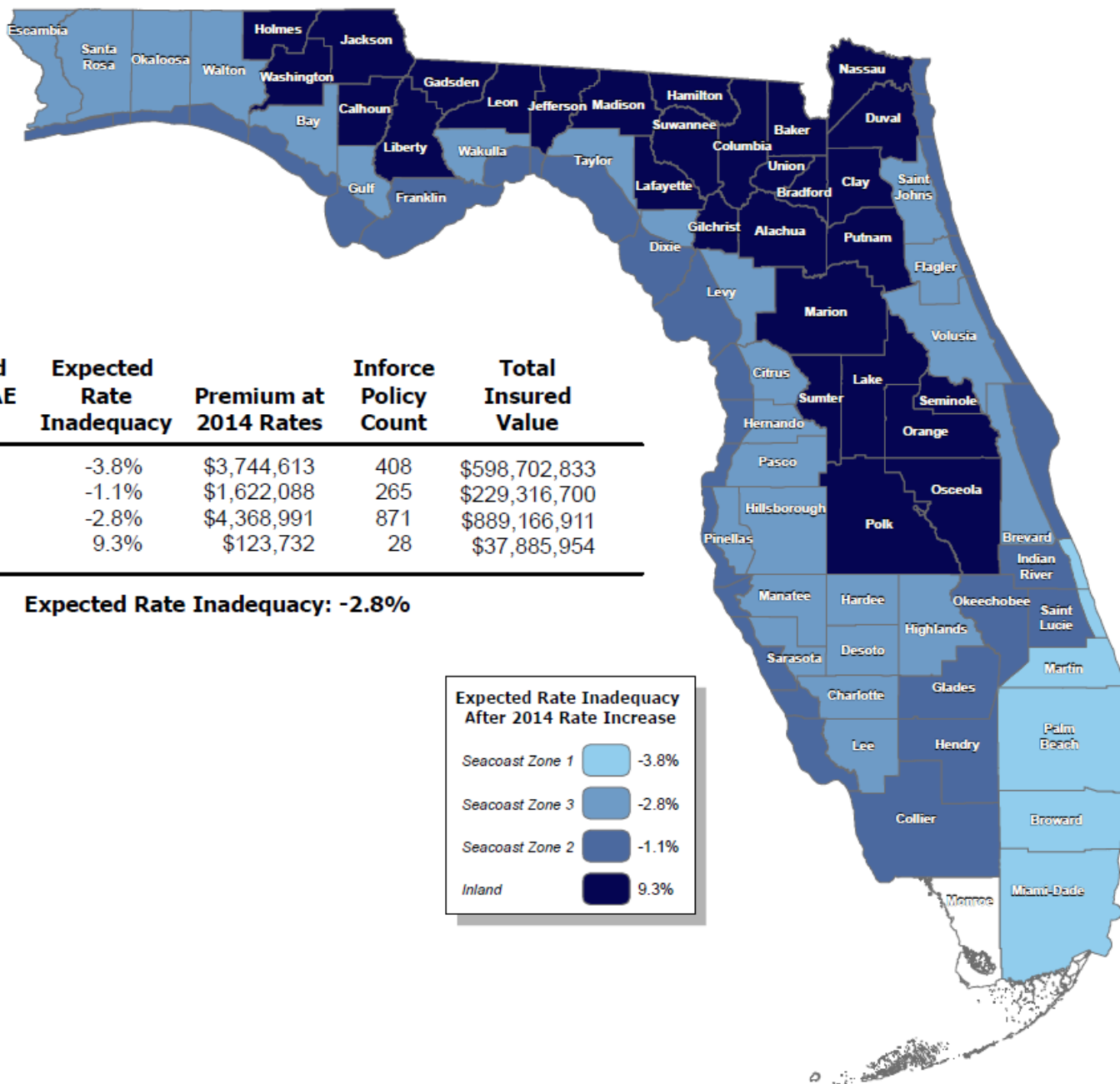
Data as of 6/30/13

Commercial Non-Residential MULTI-PERIL

Commercial Non-Residential Multi-Peril Most Popular Types of Business

Building Use	Risk Count	Percent of Total Risk Count	Exposure Amount	Inforce Premium
Health Care Facilities and Services; Non-Governmental Offices	962	37%	\$667,882,100	\$2,581,333
Churches and Synagogues	334	13%	\$291,230,200	\$1,013,621
Department or Discount Store, Home Improvement Store	182	7%	\$148,808,000	\$561,826
Warehouses - Public personal property storage	65	2%	\$36,639,900	\$76,621
Appliance Distributor or Store	62	2%	\$69,051,000	\$252,042
Beverage and Food Distributors or Store, Convenience Store	61	2%	\$38,779,698	\$186,470
Light Hazard Service Occupancies(Laboratories - X-Ray, Dental, Medical, Misc. Studios)	57	2%	\$30,472,600	\$121,505
Schools, Day Care Centers	51	2%	\$25,441,000	\$82,962
Motels and Hotels without Restaurant	45	2%	\$85,697,500	\$244,130
Nursing and Convalescent Homes	40	2%	\$33,358,100	\$120,402
TOTAL	1,859	71%	1,427,360,598	\$5,240,922

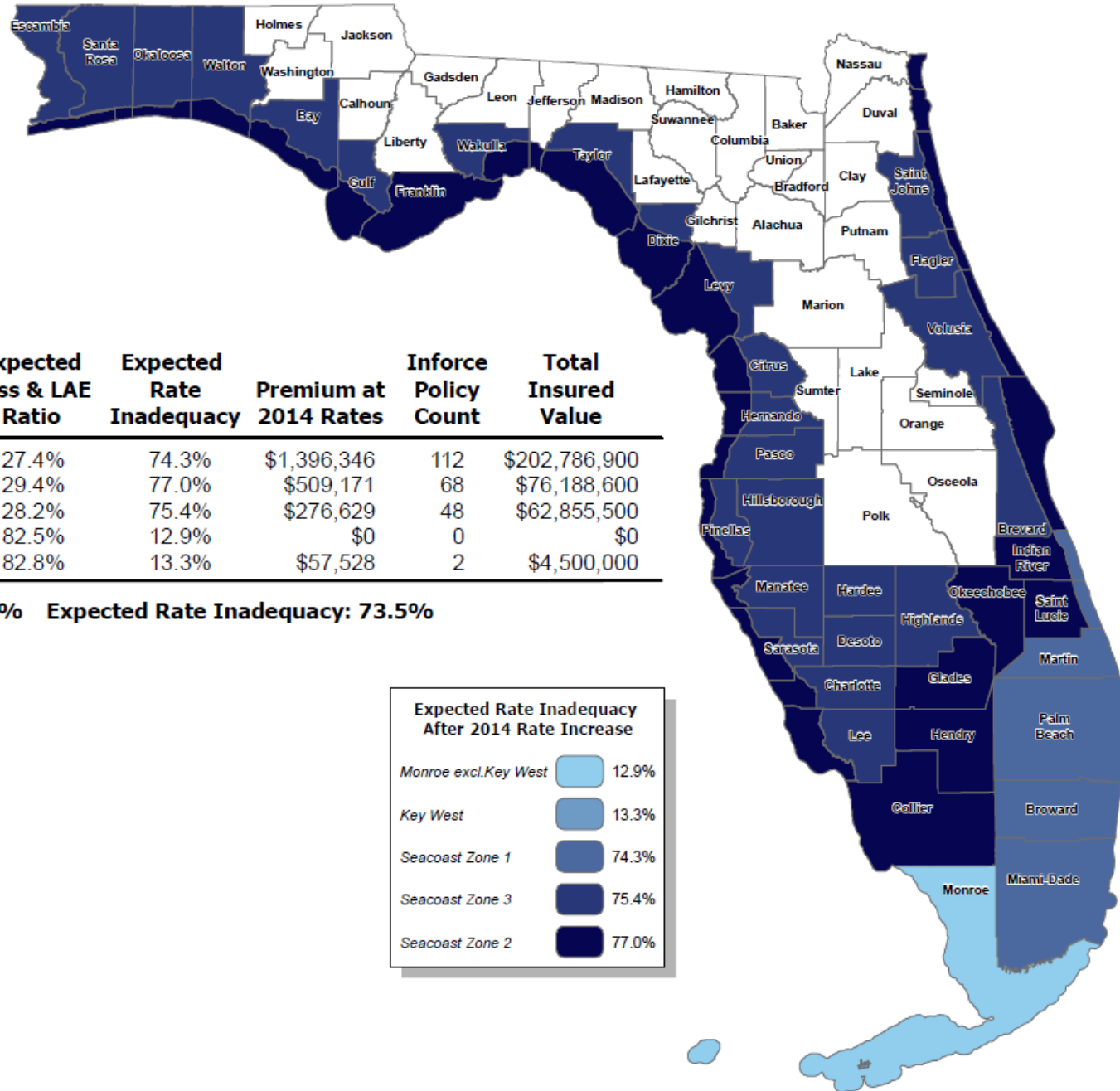
Commercial Lines Account Commercial Non-Residential Multi-Peril Rate Adequacy



Territory	Expected Loss & LAE Ratio	Expected Rate Inadequacy	Premium at 2014 Rates	Inforce Policy Count	Total Insured Value
Seacoast Zone 1	70.3%	-3.8%	\$3,744,613	408	\$598,702,833
Seacoast Zone 2	72.3%	-1.1%	\$1,622,088	265	\$229,316,700
Seacoast Zone 3	71.1%	-2.8%	\$4,368,991	871	\$889,166,911
Inland	79.9%	9.3%	\$123,732	28	\$37,885,954

Total: Loss & LAE: 71.1% Expected Rate Inadequacy: -2.8%

Coastal Account Commercial Non-Residential Multi-Peril Rate Adequacy

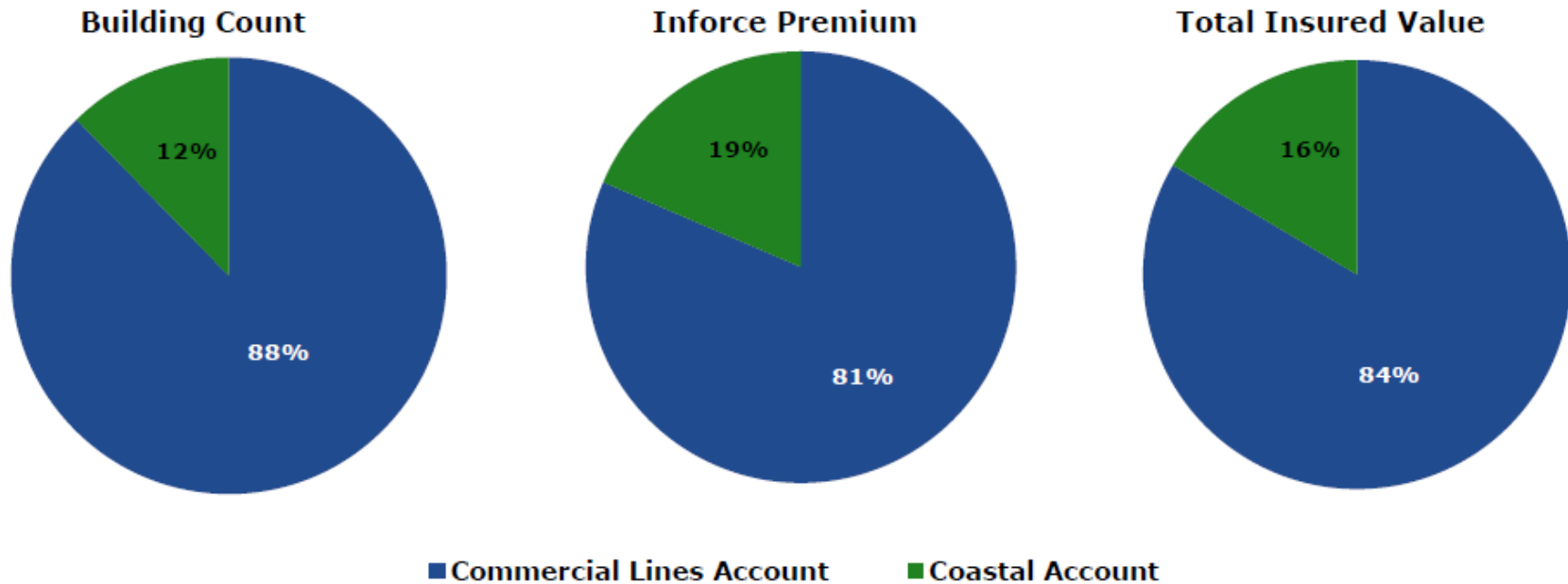


Territory	Expected Loss & LAE Ratio	Expected Rate Inadequacy	Premium at 2014 Rates	Inforce Policy Count	Total Insured Value
Seacoast Zone 1	127.4%	74.3%	\$1,396,346	112	\$202,786,900
Seacoast Zone 2	129.4%	77.0%	\$509,171	68	\$76,188,600
Seacoast Zone 3	128.2%	75.4%	\$276,629	48	\$62,855,500
Monroe excl. Key West	82.5%	12.9%	\$0	0	\$0
Key West	82.8%	13.3%	\$57,528	2	\$4,500,000

Total: Loss & LAE: 126.8% Expected Rate Inadequacy: 73.5%

Expected Rate Inadequacy After 2014 Rate Increase	
Monroe excl. Key West	12.9%
Key West	13.3%
Seacoast Zone 1	74.3%
Seacoast Zone 3	75.4%
Seacoast Zone 2	77.0%

Commercial Non-Residential Multi-Peril Counts, Premium and Insured Value



	Commercial Lines Account	Coastal Account	Total
Policy Count	1,557	229	1,786
Building Count	2,287	321	2,608
Inforce Premium	\$9,066,043	\$2,064,510	\$11,130,553
Total Insured Value	\$1,755,072,398	\$346,331,000	\$2,101,403,398

Data as of 6/30/13

Commercial Non-Residential WIND-ONLY

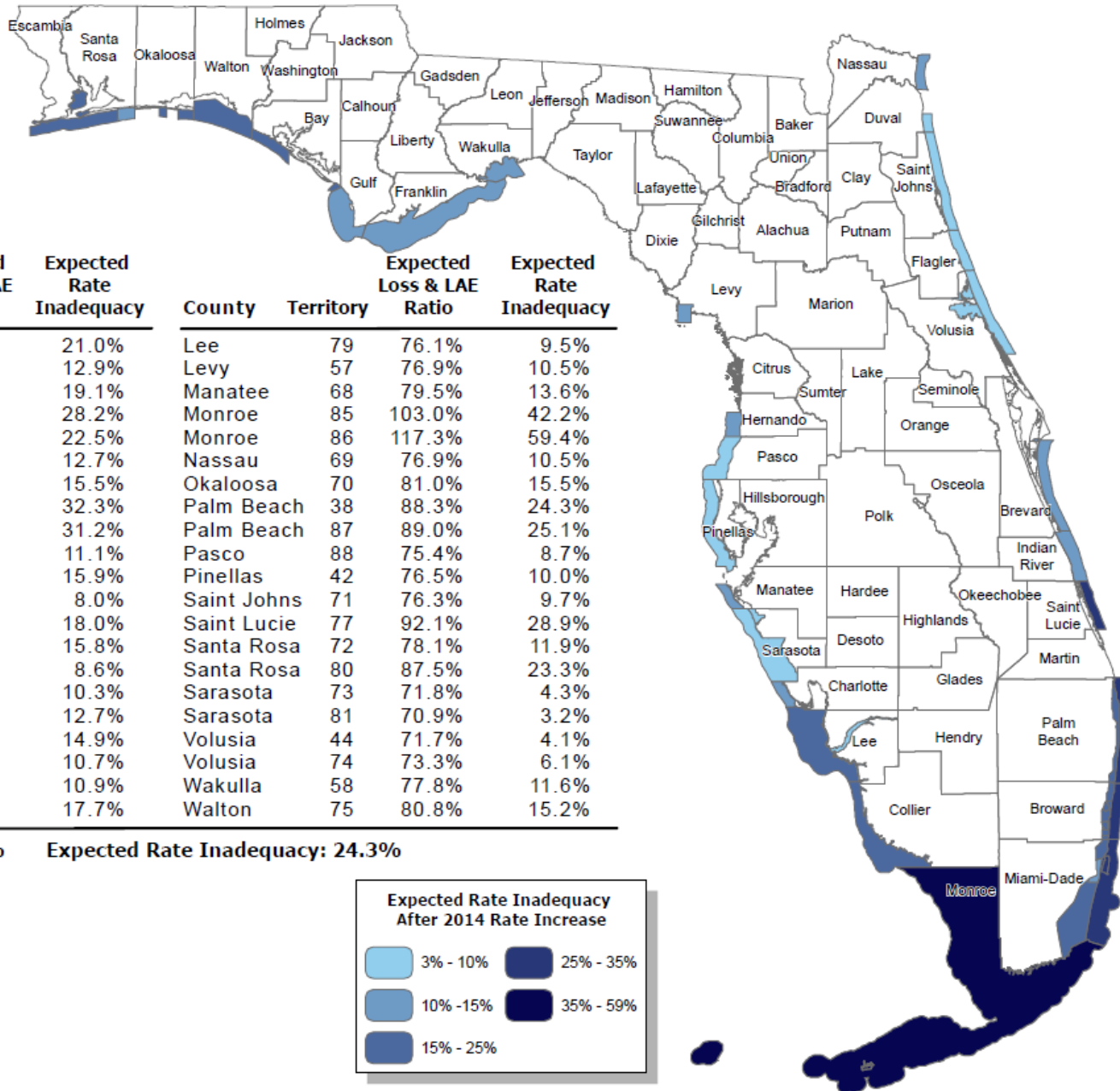
Commercial Non-Residential Wind-Only

Most Popular Types of Business

Building Use	Risk Count	Percent of Risk Count	Exposure Amount	Inforce Premium
Office	8,404	29%	\$3,087,033,312	\$15,686,426
Other (Warehouse, Retail Store, Shops including Body and Barber, Museum, Dental Lab, etc.)	6,064	21%	\$2,563,401,312	\$12,956,727
Mercantile	5,340	19%	\$2,463,666,048	\$12,343,063
Motel/Hotel	3,158	11%	\$1,479,176,562	\$10,109,966
Restaurant	1,960	7%	\$873,844,984	\$5,038,009
Churches and Synagogues	1,142	4%	\$800,167,576	\$4,312,963
Non-Government Offices and Banks	1,087	4%	\$787,158,400	\$3,183,941
TOTAL	27,155	95%	\$12,054,448,194	\$63,631,101

Data as of 6/30/13

Commercial Non-Residential Wind-Only Rate Adequacy



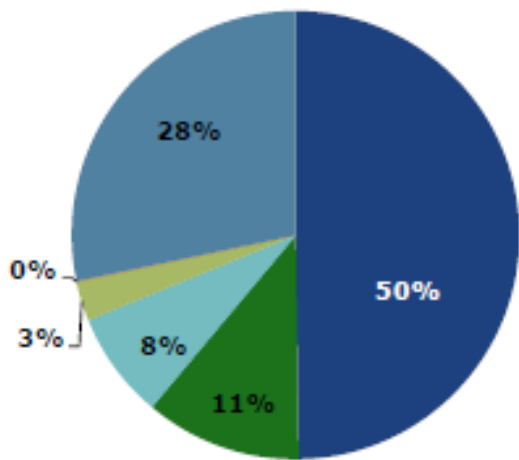
County	Territory	Expected Loss & LAE Ratio	Expected Rate Inadequacy	County	Territory	Expected Loss & LAE Ratio	Expected Rate Inadequacy
Bay	59	85.6%	21.0%	Lee	79	76.1%	9.5%
Brevard	60	78.9%	12.9%	Levy	57	76.9%	10.5%
Broward	35	84.1%	19.1%	Manatee	68	79.5%	13.6%
Broward	36	91.5%	28.2%	Monroe	85	103.0%	42.2%
Broward	37	86.8%	22.5%	Monroe	86	117.3%	59.4%
Charlotte	61	78.7%	12.7%	Nassau	69	76.9%	10.5%
Collier	62	81.1%	15.5%	Okaloosa	70	81.0%	15.5%
Dade	30	94.9%	32.3%	Palm Beach	38	88.3%	24.3%
Dade	31	94.0%	31.2%	Palm Beach	87	89.0%	25.1%
Dade	32	77.4%	11.1%	Pasco	88	75.4%	8.7%
Dade	34	81.4%	15.9%	Pinellas	42	76.5%	10.0%
Duval	41	74.9%	8.0%	Saint Johns	71	76.3%	9.7%
Escambia	43	83.1%	18.0%	Saint Lucie	77	92.1%	28.9%
Escambia	63	81.3%	15.8%	Santa Rosa	72	78.1%	11.9%
Flagler	64	75.4%	8.6%	Santa Rosa	80	87.5%	23.3%
Flagler	78	76.7%	10.3%	Sarasota	73	71.8%	4.3%
Franklin	65	78.8%	12.7%	Sarasota	81	70.9%	3.2%
Gulf	66	80.6%	14.9%	Volusia	44	71.7%	4.1%
Hernando	56	77.1%	10.7%	Volusia	74	73.3%	6.1%
Indian River	76	77.2%	10.9%	Wakulla	58	77.8%	11.6%
Lee	67	82.8%	17.7%	Walton	75	80.8%	15.2%

Total: Loss & LAE: 88.3% Expected Rate Inadequacy: 24.3%

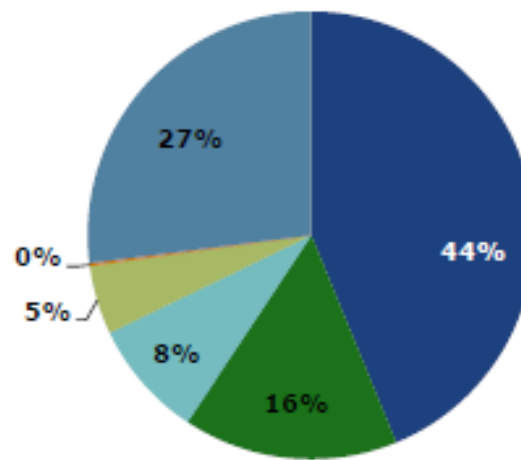
Data as of 6/30/13

Commercial Non-Residential Wind-Only Counts, Premium and Insured Value

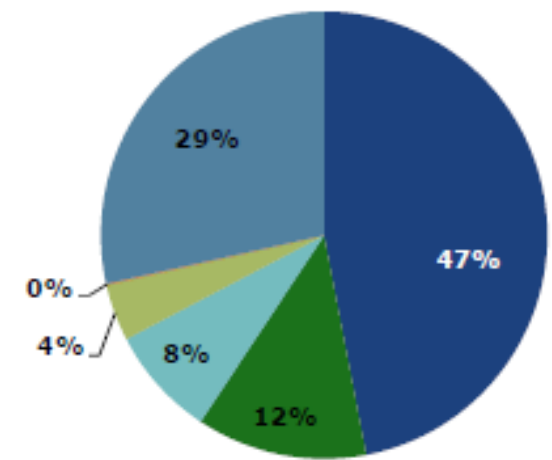
Building Count



Inforce Premium



Total Insured Value



- Professional, Technical and Business Services
- Temporary Lodging
- Restaurant
- Church / House of Worship
- Builders Risk
- Other

	Professional, Technical and Business Services	Temporary Lodging	Restaurant	Church / House of Worship	Builders Risk	Other	Total
Policy Count	11,418	1,074	1,890	500	14	4,785	19,681
Building Count	13,873	3,158	2,151	793	14	7,883	27,872
Inforce Premium	\$33,906,906	\$12,041,372	\$6,582,487	\$3,839,240	\$174,281	\$20,889,799	\$77,434,085
Total Insured Value	\$5,629,419,562	\$1,479,176,562	\$956,106,633	\$492,180,700	\$12,835,776	\$3,411,311,280	\$11,981,030,513

Data as of 6/30/13

Commercial Non-Residential Wind-Only Rate Adequacy

Indicated Total Rate Change Range		Inforce Policy Count	Inforce Premium (at 2014 Rate Level)	Average Inforce Premium (at 2014 Rate Level)	Expected Projected Loss & LAE Ratio	Expected Rate Need Using 2014 Rates	Total Insured Value
Minimum	Maximum						
Below	0%	0	\$0	\$0	0.0%	0.0%	\$ -
0%	10%	2,529	\$6,778,856	\$2,680	72.0%	4.5%	\$ 1,512,484,851
10%	20%	7,963	\$31,434,606	\$3,948	81.1%	15.6%	\$ 4,763,095,338
20%	30%	6,742	\$27,582,561	\$4,091	88.2%	24.2%	\$ 3,768,310,375
30%	40%	1,074	\$6,548,505	\$6,097	94.7%	32.1%	\$ 686,431,935
40%	50%	787	\$6,904,024	\$8,773	103.0%	42.2%	\$ 610,478,457
50%	Above	621	\$6,861,080	\$11,048	117.3%	59.4%	\$ 593,909,897
TOTAL		19,716	\$86,109,630	\$4,368	88.3%	24.3%	\$ 11,934,710,853

Data as of 6/30/13

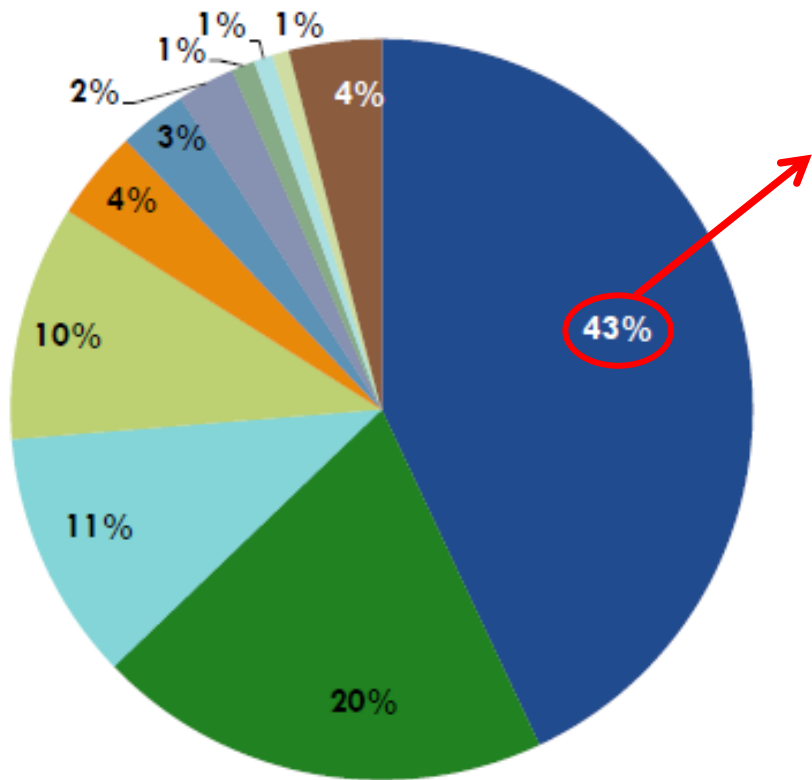
Commercial Residential Business Overview

Commercial Residential

- Citizens writes both commercial residential wind-only (CRW) and commercial residential multi-peril (CRM) policies in the Coastal and Commercial Lines Accounts
- Commercial Residential Policies are written on the following:
 - Condominium Associations
 - Homeowners Associations
 - Apartment Buildings
- Currently, there are no commercial residential eligibility restrictions based upon insured value for this line of business

Commercial Residential Market Share

Commercial Residential Market Share



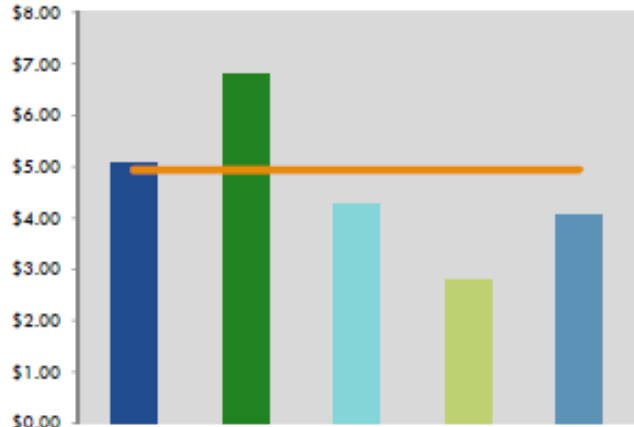
Carrier	Total Insured Value
Citizens Property Insurance Corporation	\$92,738,142,474
American Coastal Insurance Company	\$42,740,093,177
QBE Insurance Corporation	\$23,480,071,933
American Capital Assurance Corp.	\$22,157,936,645
Weston Insurance Company	\$8,464,492,746
State Farm Florida Insurance Company	\$6,372,605,563
Philadelphia Indemnity Insurance Company	\$5,427,746,215
Service Insurance Company	\$2,214,743,000
Nova Casualty Company	\$1,783,177,848
Sunshine State Insurance Company	\$1,555,923,161
All Other	\$8,681,736,157
Totals - All Carriers	\$215,616,668,919

OIR QUASR Data as of 6/30/13

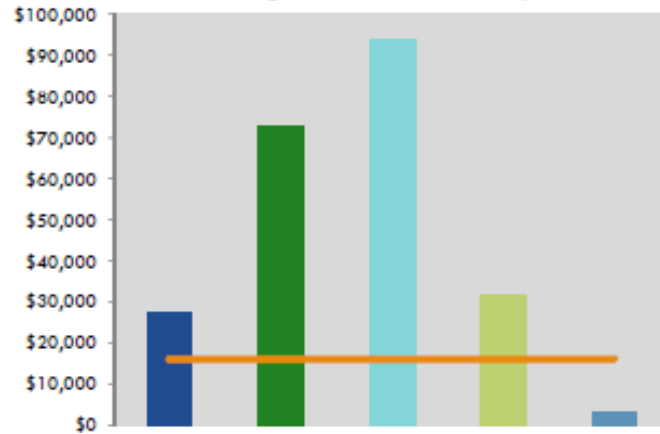
- Citizens Property Insurance Corporation
- American Coastal Insurance Company
- QBE Insurance Corporation
- American Capital Assurance Corp.
- Weston Insurance Company
- State Farm Florida Insurance Company
- Philadelphia Indemnity Insurance Company
- Service Insurance Company
- Nova Casualty Company
- Sunshine State Insurance Company
- All Other

Commercial Residential Market Share

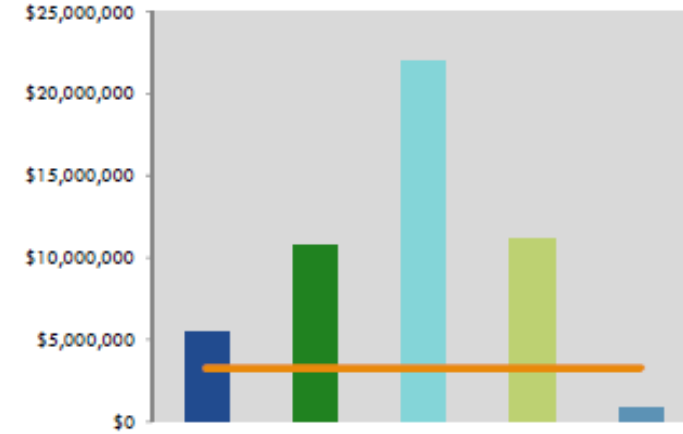
Average Premium Per \$1K Exposure



Average Premium Per Policy



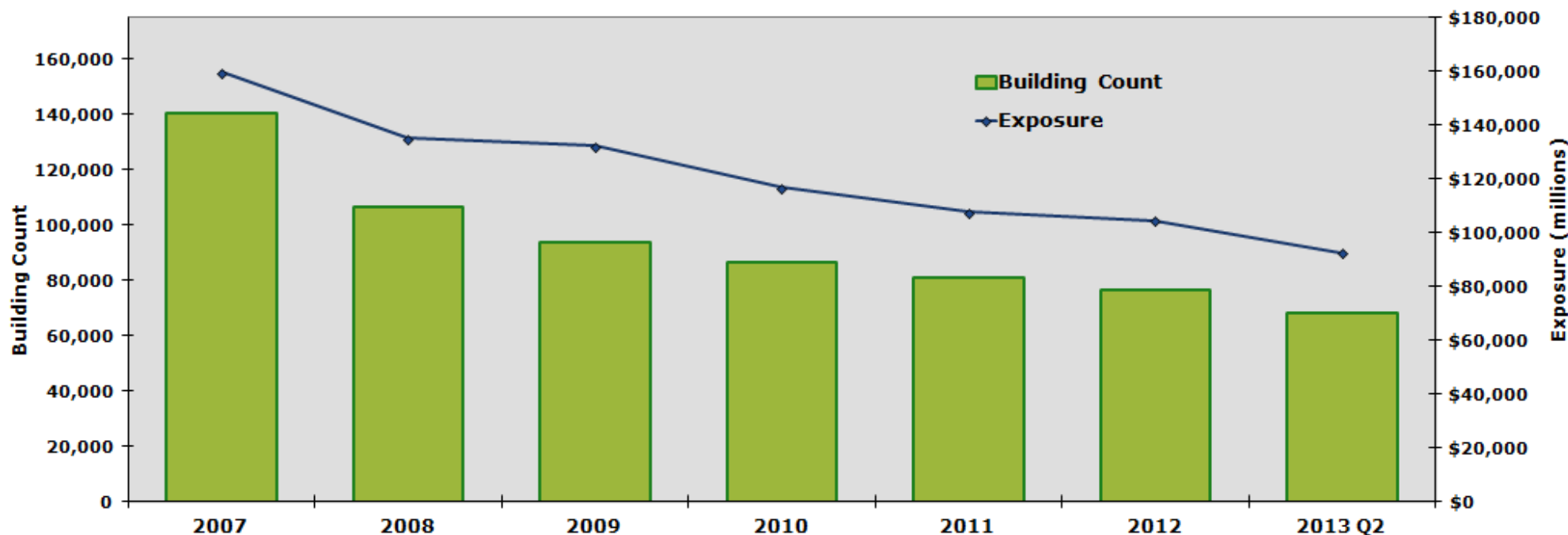
Average Exposure Per Policy



Carrier	Policies Inforce	Premium	Exposure	Average Premium Per \$1,000 Exposure	Average Premium Per Policy	Average Exposure Per Policy
Citizens Property Insurance Corporation	17,150	\$470,490,957	\$92,738,142,474	\$5.07	\$27,434	\$5,407,472
American Coastal Insurance Company	3,975	\$290,108,649	\$42,740,093,177	\$6.79	\$72,983	\$10,752,225
QBE Insurance Corporation	1,071	\$100,414,172	\$23,480,071,933	\$4.28	\$93,757	\$21,923,503
American Capital Assurance Corp.	1,981	\$62,173,579	\$22,157,936,645	\$2.81	\$31,385	\$11,185,228
All Other	41,934	\$139,931,444	\$34,500,424,690	\$4.06	\$3,337	\$822,732
Total Market	66,111	\$1,063,118,801	\$215,616,668,919	\$4.93	\$16,081	\$3,261,434

OIR QUASR Data as of 6/30/13

Commercial Residential Historical Market Share

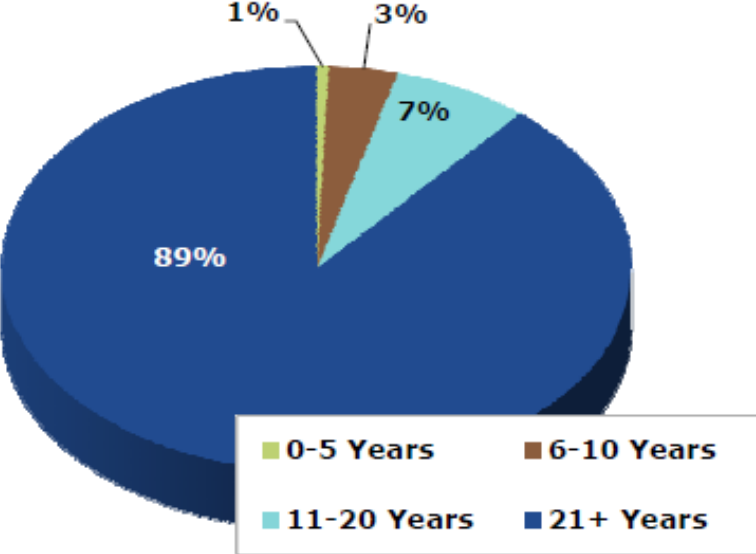


	Coastal Account			Commercial Lines Account			Total		
	Number of Policies	Number of Buildings	Exposure ¹ (millions)	Number of Policies	Number of Buildings	Exposure ¹ (millions)	Number of Policies	Number of Buildings	Exposure ¹ (millions)
2007	17,346	45,744	\$83,588	11,158	94,715	\$76,298	28,504	140,459	\$159,885
2008	15,887	43,266	\$80,075	8,810	63,354	\$55,134	24,697	106,620	\$135,209
2009	15,049	41,011	\$82,089	8,355	52,523	\$50,236	23,404	93,534	\$132,325
2010	14,440	40,797	\$74,778	7,323	45,504	\$42,107	21,763	86,301	\$116,885
2011	13,815	38,644	\$68,923	6,961	42,180	\$38,929	20,776	80,824	\$107,853
2012	13,139	37,166	\$66,711	6,602	39,637	\$38,052	19,741	76,803	\$104,764
2013 Q2	10,961	31,594	\$56,789	6,189	36,476	\$35,949	17,150	68,070	\$92,738
% Change from 2012 to 2Q 2013	-16.6%	-15.0%	-14.9%	-6.3%	-8.0%	-5.5%	-13.1%	-11.4%	-11.5%

Data as of 3/31/13

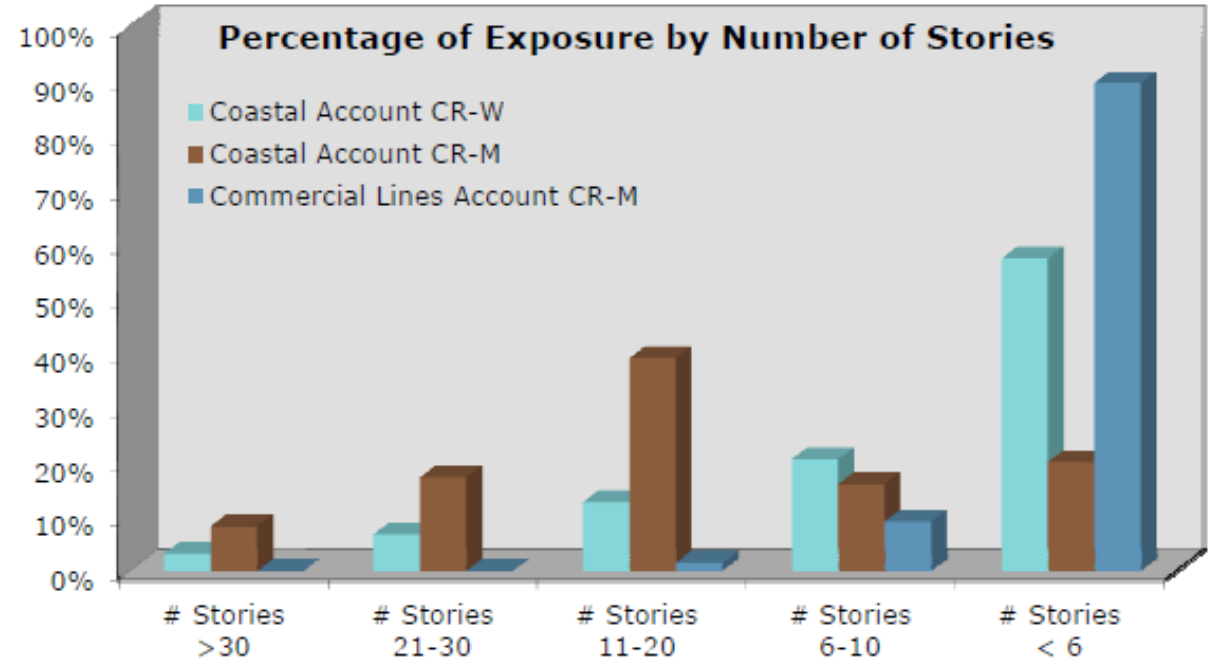
Commercial Residential Building Age and Number of Stories

(Building Count by Age Range)



89% of all commercial residential buildings were built before 1992.

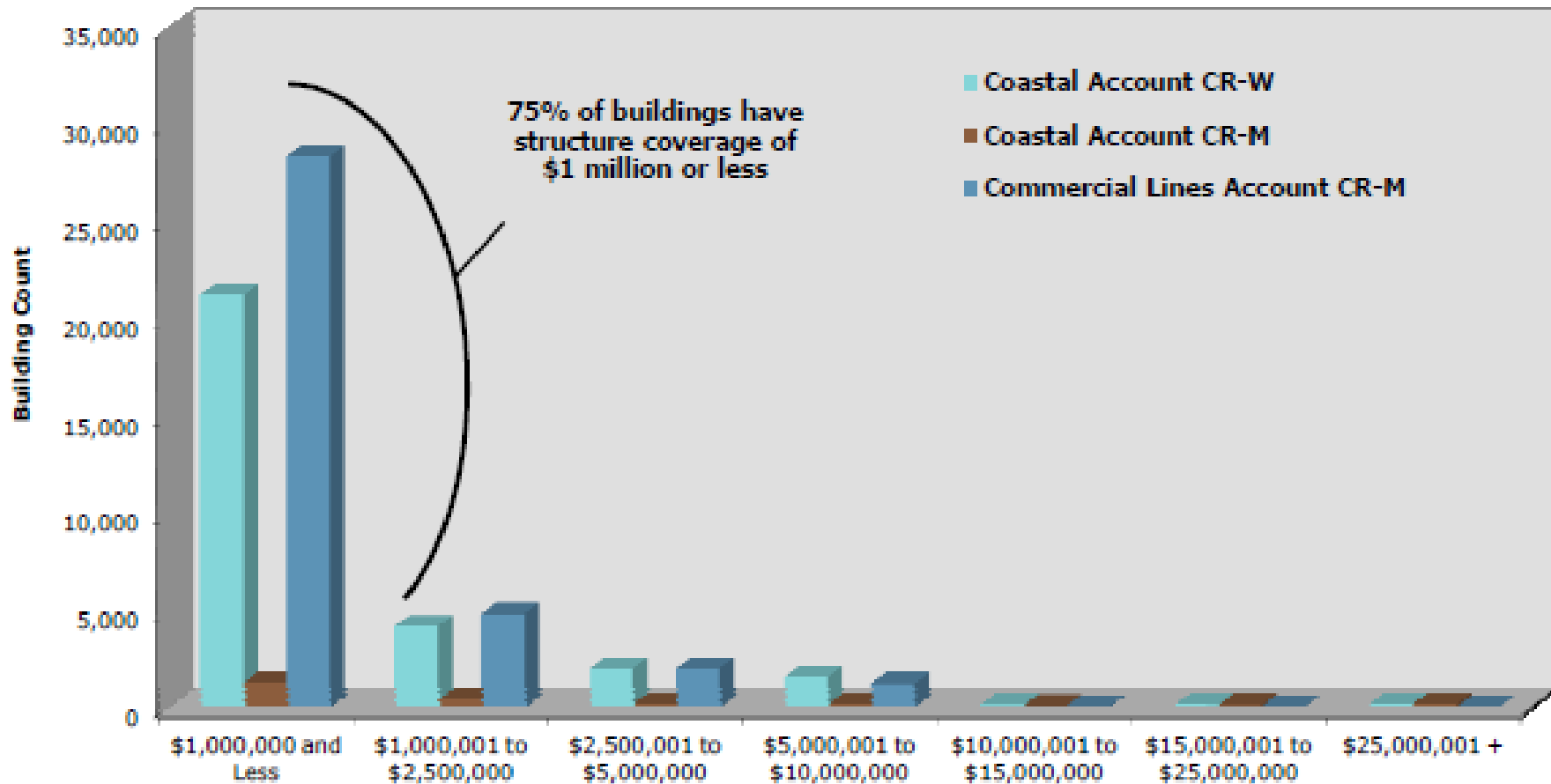
Only 1% of all commercial residential buildings are taller than 10 stories but account for 20% of total exposure for all commercial residential buildings.



Number of Stories	Coastal Account CR-W	Coastal Account CR-M	Commercial Lines Account CR-M
> 30	3.1%	8.2%	0.0%
21 to 30	6.6%	17.1%	0.0%
11 to 20	12.5%	39.1%	1.4%
6 to 10	20.5%	15.9%	9.0%
< 6	57.3%	19.8%	89.5%
Total	100.0%	100.0%	100.0%

Data as of 6/30/13

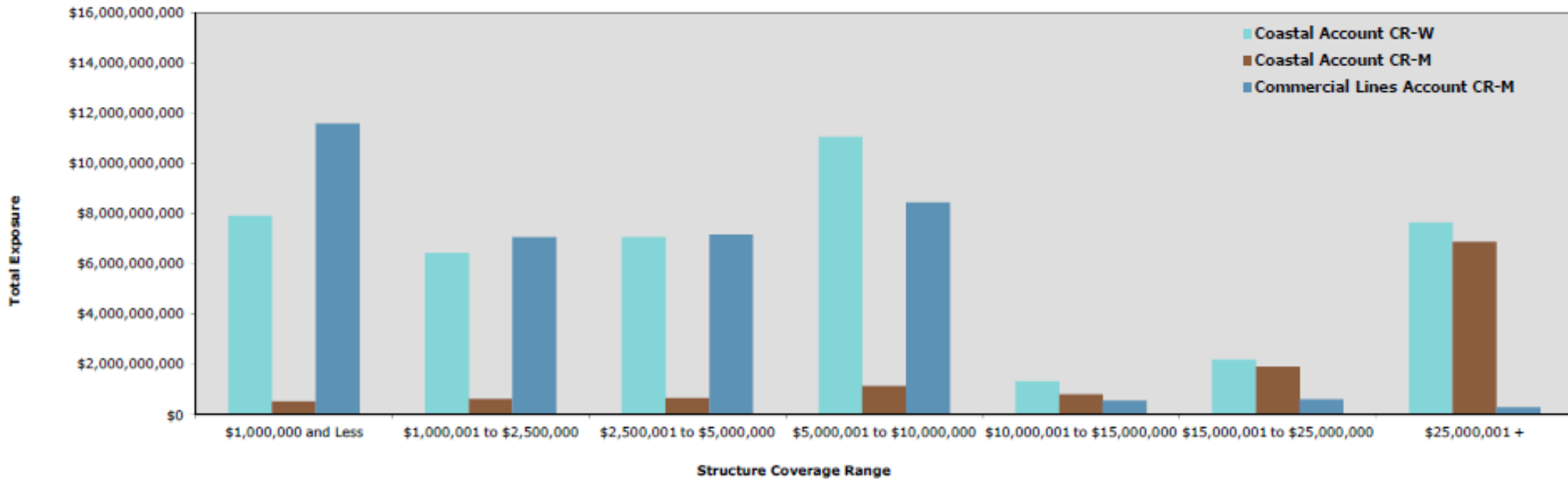
Commercial Residential Building Counts by Coverage Ranges



Structure Coverage Range

Product	\$1,000,000 and Less	\$1,000,001 to \$2,500,000	\$2,500,001 to \$5,000,000	\$5,000,001 to \$10,000,000	\$10,000,001 to \$15,000,000	\$15,000,001 to \$25,000,000	\$25,000,001 +
Coastal Account CR-W	21,241	4,165	1,971	1,538	105	113	161
Coastal Account CR-M	1,249	403	185	152	63	97	151
Commercial Lines Account CR-M	28,367	4,836	1,983	1,204	46	32	8
Total	50,857	9,404	4,139	2,894	214	242	320

Commercial Residential Total Exposure by Coverage Ranges



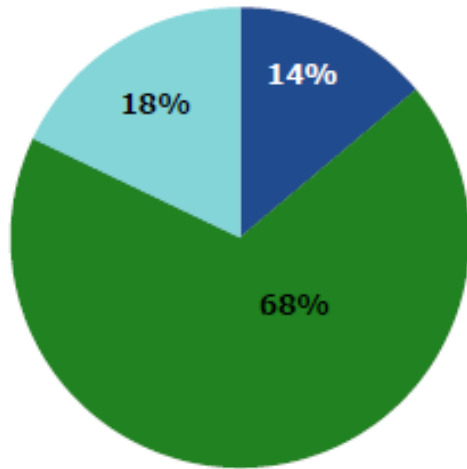
Product	\$1,000,000 and Less	\$1,000,001 to \$2,500,000	\$2,500,001 to \$5,000,000	\$5,000,001 to \$10,000,000	\$10,000,001 to \$15,000,000	\$15,000,001 to \$25,000,000	\$25,000,001 +
Coastal Account CR-W	\$7,905,450,441	\$6,425,367,131	\$7,073,219,274	\$11,055,948,470	\$1,321,558,044	\$2,183,955,865	\$7,645,392,998
Coastal Account CR-M	\$519,133,422	\$619,517,495	\$652,549,547	\$1,140,986,425	\$798,437,266	\$1,885,754,069	\$6,880,253,412
Commercial Lines Account CR-M	\$11,586,853,388	\$7,072,664,513	\$7,157,723,311	\$8,442,226,341	\$560,530,694	\$601,315,931	\$281,242,600
Total	\$20,011,437,251	\$14,117,549,139	\$14,883,492,132	\$20,639,161,236	\$2,680,526,004	\$4,671,025,865	\$14,806,889,010

Data as of 6/30/13

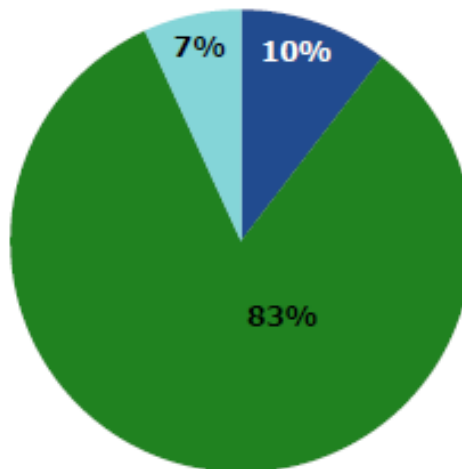
Commercial Residential MULTI-PERIL

Commercial Residential Multi-Peril Counts, Premium and Insured Value

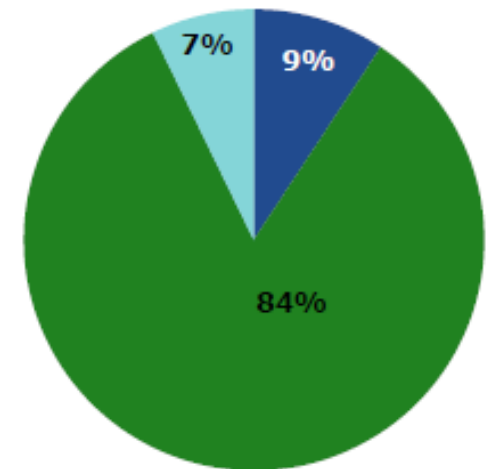
Building Count



Inforce Premium



Total Insured Value



■ Apartment Bldg.

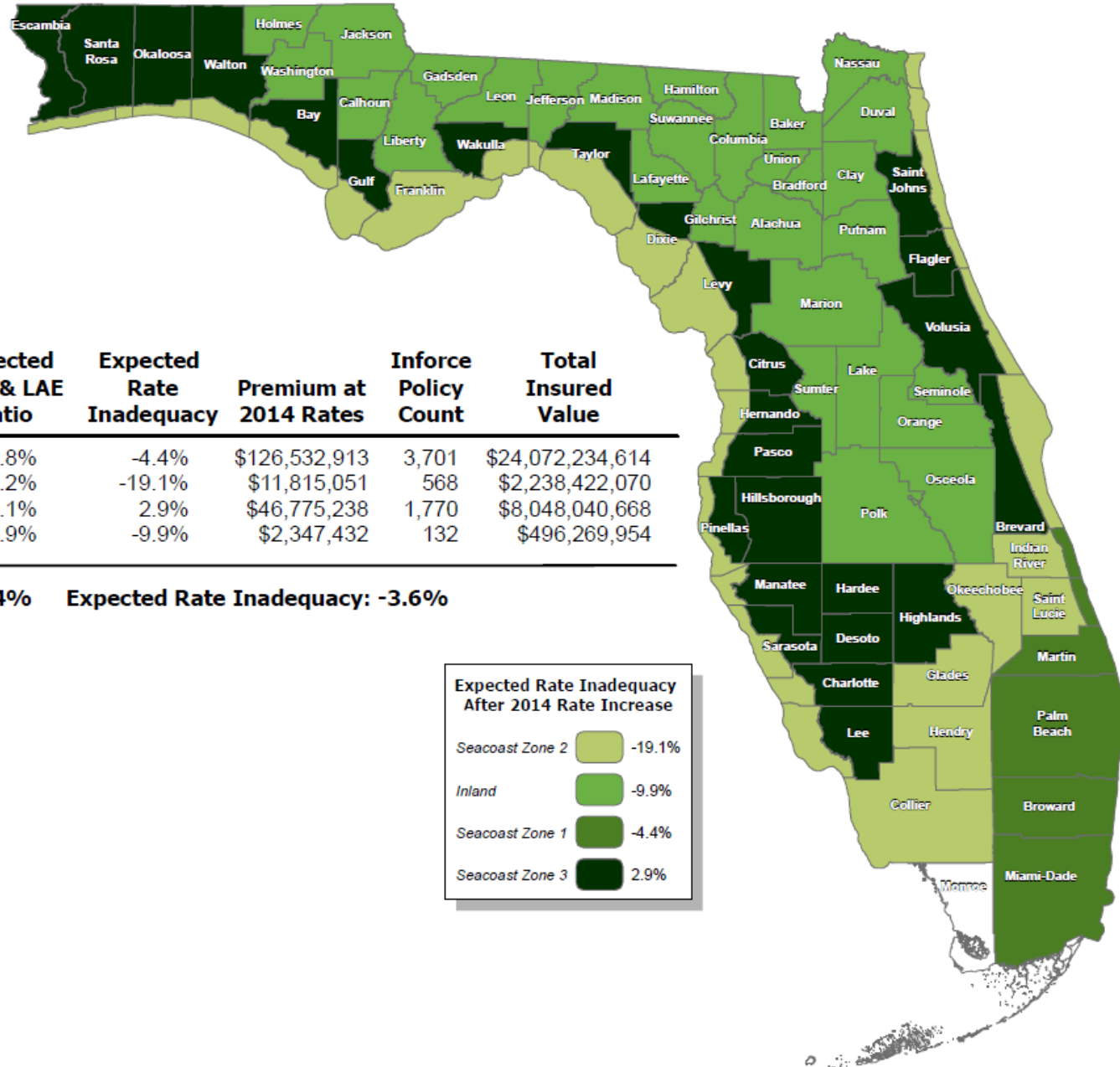
■ Condo Assn.

■ Homeowners Assn.

	Apartment Bldg.	Condo Assn.	Homeowners Assn.	TOTAL
Policy Count	1,873	4,431	735	7,039
Building Count	5,387	26,449	6,940	38,776
Inforce Premium	\$28,109,464	\$223,612,319	\$18,559,199	\$270,280,982
Total Insured Value	\$4,500,772,432	\$40,490,719,494	\$3,502,262,444	\$48,493,754,370

Data as of 6/30/13

Commercial Lines Account (CLA) Commercial Residential Multi-Peril Rate Adequacy



Territory	Expected Loss & LAE Ratio	Expected Rate Inadequacy	Premium at 2014 Rates	Inforce Policy Count	Total Insured Value
Seacoast Zone 1	68.8%	-4.4%	\$126,532,913	3,701	\$24,072,234,614
Seacoast Zone 2	58.2%	-19.1%	\$11,815,051	568	\$2,238,422,070
Seacoast Zone 3	74.1%	2.9%	\$46,775,238	1,770	\$8,048,040,668
Inland	64.9%	-9.9%	\$2,347,432	132	\$496,269,954

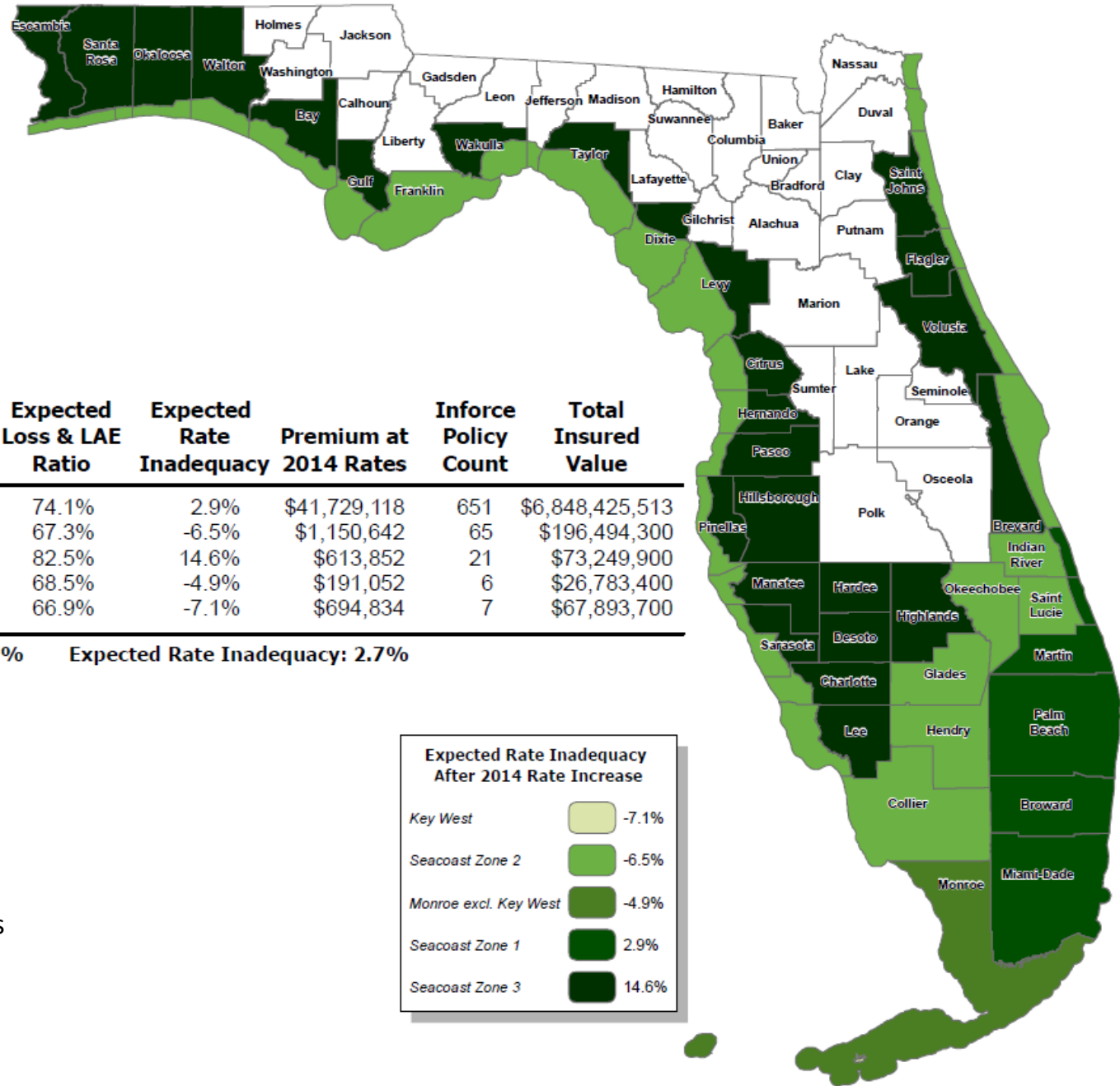
Total: Loss & LAE: 69.4% Expected Rate Inadequacy: -3.6%

Expected Rate Inadequacy After 2014 Rate Increase

- Seacoast Zone 2 -19.1%
- Inland -9.9%
- Seacoast Zone 1 -4.4%
- Seacoast Zone 3 2.9%

* Excludes A-Rated Policies
Data as of 6/30/13

Coastal Account Commercial Residential Multi-Peril Rate Adequacy



Territory	Expected Loss & LAE Ratio	Expected Rate Inadequacy	Premium at 2014 Rates	Inforce Policy Count	Total Insured Value
Seacoast Zone 1	74.1%	2.9%	\$41,729,118	651	\$6,848,425,513
Seacoast Zone 2	67.3%	-6.5%	\$1,150,642	65	\$196,494,300
Seacoast Zone 3	82.5%	14.6%	\$613,852	21	\$73,249,900
Monroe excl. Key West	68.5%	-4.9%	\$191,052	6	\$26,783,400
Key West	66.9%	-7.1%	\$694,834	7	\$67,893,700

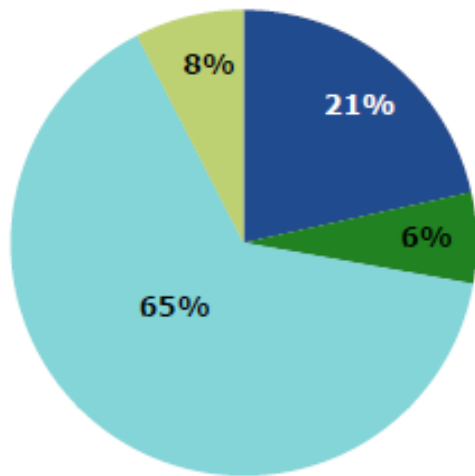
Total: Loss & LAE: 73.9% Expected Rate Inadequacy: 2.7%

* Excludes A-Rated Policies
Data as of 6/30/13

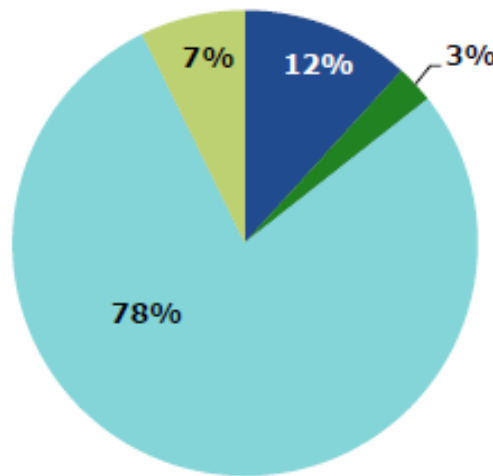
Commercial Residential WIND-ONLY

Commercial Residential Wind-Only Counts, Premium and Insured Value

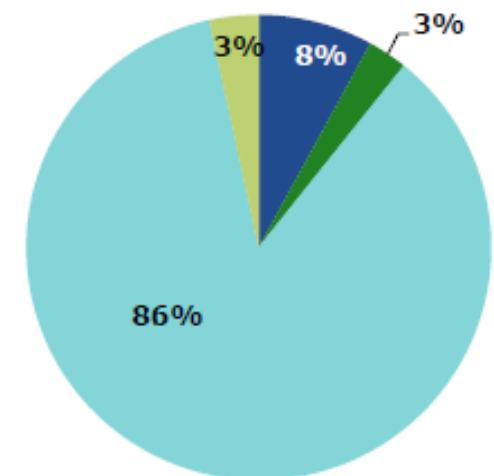
Building Count



Inforce Premium



Total Insured Value

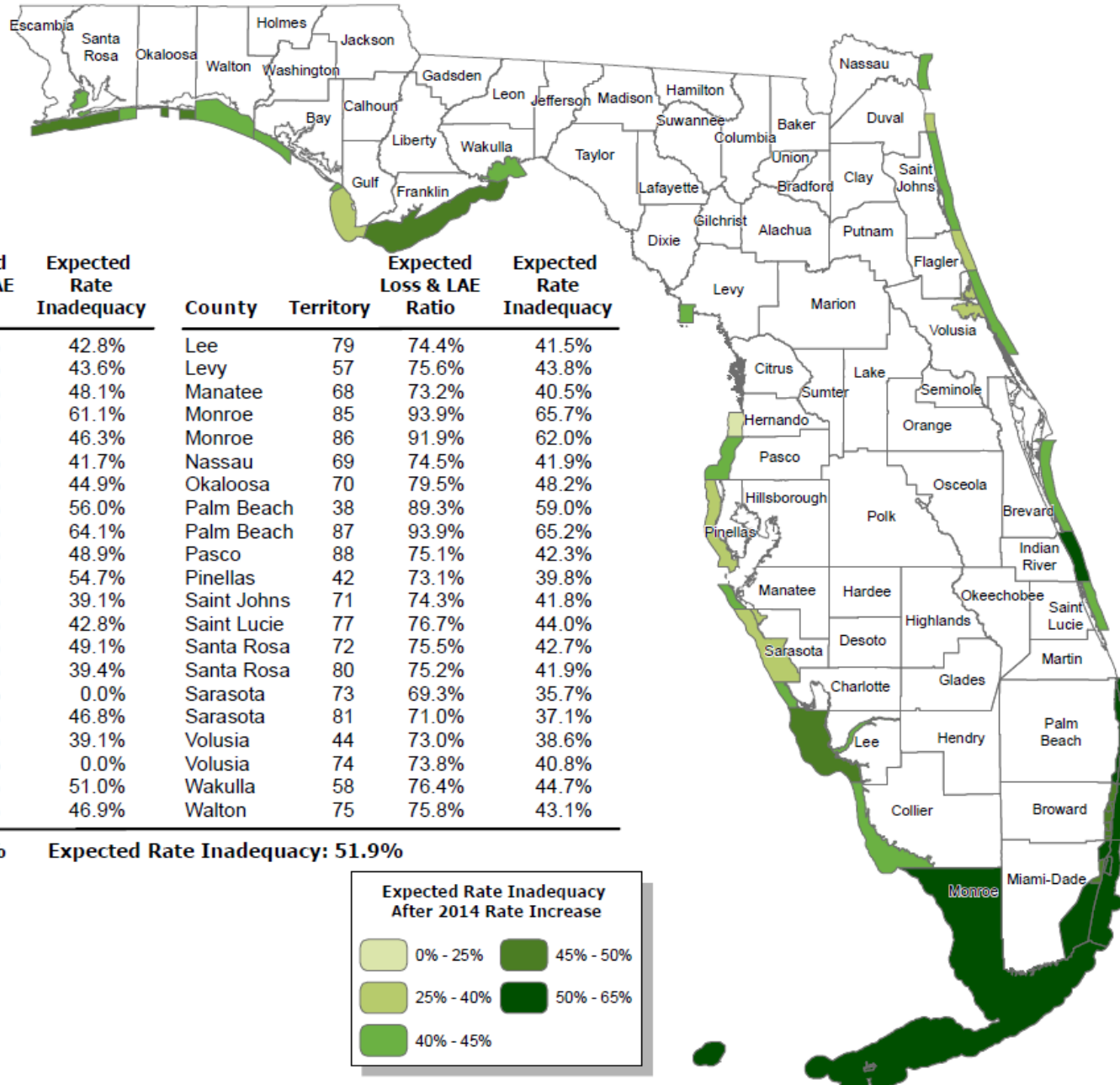


■ Apartment Bldg.
 ■ Homeowners Assn.
 ■ Condo Assn.
 ■ Other Comm. Res.

	Apartment Bldg.	Homeowners Assn.	Condo Assn.	Other Comm. Res.	Total
Policy Count	3,750	300	5,320	741	10,111
Building Count	6,301	1,847	18,932	2,214	29,294
Inforce Premium	\$23,469,666	\$5,309,149	\$156,859,097	\$14,572,063	\$200,209,975
Total Insured Value	\$3,531,037,871	\$1,229,858,896	\$37,969,999,599	\$1,513,491,738	\$44,244,388,104

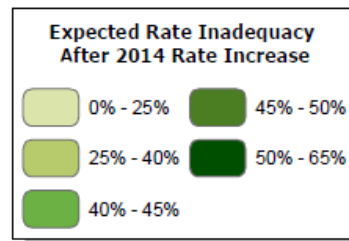
Data as of 6/30/13

Coastal Account Commercial Residential Wind-Only Rate Adequacy



County	Territory	Expected Loss & LAE Ratio	Expected Rate Inadequacy	County	Territory	Expected Loss & LAE Ratio	Expected Rate Inadequacy
Bay	59	75.4%	42.8%	Lee	79	74.4%	41.5%
Brevard	60	76.1%	43.6%	Levy	57	75.6%	43.8%
Broward	35	80.9%	48.1%	Manatee	68	73.2%	40.5%
Broward	36	90.8%	61.1%	Monroe	85	93.9%	65.7%
Broward	37	78.9%	46.3%	Monroe	86	91.9%	62.0%
Charlotte	61	74.0%	41.7%	Nassau	69	74.5%	41.9%
Collier	62	77.1%	44.9%	Okaloosa	70	79.5%	48.2%
Dade	30	87.3%	56.0%	Palm Beach	38	89.3%	59.0%
Dade	31	93.1%	64.1%	Palm Beach	87	93.9%	65.2%
Dade	32	81.5%	48.9%	Pasco	88	75.1%	42.3%
Dade	34	85.5%	54.7%	Pinellas	42	73.1%	39.8%
Duval	41	72.9%	39.1%	Saint Johns	71	74.3%	41.8%
Escambia	43	75.8%	42.8%	Saint Lucie	77	76.7%	44.0%
Escambia	63	80.4%	49.1%	Santa Rosa	72	75.5%	42.7%
Flagler	64	73.9%	39.4%	Santa Rosa	80	75.2%	41.9%
Flagler	78	0.0%	0.0%	Sarasota	73	69.3%	35.7%
Franklin	65	79.0%	46.8%	Sarasota	81	71.0%	37.1%
Gulf	66	73.7%	39.1%	Volusia	44	73.0%	38.6%
Hernando	56	0.0%	0.0%	Volusia	74	73.8%	40.8%
Indian River	76	82.2%	51.0%	Wakulla	58	76.4%	44.7%
Lee	67	78.5%	46.9%	Walton	75	75.8%	43.1%

Total: Loss & LAE: 83.2% Expected Rate Inadequacy: 51.9%



* Excludes A-Rated Policies

Data as of 6/30/13

Coastal Account Commercial Residential Wind-Only Rate Adequacy

Indicated Total Rate Change Range		Inforce Policy Count	Inforce Premium (at 2014 Rate Level)	Average Inforce Premium (at 2014 Rate Level)	Expected Projected Loss & LAE Ratio	Expected Rate Need Using 2014 Rates	Total Insured Value
Minimum	Maximum						
Below	20%	699	\$721,336	\$1,032	62.3%	17.9%	\$ 129,550,274
20%	30%	3,074	\$4,856,162	\$1,580	67.3%	26.8%	\$ 794,437,350
30%	40%	3,432	\$26,649,362	\$7,765	70.4%	34.5%	\$ 5,111,567,162
40%	50%	3,354	\$46,582,327	\$13,889	77.7%	45.0%	\$ 11,412,261,468
50%	60%	630	\$11,635,300	\$18,469	83.0%	52.9%	\$ 2,744,327,760
60%	70%	2,787	\$60,221,905	\$21,608	93.5%	65.5%	\$ 12,827,736,991
70%	Above	1,490	\$702,230	\$471	177.7%	189.7%	\$ 73,364,888
TOTAL		15,466	\$151,368,621	\$9,787	83.2%	51.9%	\$ 33,093,245,893

* Excludes A-Rated Policies

Data as of 6/30/13

Personal Lines Occupancy Types

Personal Lines Policies Occupancy Types

Personal Lines Owner Occupied and Not Owner Occupied as of 8/31/13												
Policy Form	Primary Residence		Rental Property		Secondary Residence		Seasonal		Other		Total	
	Policy Count	Rate Need at 2014 Rates	Policy Count	Rate Need at 2014 Rates	Policy Count	Rate Need at 2014 Rates	Policy Count	Rate Need at 2014 Rates	Policy Count	Rate Need at 2014 Rates	Policy Count	Rate Need at 2014 Rates
Dwelling (DP1, DP3, and DW2)	6,139	6.0%	280,950	9.9%	3,224	7.5%	15,530	12.2%	97	0.1%	305,940	9.9%
Homeowners (HO3, HO8, and HW2)	551,528	11.5%	0	N/A	11,703	8.3%	13,745	32.5%	11	-8.0%	576,987	11.9%
Renters (HO4, HW4, MH04, and MHW4)	18,738	N/A	0	N/A	116	N/A	124	N/A	0	N/A	18,978	N/A
Condo Owners (HO6 and HW6)	76,716	14.6%	40,478	12.3%	16,589	-0.7%	24,515	24.8%	0	N/A	158,298	14.3%
Mobile Home (MDP1, MHO3, MD1, and MW2)	65,106	N/A	21,114	N/A	6,572	N/A	35,758	N/A	34	N/A	128,584	N/A
Total for all Forms	718,227	11.6%	342,542	10.0%	38,204	5.7%	89,672	26.0%	142	-0.3%	1,188,787	11.6%
% of Total	60.4%		28.8%		3.2%		7.5%		0.0%		100.0%	

Notes:

- (1) Excludes risks tagged for takeout and DP1 rate need
- (2) "Other" category includes Farms, Ranches, and properties under construction
- (3) Seasonal category includes seasonal 3-6 months, seasonal > 6 months, and seasonal rental

Personal Lines Policies Mailing Address

Issues with using policyholder's mailing address to determine if customer is a FL resident

- Mailing address is not indicative of FL residency
- Post office boxes distort results and are difficult to exclude
- Premium can be paid by someone else other than the insured

Mailing Address Categories	8/31/13 Policy Count	Percent of Total	Rate Need at 2014 Rates
Florida Mailing Address	998,601	84.0%	10.8%
<i>Mailing Matches Property Address</i>	728,970	73.0%	10.3%
<i>Mailing Does Not Match Property Address</i>	269,631	27.0%	12.8%
US Mailing Address (not FL)	163,979	13.8%	19.0%
Outside of US (not Military/Diplomat)	25,772	2.2%	13.2%
Military/Diplomat	435	0.0%	8.9%
Total	1,188,787	100.0%	11.6%

Citizens Property Insurance Clearinghouse Update

Clearinghouse Goals and Benefits

Goals:

- Ensure that all Citizens applicants have access to every possible private insurance option, including better policy coverage, before choosing Citizens
- Ensure that all Citizens renewal customers have expanded access to every possible private insurance option, including better policy coverage, before choosing to renew with Citizens
- Provide private carriers expanded market distribution
- Ensure that only policies meeting statutory eligibility requirements are placed with Citizens

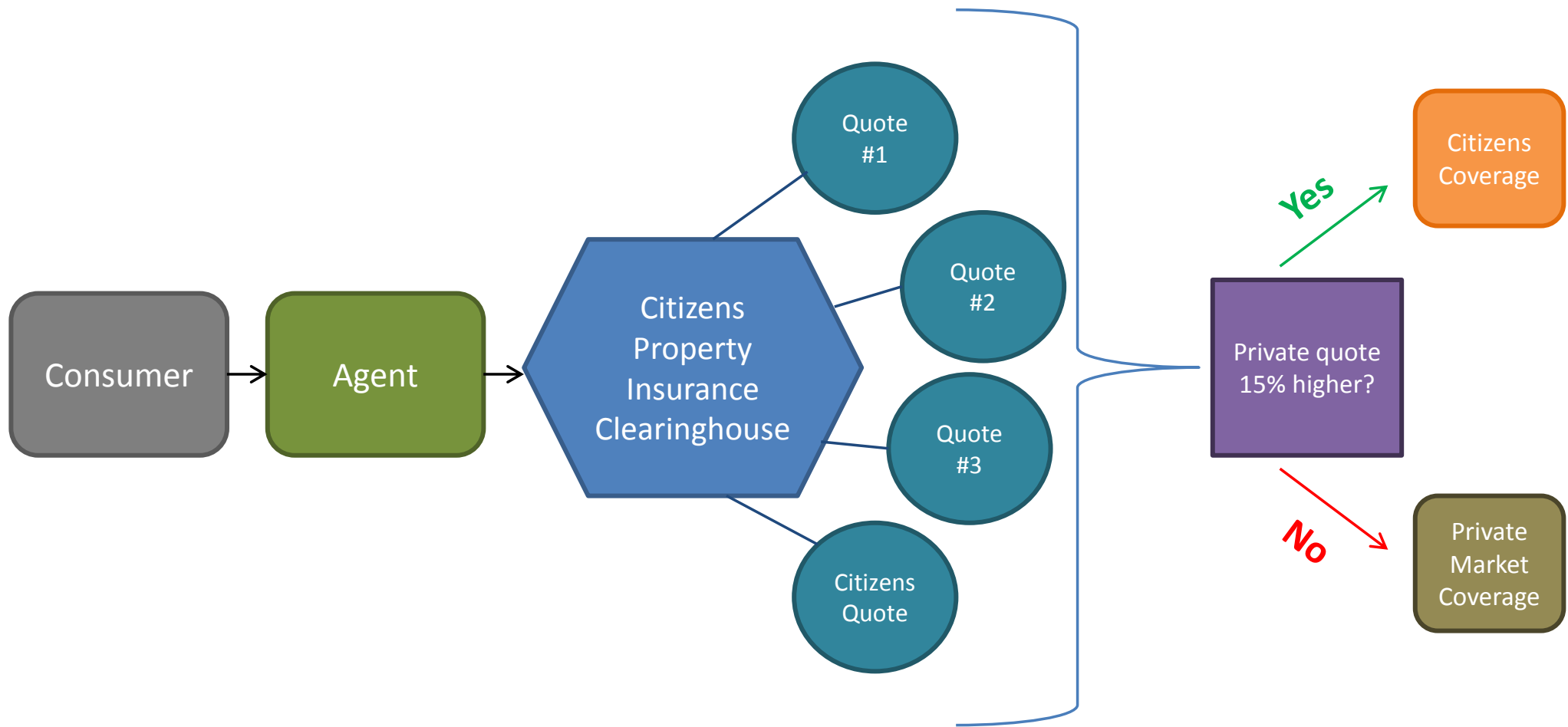
Benefits for the State:

- Gives applicants a clear picture of their private market options
- Reduce homeowners' assessment liability by shrinking Citizens
- Expand the private carrier access to potential policyholders
- Creates a mechanism for shrinking Citizens and returning it to a true market-of-last resort

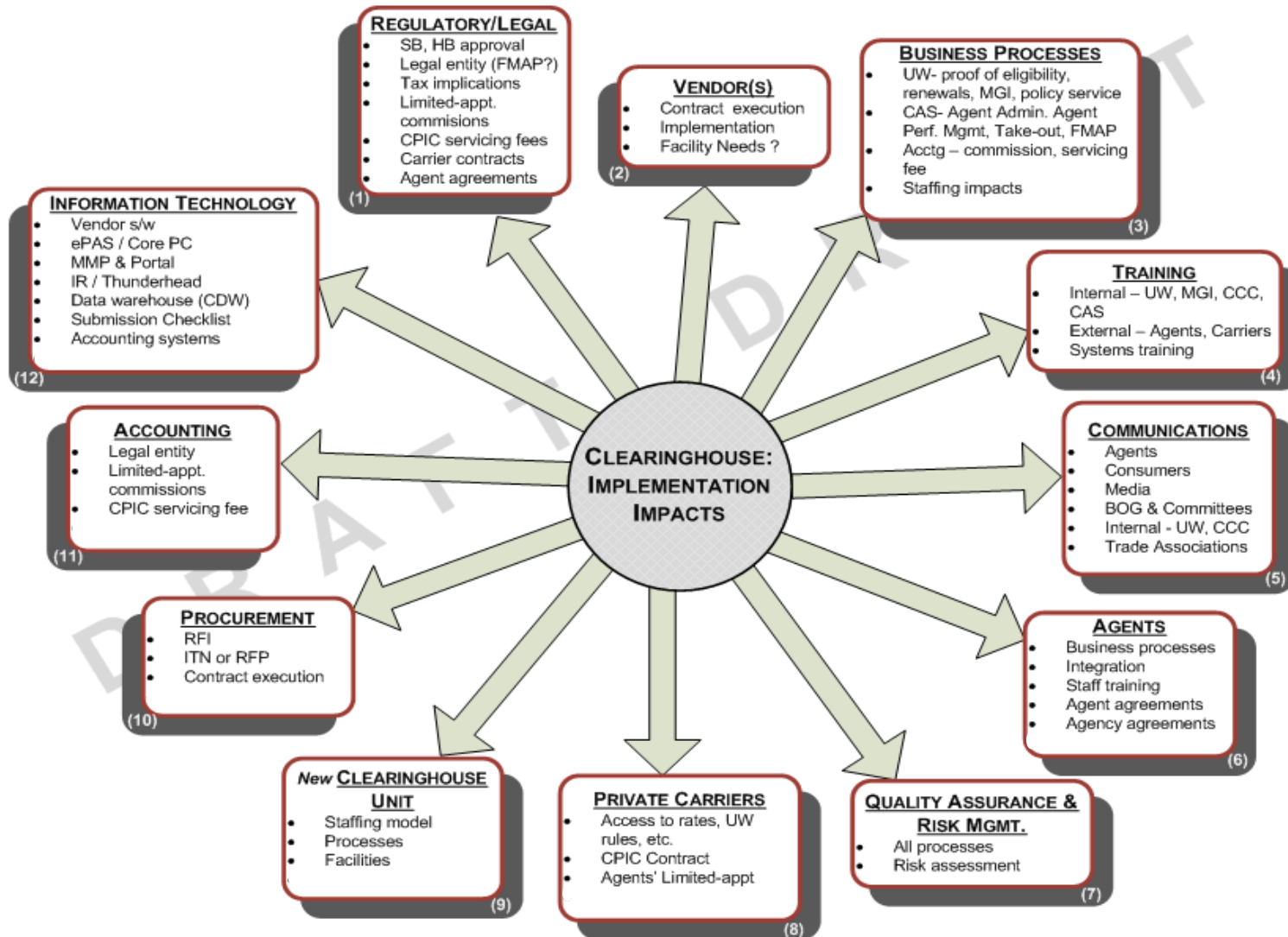
Overview of Approach

- SB 1770 mandates the implementation of a Citizens Clearinghouse by January 1, 2014
- A real-time mechanism that will systematically enable private insurers to make an offer of coverage to personal lines' applicants seeking coverage from Citizens
- Procure a SEMCI (Single Entry Multi-Carrier Interface) software tool
- Based on private carriers' underwriting, exposure and selection criteria, request offers of coverage from "eligible" private insurers participating in the Clearinghouse
- All offers, including coverage and pricing, will be delivered back to the producing agent
- Business placement is guided by statute
 - For new business if the premium is less than 115% of Citizens quote for comparable coverage, the offer renders the applicant ineligible for Citizens coverage
 - If the premium is greater than 115% of Citizens' premium, the consumer makes the choice
 - If there is no private market offer of coverage rendering the applicant ineligible, the business is placed with Citizens
- For renewal business, if the premium is equal to or less than Citizens quote for comparable coverage, the offer renders the applicant ineligible for Citizens coverage
- A report regarding the Clearinghouse approach for commercial residential business is due January 1, 2014

Process Flow



Functional Impact Assessment



Progress Update

- Request for Information (RFI) Solicitation
 - Used to obtain current market information, gain a better understanding of vendor capabilities and provide a basis for developing the solicitation.
 - Four responses received on April 12, 2013
- Invitation to Negotiate (ITN) Solicitation
 - Competitive solicitation process consistent with Citizens' policy and 287.057, F. S.
 - Six Responses were received on June 25, 2013
 - The top two vendors advanced to the negotiation phase
 - The negotiation team identified Bolt, Inc. as providing the best value offer to Citizens because:
 - Ability to implement by January 1
 - Multiple integration platforms enable broad carrier participation
 - Demonstrated required functionality and ease of use
 - Competitive pricing
 - Board of Governors approved contract August 23, 2013

Progress Update

- Carrier Visits
 - 31 meetings conducted
 - Misconceptions clarified
 - High interest from private carriers to participate
- Agent Interests
 - Discussions with agent association representatives
 - Impact analysis meetings with high-volume Citizens agents
 - Communications and training are being drafted on process and roll out for agents
- Carrier on-boarding process initiated September 13, 2013
 - Review and sign the participation agreement; complete the carrier readiness questionnaire
 - Timely response and readiness assessment will ultimately determine the on-boarding schedule

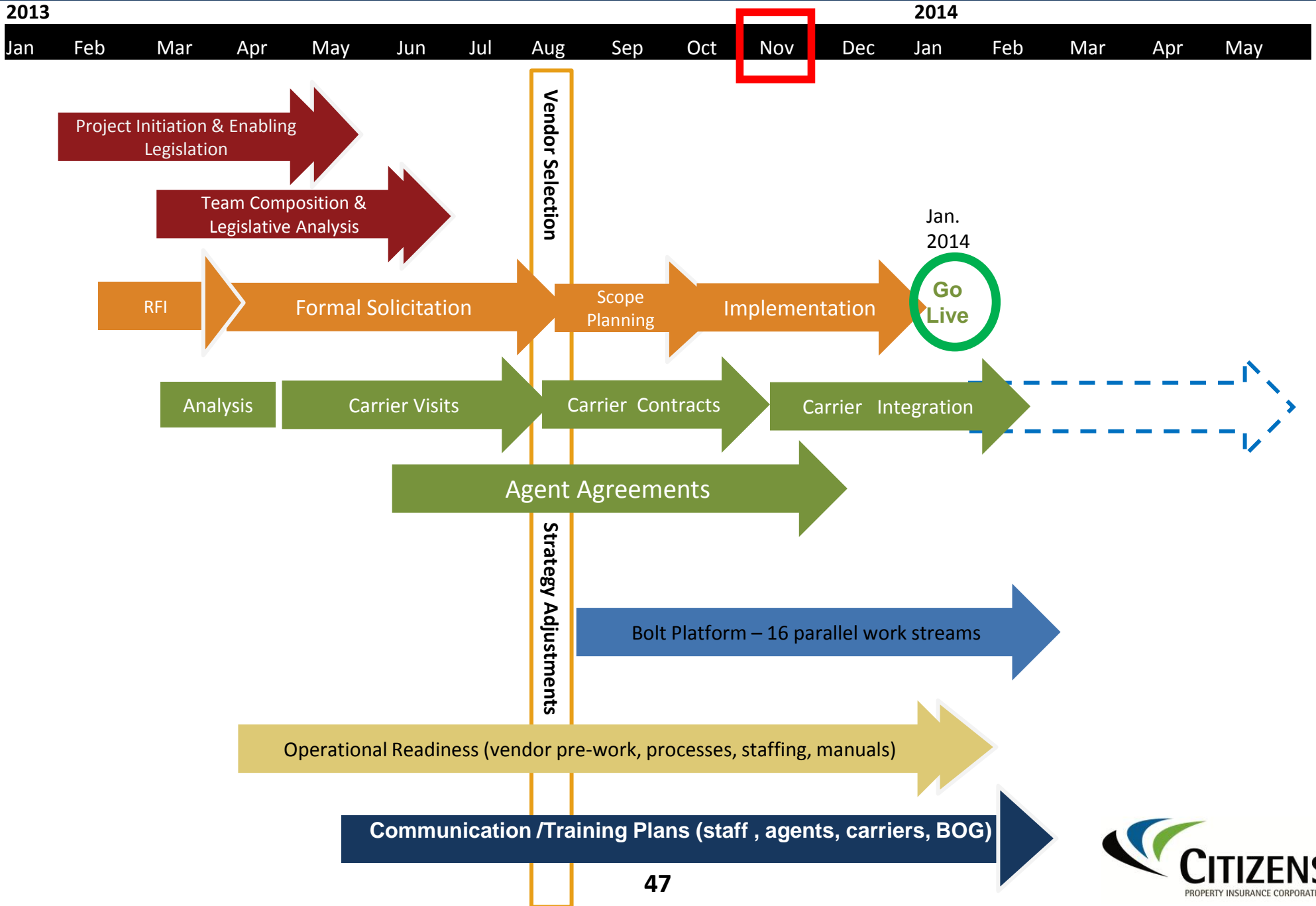
Progress Update

- Executive Steering Committee meetings held regularly
- Bolt resources arrived on-site September 4, 2013
- Citizens and Bolt teams are transitioning into one, collaborative team
- Planning, scheduling, requirements, and delivery are occurring in parallel
- Multiple teams and workstreams have been established and will run in parallel
 - Bolt Clearinghouse Platform
 - Carrier Integrations
 - Third Party Report Services
 - Communications and Training
 - Operational Readiness
 - Back-End IT Systems
 - Commercial Report
- Scope management will be a key variable for a January 1, 2014 delivery
- Final scope and implementation plan targeted for mid-November

Participating Carriers

- Participating carriers include:
 - American Integrity
 - Ark Royal
 - Bankers Insurance Group
 - Capitol Preferred
 - Federated National
 - Florida Peninsula
 - Heritage
 - Modern USA/American Traditions
 - Olympus Insurance
 - People's Trust
 - Safe Harbor (Cabrillo)
 - Security First
 - Southern Fidelity/Southern Fidelity Property & Casualty
 - Southern Oak
 - Tower Hill Signature
 - United Property & Casualty

Clearinghouse Timeline Overview



597-00545-14

1 A bill to be entitled
2 An act relating to motor vehicle liability insurance;
3 amending s. 324.011, F.S.; revising legislative intent
4 with respect to financial responsibility for the
5 damages caused by the operation of a motor vehicle;
6 amending s. 324.021, F.S.; increasing financial
7 responsibility limits with respect to bodily injury or
8 death; conforming provisions to changes made by the
9 act; amending s. 324.022, F.S.; revising provisions
10 relating to the financial responsibility of motor
11 vehicle owners and operators to have bodily injury
12 liability coverage; amending s. 324.0221, F.S.;
13 requiring insurers to submit information to the
14 Department of Highway Safety and Motor Vehicles and
15 notify insurers about bodily injury insurance rather
16 than personal injury protection coverage; amending s.
17 324.023, F.S.; revising the catchline to better
18 reflect statutory provisions; making technical
19 changes; amending s. 324.031, F.S.; increasing the
20 financial responsibility limits for motor vehicle
21 liability; amending s. 324.071, F.S.; conforming
22 provisions to changes made by the act; amending s.
23 324.161, F.S.; increasing the amount of the required
24 surety bond or deposit; amending s. 324.171, F.S.;
25 revising the required threshold limit for self-
26 insurers; repealing s. 627.730, F.S., which provides a
27 short title for the Florida Motor Vehicle No-Fault
28 Law; repealing s. 627.731, F.S., relating to the
29 purpose of the Motor Vehicle No-Fault Law; repealing

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30 s. 627.7311, F.S., relating to the effect of law on
31 personal injury protection policies; repealing s.
32 627.732, F.S., relating to definitions applicable to
33 the Florida Motor Vehicle No-Fault Law; amending s.
34 627.733, F.S.; deleting security requirements with
35 respect to no-fault coverage to substitute security
36 requirements under ch. 324, F.S.; amending s. 627.734,
37 F.S.; conforming cross-references; renumbering and
38 amending s. 627.7401, F.S.; applying notice
39 requirements to bodily injury and property damage
40 liability security instead of personal injury
41 protection; creating s. 627.7355, F.S.; requiring all
42 claims relating to personal injuries to be brought in
43 a single action; repealing s. 627.736, F.S., relating
44 to required personal injury protection benefits;
45 repealing s. 627.737, F.S., relating to exemption from
46 tort liability for persons maintaining personal injury
47 protection coverage; repealing s. 627.739, F.S.,
48 relating to limitations and deductibles in personal
49 injury protection policies; repealing s. 627.7403,
50 F.S., relating to the mandatory joinder of derivative
51 claims; repealing s. 627.7405, F.S., relating to an
52 insurer's right of reimbursement; repealing s.
53 627.7407, F.S., relating to the application of the No-
54 Fault Law; repealing ss. 15 and 16 of chapter 2012-
55 197, Laws of Florida, which require the Office of
56 Insurance Regulation to contract for a study and
57 perform a data call relating to changes made to the
58 Florida Motor Vehicle No-Fault Law in 2012; amending

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59 ss. 316.646, 318.18, 320.02, 320.0609, 320.27,
60 320.771, 322.251, 400.9905, 400.991, 400.9935,
61 409.901, 409.910, 456.057, 456.072, 626.9541, 626.989,
62 626.9895, 627.06501, 627.0652, 627.0653, 627.4132,
63 627.6482, 627.7263, 627.727, 627.7275, 627.728,
64 627.7295, 627.8405, 627.915, 628.909, 705.184, 713.78,
65 and 817.234 F.S.; conforming provisions to changes
66 made by the act; requiring insurers to notify
67 policyholders of the repeal of personal injury
68 protection benefits and the new minimum security
69 requirements applicable to motor vehicle insurance
70 policies; providing procedures and schedules for
71 changing coverages; providing applicability relating
72 to certain license suspension for failure to maintain
73 security; providing effective dates.

74
75 Be It Enacted by the Legislature of the State of Florida:

76
77 Section 1. Section 324.011, Florida Statutes, is amended to
78 read:

79 324.011 Legislative intent ~~Purpose of chapter.~~—It is the
80 Legislature's intent that ~~of this chapter to recognize the~~
81 ~~existing~~ privilege of owning and operating ~~to own or operate~~ a
82 motor vehicle on the public streets and highways of this state
83 be exercised ~~when such vehicles are used~~ with due consideration
84 for others and their property in order, ~~and~~ to promote safety
85 and provide financial security requirements for ~~such~~ owners or
86 operators whose responsibility it is to recompense others for
87 injury to person or property caused by the operation of a motor

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88 vehicle. Therefore, this chapter requires ~~it is required herein~~
89 that the owner or operator of a motor vehicle establish and
90 maintain the ability to ~~involved in a crash or convicted of~~
91 ~~certain traffic offenses meeting the operative provisions of s.~~
92 ~~324.051(2) shall~~ respond for ~~such~~ damages and show proof of
93 financial ability to respond for damages arising out of the
94 ownership or use of a motor vehicle ~~in future accidents~~ as a
95 requisite to his or her ~~future~~ exercise of such privileges.

96 Section 2. Subsection (1), subsection (7), and paragraph
97 (c) of subsection (9) of section 324.021, Florida Statutes, are
98 amended to read:

99 324.021 Definitions; minimum insurance required.—The
100 following words and phrases when used in this chapter shall, for
101 the purpose of this chapter, have the meanings respectively
102 ascribed to them in this section, except in those instances
103 where the context clearly indicates a different meaning:

104 (1) MOTOR VEHICLE.—Every self-propelled vehicle that ~~which~~
105 is designed and required to be licensed for use upon a highway,
106 including trailers and semitrailers designed for use with such
107 vehicles, except for traction engines, road rollers, farm
108 tractors, power shovels, and well drillers, and every vehicle
109 that ~~which~~ is propelled by electric power obtained from overhead
110 wires but not operated upon rails, but not including a any
111 bicycle or moped. ~~However, the term "motor vehicle" shall not~~
112 ~~include any motor vehicle as defined in s. 627.732(3) when the~~
113 ~~owner of such vehicle has complied with the requirements of ss.~~
114 ~~627.730-627.7405, inclusive, unless the provisions of s. 324.051~~
115 ~~apply; and, in such case, the applicable proof of insurance~~
116 ~~provisions of s. 320.02 apply.~~

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117 (7) PROOF OF FINANCIAL RESPONSIBILITY.—That proof of
118 ability to respond in damages for liability on account of
119 crashes arising out of the use of a motor vehicle:

120 (a) In the amount of \$25,000 for ~~\$10,000~~ because of bodily
121 injury to, or the death of, one person in any one crash;

122 (b) Subject to such limits for one person, in the amount of
123 \$50,000 for ~~\$20,000~~ because of bodily injury to, or the death
124 of, two or more persons in any one crash;

125 (c) In the amount of \$10,000 for damage ~~because of injury~~
126 to, or destruction of, the property of others in any one crash;
127 and

128 (d) With respect to commercial motor vehicles and nonpublic
129 sector buses, in the amounts specified in ss. 627.7415 and
130 627.742, respectively.

131 (9) OWNER; OWNER/LESSOR.—

132 (c) *Application*.—

133 1. The limits on liability in subparagraphs (b)2. and 3. do
134 not apply to an owner of motor vehicles that are used for
135 commercial activity in the owner's ordinary course of business,
136 other than a rental company that rents or leases motor vehicles.
137 For purposes of this paragraph, the term "rental company"
138 includes only an entity that is engaged in the business of
139 renting or leasing motor vehicles to the general public and that
140 rents or leases a majority of its motor vehicles to persons with
141 no direct or indirect affiliation with the rental company. The
142 term also includes a motor vehicle dealer that provides
143 temporary replacement vehicles to its customers for up to 10
144 days, and. ~~The term "rental company" also includes:~~

145 a. A related rental or leasing company that is a subsidiary

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146 of the same parent company as that of the renting or leasing
147 company that rented or leased the vehicle.

148 b. The holder of a motor vehicle title or an equity
149 interest in a motor vehicle title if the title or equity
150 interest is held pursuant to or to facilitate an asset-backed
151 securitization of a fleet of motor vehicles used solely in the
152 business of renting or leasing motor vehicles to the general
153 public and under the dominion and control of a rental company,
154 as described in this subparagraph, in the operation of such
155 rental company's business.

156 2. ~~Furthermore,~~ With respect to commercial motor vehicles
157 ~~as defined in s. 627.732,~~ the limits on liability in
158 subparagraphs (b)2. and 3. do not apply if, at the time of the
159 incident, the commercial motor vehicle is being used in the
160 transportation of materials found to be hazardous for the
161 purposes of the Hazardous Materials Transportation Authorization
162 Act of 1994, as amended, 49 U.S.C. ss. 5101 et seq., and ~~that~~ is
163 required pursuant to such act to carry placards warning others
164 of the hazardous cargo, unless at the time of lease or rental
165 either:

166 a. The lessee indicates in writing that the vehicle will
167 not be used to transport materials found to be hazardous for the
168 purposes of the Hazardous Materials Transportation Authorization
169 Act of 1994, ~~as amended, 49 U.S.C. ss. 5101 et seq.;~~ or

170 b. The lessee or other operator of the commercial motor
171 vehicle has in effect insurance with limits of at least
172 \$5,000,000 combined property damage and bodily injury liability.

173 Section 3. Section 324.022, Florida Statutes, is reordered
174 and amended to read:

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175 324.022 Financial responsibility for property damage.—

176 (2)~~(1)~~ The ~~Every~~ owner or operator of a motor vehicle
177 required to be registered in this state shall establish and
178 maintain the ability to respond in damages for liability on
179 account of accidents arising out of the use of the motor vehicle
180 in the amount of:

181 (a) Ten thousand dollars for ~~\$10,000 because of~~ damage to,
182 or destruction of, property of others in any one crash.

183 (b) Twenty-five thousand dollars for bodily injury to, or
184 the death of, one person in any one crash and, subject to such
185 limits for one person, in the amount of \$50,000 for bodily
186 injury to, or the death of, two or more persons in any one
187 crash.

188 (3) The requirements of this section may be met by one of
189 the methods established in s. 324.031,~~†~~ by self-insuring as
190 authorized by s. 768.28(16),~~†~~ or by maintaining an insurance
191 policy providing coverage in at least the amounts for bodily
192 injury liability coverage and property damage coverage specified
193 in subsection (2) for property damage liability in the amount of
194 at least \$10,000 because of damage to, or destruction of,
195 property of others in any one accident arising out of the use of
196 the motor vehicle. The requirements of this section may also be
197 met by having a policy that ~~which~~ provides coverage in the
198 amount of at least \$60,000 ~~\$30,000~~ for combined property damage
199 liability and bodily injury liability for any one crash arising
200 out of the use of the motor vehicle.

201 (4) ~~The~~ policy, with respect to coverage for property
202 damage liability and bodily injury liability, must meet the
203 applicable requirements of s. 324.151, subject to the usual

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204 policy exclusions that have been approved in policy forms by the
205 Office of Insurance Regulation.

206 (5) ~~An~~ ~~no~~ insurer does not ~~shall~~ have a ~~any~~ duty to defend
207 uncovered claims regardless ~~irrespective~~ of their joinder with
208 covered claims.

209 (1) ~~(2)~~ As used in this section, the term:

210 (a) "Motor vehicle" means any self-propelled vehicle that
211 ~~has four or more wheels and that~~ is of a type designed and
212 required to be licensed for use on the highways of this state,
213 and any trailer or semitrailer designed for use with such
214 vehicle. The term does not include:

215 1. A mobile home.

216 2. A motor vehicle that is used in mass transit and
217 designed to transport more than five passengers, exclusive of
218 the operator of the motor vehicle, and that is owned by a
219 municipality, transit authority, or political subdivision of the
220 state.

221 3. A school bus as defined in s. 1006.25.

222 4. A vehicle providing for-hire transportation that is
223 subject to ~~the provisions of~~ s. 324.031. A taxicab must ~~shall~~
224 maintain security as required under s. 324.032(1).

225 (b) "Owner" means the person who holds legal title to a
226 motor vehicle or the debtor or lessee who has the right to
227 possession of a motor vehicle that is the subject of a security
228 agreement or lease with an option to purchase.

229 (6) ~~(3)~~ Each nonresident owner or registrant of a motor
230 vehicle that, whether operated or not, has been physically
231 present within this state for more than 90 days during the
232 preceding 365 days shall maintain security as required by this

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233 section which ~~subsection (1) that~~ is in effect continuously
234 throughout the period the motor vehicle remains within this
235 state.

236 ~~(7)-(4) An~~ The owner or registrant of a motor vehicle who is
237 ~~exempt from the requirements of this section if she or he is a~~
238 member of the United States Armed Forces and is called to or on
239 active duty outside the United States in an emergency situation
240 is exempt from this section. The exemption ~~provided by this~~
241 ~~subsection~~ applies only as long as the member of the armed
242 forces is on ~~such~~ active duty outside the United States and
243 applies only while the vehicle covered by the security is not
244 operated by any person. Upon receipt of a written request by the
245 insured to whom the exemption ~~provided in this subsection~~
246 applies, the insurer shall cancel the coverages and return any
247 unearned premium or suspend the security required by this
248 section. Notwithstanding s. 324.0221(2) ~~324.0221(3)~~, the
249 department may not suspend the registration or operator's
250 license of any owner or registrant of a motor vehicle during the
251 time she or he qualifies for the ~~an exemption under this~~
252 ~~subsection.~~ An ~~Any~~ owner or registrant of a motor vehicle who
253 qualifies for the ~~an exemption under this subsection~~ shall
254 immediately notify the department before ~~prior to~~ and at the end
255 of the expiration of the exemption.

256 Section 4. Subsections (1) and (2) of section 324.0221,
257 Florida Statutes, are amended to read:

258 324.0221 Reports by insurers to the department; suspension
259 of driver license and vehicle registrations; reinstatement.—

260 (1) (a) Each insurer that has issued a policy providing
261 bodily injury ~~personal injury protection~~ coverage or property

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262 damage liability coverage shall report the cancellation or
263 nonrenewal thereof to the department within 10 days after the
264 processing date or effective date of each cancellation or
265 nonrenewal. Upon the issuance of a policy providing bodily
266 injury ~~personal injury protection~~ coverage or property damage
267 liability coverage to a named insured not previously insured by
268 the insurer during that calendar year, the insurer shall report
269 the issuance of the new policy to the department within 10 days.
270 The report ~~must~~ shall be in the form and ~~format~~ and contain any
271 information required by the department and ~~must~~ be provided in a
272 format that is compatible with the data processing capabilities
273 of the department. Failure by an insurer to file proper reports
274 with the department as required by this subsection constitutes a
275 violation of the Florida Insurance Code. These records may ~~shall~~
276 be used by the department only for enforcement and regulatory
277 purposes, including the generation by the department of data
278 regarding compliance by owners of motor vehicles with the
279 requirements for financial responsibility coverage.

280 (b) With respect to an insurance policy providing bodily
281 injury ~~personal injury protection~~ coverage or property damage
282 liability coverage, each insurer shall notify the named insured,
283 or the first-named insured in the case of a commercial fleet
284 policy, in writing that any cancellation or nonrenewal of the
285 policy will be reported by the insurer to the department. The
286 notice must also inform the named insured that failure to
287 maintain bodily injury ~~personal injury protection~~ coverage and
288 property damage liability coverage on a motor vehicle when
289 required by law may result in the loss of registration and
290 driving privileges in this state and inform the named insured of

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291 the amount of the reinstatement fees required by this section.
292 This notice is for informational purposes only, and an insurer
293 is not civilly liable for failing to provide this notice.

294 (2) The department shall suspend, after due notice and an
295 opportunity to be heard, the registration and driver ~~driver's~~
296 license of any owner or registrant of a motor vehicle with
297 respect to which security is required under ss. 324.022 and
298 627.733 upon:

299 (a) The department's records showing that the owner or
300 registrant of such motor vehicle did not have the required
301 security in full force and effect ~~when required security that~~
302 ~~complies with the requirements of ss. 324.022 and 627.733; or~~

303 (b) Notification by the insurer to the department, in a
304 form approved by the department, of cancellation or termination
305 of the required security.

306 Section 5. Section 324.023, Florida Statutes, is amended to
307 read:

308 324.023 Financial responsibility for bodily injury or
309 death; driving under the influence.—In addition to any other
310 financial responsibility required by law, an ~~every~~ owner or
311 operator of a motor vehicle that is required to be registered in
312 this state, or that is located within this state, and who ~~r~~
313 ~~regardless of adjudication of guilt,~~ has been found guilty of,
314 or entered a plea of guilty or nolo contendere to, regardless of
315 adjudication, to a charge of driving under the influence under
316 s. 316.193 after October 1, 2007, shall, by one of the methods
317 established in s. 324.031(1) or (2), establish and maintain the
318 ability to respond in damages for liability on account of
319 accidents arising out of the use of a motor vehicle in the

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320 amount of \$100,000 because of bodily injury to, or death of, one
321 person in ~~any~~ one crash and, subject to such limits for one
322 person, in the amount of \$300,000 because of bodily injury to,
323 or death of, two or more persons in ~~any~~ one crash and in the
324 amount of \$50,000 because of property damage in ~~any~~ one crash.
325 If the owner or operator chooses to establish and maintain such
326 ability by furnishing a certificate of deposit pursuant to s.
327 324.031(2), the ~~such~~ certificate of deposit must be at least
328 \$350,000. Such higher limits must be carried for a minimum
329 ~~period~~ of 3 years. If the owner or operator has not been
330 convicted of driving under the influence or a felony traffic
331 offense for ~~a period of~~ 3 years after ~~from~~ the date of
332 reinstatement of driving privileges for a violation of s.
333 316.193, the owner or operator is ~~shall be~~ exempt from this
334 section.

335 Section 6. Section 324.031, Florida Statutes, is amended to
336 read:

337 324.031 Manner of proving financial responsibility.—The
338 owner or operator of a taxicab, limousine, jitney, or any other
339 for-hire passenger transportation vehicle may prove financial
340 responsibility by providing satisfactory evidence of holding a
341 motor vehicle liability policy as defined in s. 324.021(8) or s.
342 324.151, which ~~policy~~ is issued by an insurance carrier that
343 ~~which~~ is a member of the Florida Insurance Guaranty Association.
344 The operator or owner of any other vehicle may prove his or her
345 financial responsibility by:

346 (1) Furnishing satisfactory evidence of holding a motor
347 vehicle liability policy ~~as defined in ss. 324.021(8) and~~
348 ~~324.151;~~

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349 (2) Furnishing a certificate of self-insurance showing a
350 deposit of cash in accordance with s. 324.161; or

351 (3) Furnishing a certificate of self-insurance issued by
352 the department in accordance with s. 324.171.

353

354 Any person, including a ~~any~~ firm, partnership, association,
355 corporation, or other person, other than a natural person,
356 electing to use the method of proof specified in subsection (2)
357 shall furnish a certificate of deposit equal to the number of
358 vehicles owned times \$60,000 ~~\$30,000~~, to a maximum of \$240,000.
359 ~~\$120,000~~. In addition, ~~any~~ such person, other than a natural
360 person, shall maintain insurance providing coverage in excess of
361 limits of \$25,000/\$50,000/\$10,000 or \$60,000
362 ~~\$10,000/20,000/10,000 or \$30,000~~ combined single limits, and
363 such excess insurance shall provide minimum limits of
364 \$125,000/250,000/50,000 or \$300,000 combined single limits.
365 These increased limits do ~~shall~~ not affect the requirements for
366 proving financial responsibility under s. 324.032(1).

367 Section 7. Section 324.071, Florida Statutes, is amended to
368 read:

369 324.071 Reinstatement; renewal of license; reinstatement
370 fee.—An ~~Any~~ operator or owner whose license or registration has
371 been suspended pursuant to s. 324.051(2), s. 324.072, s.
372 324.081, or s. 324.121 may affect ~~effect~~ its reinstatement upon
373 compliance with ~~the provisions of~~ s. 324.051(2)(a)3. or 4., or
374 s. 324.081(2) and (3), as appropriate ~~the case may be~~, and with
375 one of the provisions of s. 324.031 and upon payment to the
376 department of a nonrefundable reinstatement fee as specified in
377 s. 324.0221 ~~of \$15~~. Only one such fee shall be paid by any one

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378 person regardless ~~irrespective~~ of the number of licenses and
379 registrations to be then reinstated or issued to such person.
380 All such fees shall be deposited to a department trust fund. If
381 ~~When~~ the reinstatement of a any license or registration is
382 effected by compliance with s. 324.051(2)(a)3. or 4., the
383 department may ~~shall~~ not renew the license or registration
384 within ~~a period of~~ 3 years from such reinstatement, nor shall
385 any other license or registration be issued in the name of such
386 person, unless the operator continues ~~is continuing~~ to comply
387 with one of the provisions of s. 324.031.

388 Section 8. Section 324.161, Florida Statutes, is amended to
389 read:

390 324.161 Proof of financial responsibility; deposit.-
391 ~~Annually,~~ Before a any certificate of insurance may be issued to
392 a person, including any firm, partnership, association,
393 corporation, or other person, other than a natural person, proof
394 of a certificate of deposit of \$60,000 ~~\$30,000~~ issued and held
395 by a financial institution must be annually submitted to the
396 department. A power of attorney shall ~~will~~ be issued to and held
397 by the department and may be executed upon a judgment issued
398 against such person making the deposit, ~~for damages~~ for ~~because~~
399 ~~of~~ bodily injury to or death of any person or for damages or
400 ~~because of~~ injury to, or destruction of, property resulting from
401 the use or operation of a any motor vehicle occurring after such
402 deposit was made. Money or securities so deposited are ~~shall~~ not
403 ~~be~~ subject to attachment or execution unless such attachment or
404 execution arises ~~shall arise~~ out of a suit for such damages ~~as~~
405 ~~aforsaid~~.

406 Section 9. Subsections (1) and (2) of section 324.171,

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407 Florida Statutes, are amended to read:

408 324.171 Self-insurer.—

409 (1) Any person may qualify as a self-insurer by obtaining a
410 certificate of self-insurance from the department. The
411 department ~~which may, in its discretion and upon application of~~
412 ~~such a person,~~ issue a said certificate of self-insurance to an
413 applicant who satisfies ~~when such person has satisfied the~~
414 requirements of this section ~~to qualify as a self-insurer under~~
415 ~~this section:~~

416 (a) A private individual with private passenger vehicles
417 who possesses ~~shall possess~~ a net unencumbered worth of at least
418 \$60,000 ~~\$40,000~~.

419 (b) A person, including any firm, partnership, association,
420 corporation, or other person, other than a natural person, that
421 shall:

422 1. Possesses ~~Possess~~ a net unencumbered worth of at least
423 \$60,000 ~~\$40,000~~ for the first motor vehicle and \$20,000 for each
424 additional motor vehicle; or

425 2. Maintain sufficient net worth, as determined annually by
426 the department, ~~pursuant to rules~~ adopted ~~promulgated~~ by the
427 department, with the assistance of the Office of Insurance
428 Regulation of the Financial Services Commission, to be
429 financially responsible for potential losses. The rules must
430 address any ~~shall take into consideration~~ excess insurance
431 carried by the applicant. The department's determination must
432 ~~shall~~ be based upon reasonable actuarial principles considering
433 the frequency, severity, and loss development of claims incurred
434 by casualty insurers writing coverage on the type of motor
435 vehicles for which a certificate of self-insurance is desired.

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436 (c) The owner of a commercial motor vehicle, as defined in
437 s. 207.002 or s. 320.01, may qualify as a self-insurer subject
438 to the standards provided ~~for~~ in subparagraph (b)2.

439 (2) The self-insurance certificate must ~~shall~~ provide
440 limits of liability insurance in the amounts specified under s.
441 324.021(7) or s. 627.7415 ~~and shall provide personal injury~~
442 ~~protection coverage under s. 627.733(3)(b).~~

443 Section 10. Section 627.730, Florida Statutes, is repealed.

444 Section 11. Section 627.731, Florida Statutes, is repealed.

445 Section 12. Section 627.7311, Florida Statutes, is
446 repealed.

447 Section 13. Section 627.732, Florida Statutes, is repealed.

448 Section 14. Section 627.733, Florida Statutes, is amended
449 to read:

450 627.733 Required security.—

451 (1) (a) The ~~Every~~ owner or registrant of a motor vehicle,
452 other than a motor vehicle used as a school bus as defined in s.
453 1006.25 or limousine, required to be registered and licensed in
454 this state shall maintain security as required by this section
455 ~~subsection (3)~~ in effect ~~continuously~~ throughout the
456 registration or licensing period.

457 (b) Notwithstanding paragraph (a), an ~~Every~~ owner or
458 registrant of a motor vehicle used as a taxicab shall ~~not be~~
459 ~~governed by paragraph (1) (a) but shall~~ maintain security as
460 required under s. 324.032(1), ~~and s. 627.737 shall not apply to~~
461 ~~any motor vehicle used as a taxicab.~~

462 (2) Every nonresident owner or registrant of a motor
463 vehicle ~~which~~, whether operated or not, which has been
464 physically present within this state for more than 90 days

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465 during the preceding 365 days shall thereafter maintain security
466 as required by this section ~~defined by subsection (3)~~ in effect
467 ~~continuously~~ throughout the period the ~~such~~ motor vehicle
468 remains within this state.

469 (3) Such security must ~~shall~~ be provided:

470 (a) By an insurance policy delivered or issued for delivery
471 in this state by an authorized or eligible motor vehicle
472 liability insurer which provides the security required under s.
473 324.022 ~~the benefits and exemptions contained in ss. 627.730-~~
474 ~~627.7405.~~ Any policy of insurance that provides, or is
475 represented or sold as providing, the security required in this
476 section is hereunder shall be deemed to provide insurance for
477 the payment of the required benefits; or

478 (b) By any other method authorized by s. 324.031(2) or (3)
479 and approved by the Department of Highway Safety and Motor
480 Vehicles as affording security equivalent to that afforded by a
481 policy of insurance or by self-insuring as authorized by s.
482 768.28(16). ~~The person filing such security shall have all of~~
483 ~~the obligations and rights of an insurer under ss. 627.730-~~
484 ~~627.7405.~~

485 ~~(4) An owner of a motor vehicle with respect to which~~
486 ~~security is required by this section who fails to have such~~
487 ~~security in effect at the time of an accident shall have no~~
488 ~~immunity from tort liability, but shall be personally liable for~~
489 ~~the payment of benefits under s. 627.736. With respect to such~~
490 ~~benefits, such an owner shall have all of the rights and~~
491 ~~obligations of an insurer under ss. 627.730-627.7405.~~

492 ~~(4)(5) In addition to other persons who are not required to~~
493 ~~provide required security as required under this section and s.~~

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494 ~~324.022,~~ The owner or registrant of a motor vehicle who is
495 ~~exempt from such requirements if she or he is~~ a member of the
496 United States Armed Forces and is called to or on active duty
497 outside the United States in an emergency situation is exempt
498 from this section. The exemption ~~provided by this subsection~~
499 applies only as long as the member of the armed forces is on
500 ~~such~~ active duty outside the United States and applies only
501 while the vehicle covered by the security required by this
502 section and s. 324.022 is not operated by any person. Upon
503 receipt of a written request by the insured to whom the
504 exemption ~~provided in this subsection~~ applies, the insurer shall
505 cancel the coverages and return any unearned premium or suspend
506 the security required by this section and s. 324.022.
507 Notwithstanding s. 324.0221(2), the Department of Highway Safety
508 and Motor Vehicles may not suspend the registration or
509 operator's license of any owner or registrant of a motor vehicle
510 during the time she or he qualifies for the an exemption ~~under~~
511 ~~this subsection.~~ An Any owner or registrant of a motor vehicle
512 who qualifies for the an exemption ~~under this subsection~~ shall
513 immediately notify the department before ~~prior to~~ and at the end
514 of the expiration of the exemption.

515 Section 15. Section 627.734, Florida Statutes, is amended
516 to read:

517 627.734 Proof of security; security requirements;
518 penalties.—

519 (1) The provisions of chapter 324 which pertain to the
520 method of giving and maintaining proof of financial
521 responsibility and which govern and define a motor vehicle
522 liability policy ~~shall~~ apply to filing and maintaining proof of

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523 security required under s. 627.733 ~~by ss. 627.730-627.7405.~~

524 (2) A Any person commits a misdemeanor of the first degree,
525 punishable as provided in s. 775.082 or s. 775.083, if she or he
526 ~~who:~~

527 (a) Gives information required in a report ~~or otherwise as~~
528 ~~provided for in ss. 627.730-627.7405,~~ knowing or having reason
529 to believe that such information is false;

530 (b) Forges or, without authority, signs any evidence of
531 proof of security; or

532 (c) Files, or offers for filing, any such evidence of
533 proof, knowing or having reason to believe that it is forged or
534 signed without authority,

535
536 ~~is guilty of a misdemeanor of the first degree, punishable as~~
537 ~~provided in s. 775.082 or s. 775.083.~~

538 Section 16. Section 627.7401, Florida Statutes, is
539 renumbered as section 627.7341, Florida Statutes, and amended to
540 read:

541 627.7341 ~~627.7401~~ Notification of security requirements
542 ~~insured's rights.-~~

543 (1) The commission, by rule, shall adopt a form for
544 notifying the notification of insureds of the security required
545 under s. 627.733 and the proof of security requirement under s.
546 627.734 ~~their right to receive personal injury protection~~
547 ~~benefits under the Florida Motor Vehicle No-Fault Law. Such~~
548 notice must ~~shall~~ include:

549 (a) A description of the benefits provided by bodily injury
550 liability coverage and property damage liability coverage
551 ~~personal injury protection, including, but not limited to, the~~

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552 ~~specific types of services for which medical benefits are paid,~~
553 ~~disability benefits, death benefits, significant exclusions from~~
554 ~~and limitations on personal injury protection benefits, when~~
555 ~~payments are due, how benefits are coordinated with other~~
556 ~~insurance benefits that the insured may have, penalties and~~
557 ~~interest that may be imposed on insurers for failure to make~~
558 ~~timely payments of benefits, and rights of parties regarding~~
559 ~~disputes as to benefits.~~

560 (b) An advisory informing insureds that, ~~+~~

561 ~~1.~~ pursuant to s. 626.9892, the Department of Financial
562 Services may pay rewards of up to \$25,000 to persons providing
563 information leading to the arrest and conviction of persons
564 committing crimes investigated by the Division of Insurance
565 Fraud arising from violations of s. 440.105, s. 624.15, s.
566 626.9541, s. 626.989, or s. 817.234.

567 ~~2. Pursuant to s. 627.736(5)(c)1., if the insured notifies~~
568 ~~the insurer of a billing error, the insured may be entitled to a~~
569 ~~certain percentage of a reduction in the amount paid by the~~
570 ~~insured's motor vehicle insurer.~~

571 (c) A notice that solicitation of a person injured in a
572 motor vehicle crash for purposes of filing ~~personal injury~~
573 ~~protection or~~ tort claims could be a violation of s. 817.234, s.
574 817.505, or the rules regulating The Florida Bar and should be
575 immediately reported to the Division of Insurance Fraud ~~if such~~
576 ~~conduct has taken place.~~

577 (2) Each insurer issuing a policy in this state providing
578 the security required under s. 627.733 shall ~~personal injury~~
579 ~~protection benefits must~~ mail or deliver the notice as specified
580 in subsection (1) to an insured within 21 days after receiving

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581 notice from the insured ~~notice~~ of an automobile accident or
582 claim involving ~~personal injury to~~ an insured who is covered
583 under the policy. The office may allow an insurer up to 30 days
584 of additional time to provide the notice ~~specified in subsection~~
585 ~~(1) not to exceed 30 days,~~ upon a showing by the insurer that an
586 emergency justifies an extension of time.

587 (3) The notice required by this section does not alter or
588 modify the terms of the insurance contract or other security
589 requirements of this part act.

590 Section 17. Section 627.7355, Florida Statutes, is created
591 to read:

592 627.7355 Motor vehicle insurance claims brought in a single
593 action.—In any action in which the owner, registrant, operator,
594 or occupant of a motor vehicle, to which security has been
595 provided pursuant to s. 627.733, is claiming personal injury,
596 all claims arising out of the plaintiff's injuries, including
597 all derivative claims, shall be brought together unless good
598 cause is shown why such claims should be brought separately.

599 Section 18. Section 627.736, Florida Statutes, is repealed.

600 Section 19. Section 627.737, Florida Statutes, is repealed.

601 Section 20. Section 627.739, Florida Statutes, is repealed.

602 Section 21. Section 627.7403, Florida Statutes, is
603 repealed.

604 Section 22. Section 627.7405, Florida Statutes, is
605 repealed.

606 Section 23. Section 627.7407, Florida Statutes, is
607 repealed.

608 Section 24. Sections 15 and 16 of chapter 2012-197, Laws of
609 Florida, are repealed.

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610 Section 25. Subsection (1) of section 316.646, Florida
611 Statutes, is amended to read:

612 316.646 Security required; proof of security and display
613 thereof.—

614 (1) Any person required by s. 324.022 to maintain property
615 damage liability security and, ~~required by s. 324.023 to~~
616 ~~maintain~~ liability security for bodily injury or death must, ~~or~~
617 ~~required by s. 627.733 to maintain personal injury protection~~
618 ~~security on a motor vehicle shall~~ have in his or her immediate
619 possession at all times while operating a ~~such~~ motor vehicle
620 proper proof of maintenance of the required security.

621 (a) Such proof must ~~shall~~ be in a uniform paper or
622 electronic format, as prescribed by the department, a valid
623 insurance policy, an insurance policy binder, a certificate of
624 insurance, or such other proof as may be prescribed by the
625 department.

626 (b) 1. The act of presenting ~~to a law enforcement officer~~ an
627 electronic device displaying proof of insurance in an electronic
628 format to a law enforcement officer does not constitute consent
629 for the officer to access any information on the device other
630 than the displayed proof of insurance.

631 2. The person who presents the device to the officer
632 assumes the liability for any resulting damage to the device.

633 Section 26. Paragraph (b) of subsection (2) of section
634 318.18, Florida Statutes, is amended to read:

635 318.18 Amount of penalties.—The penalties required for a
636 noncriminal disposition pursuant to s. 318.14 or a criminal
637 offense listed in s. 318.17 are as follows:

638 (2) Thirty dollars for all nonmoving traffic violations

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639 and:

640 (b) For all violations of ss. 320.0605, 320.07(1), 322.065,
641 and 322.15(1). A ~~Any~~ person who is cited for a violation of s.
642 320.07(1) shall be charged a delinquent fee pursuant to s.
643 320.07(4).

644 1. If a person who is cited for a violation of s. 320.0605
645 or s. 320.07 can show proof of having a valid registration at
646 the time of arrest, the clerk of the court may dismiss the case
647 and may assess a dismissal fee of up to \$10. A person who finds
648 it impossible or impractical to obtain a valid registration
649 certificate must submit an affidavit detailing the reasons for
650 the impossibility or impracticality. The reasons may include,
651 but are not limited to, the fact that the vehicle was sold,
652 stolen, or destroyed; that the state in which the vehicle is
653 registered does not issue a certificate of registration; or that
654 the vehicle is owned by another person.

655 2. If a person who is cited for a violation of s. 322.03,
656 s. 322.065, or s. 322.15 can show a driver ~~driver's~~ license
657 issued to him or her and valid at the time of arrest, the clerk
658 of the court may dismiss the case and may assess a dismissal fee
659 of up to \$10.

660 3. If a person who is cited for a violation of s. 316.646
661 can show proof of security as required by s. 627.733, issued to
662 the person and valid at the time of arrest, the clerk of the
663 court may dismiss the case and may assess a dismissal fee of up
664 to \$10. A person who finds it impossible or impractical to
665 obtain proof of security must submit an affidavit detailing the
666 reasons for the impracticality. The reasons may include, but are
667 not limited to, the fact that the vehicle has since been sold,

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668 stolen, or destroyed, ~~that the owner or registrant of the~~
669 ~~vehicle is not required by s. 627.733 to maintain personal~~
670 ~~injury protection insurance,~~ or that the vehicle is owned by
671 another person.

672 Section 27. Paragraphs (a) and (d) of subsection (5) of
673 section 320.02, Florida Statutes, are amended to read:

674 320.02 Registration required; application for registration;
675 forms.—

676 (5)(a) Proof that bodily injury liability and property
677 damage liability coverage ~~personal injury protection~~ benefits
678 have been purchased if required under ss. 324.022 and s.
679 ~~627.733, that property damage liability coverage has been~~
680 ~~purchased as required under s. 324.022,~~ that bodily injury or
681 death coverage has been purchased if required under s. 324.023,
682 and that combined bodily injury liability insurance and property
683 damage liability insurance have been purchased if required under
684 s. 627.7415 shall be provided in the manner prescribed by law by
685 the applicant at the time of application for registration of any
686 motor vehicle that is subject to such requirements. The issuing
687 agent shall refuse to issue registration if such proof of
688 purchase is not provided. Insurers shall furnish uniform proof-
689 of-purchase cards in a paper or electronic format in a form
690 prescribed by the department and include the name of the
691 insured's insurance company, the coverage identification number,
692 and the make, year, and vehicle identification number of the
693 vehicle insured. The card must contain a statement notifying the
694 applicant of the penalty specified under s. 316.646(4). The card
695 or insurance policy, insurance policy binder, or certificate of
696 insurance, or a photocopy of any of these; an affidavit

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697 containing the name of the insured's insurance company, the
698 insured's policy number, and the make and year of the vehicle
699 insured; or such other proof as may be prescribed by the
700 department constitutes ~~shall constitute~~ sufficient proof of
701 purchase. If an affidavit is provided as proof, it must be in
702 substantially the following form:

703
704 Under penalty of perjury, I ...(name of insured)... do hereby
705 certify that I have ...(Personal Injury Protection, property
706 damage liability, and, ~~if required,~~ bodily injury liability)...
707 insurance currently in effect with ...(name of insurance
708 company)... under ...(policy number)... covering ...(make, year,
709 and vehicle identification number of vehicle).... ...(signature
710 of insured)...

711
712 The ~~Such~~ affidavit must include the following statement warning:

713
714 WARNING: GIVING FALSE INFORMATION IN ORDER TO OBTAIN A VEHICLE
715 REGISTRATION CERTIFICATE IS A CRIMINAL OFFENSE UNDER FLORIDA
716 LAW. ANYONE GIVING FALSE INFORMATION ON THIS AFFIDAVIT IS
717 SUBJECT TO PROSECUTION.

718
719 If an application is made through a licensed motor vehicle
720 dealer as required under s. 319.23, the original or a
721 photostatic copy of such card, insurance policy, insurance
722 policy binder, or certificate of insurance or the original
723 affidavit from the insured shall be forwarded by the dealer to
724 the tax collector of the county or the Department of Highway
725 Safety and Motor Vehicles for processing. By executing the

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726 ~~aforsaid~~ affidavit, the ~~no~~ licensed motor vehicle dealer is not
727 ~~will be~~ liable in damages for any inadequacy, insufficiency, or
728 falsification of any statement contained therein. ~~A card must~~
729 ~~also indicate the existence of any bodily injury liability~~
730 ~~insurance voluntarily purchased.~~

731 (d) The verifying of proof of bodily injury liability
732 insurance and ~~personal injury protection insurance,~~ proof of
733 property damage liability insurance, proof of combined bodily
734 injury liability insurance and property damage liability
735 insurance, or proof of financial responsibility insurance and
736 the issuance or failure to issue the motor vehicle registration
737 under ~~the provisions of~~ this chapter may not be construed in any
738 court as a warranty of the reliability or accuracy of the
739 evidence of such proof. Neither the department nor any tax
740 collector is liable in damages for any inadequacy,
741 insufficiency, falsification, or unauthorized modification of
742 any item of the proof of bodily injury liability ~~personal injury~~
743 ~~protection~~ insurance, proof of property damage liability
744 insurance, proof of combined bodily injury liability insurance
745 and property damage liability insurance, or proof of financial
746 responsibility insurance before ~~prior to,~~ during, or after
747 ~~subsequent to~~ the verification of the proof. The issuance of a
748 motor vehicle registration does not constitute prima facie
749 evidence or a presumption of insurance coverage.

750 Section 28. Paragraph (b) of subsection (1) of section
751 320.0609, Florida Statutes, is amended to read:

752 320.0609 Transfer and exchange of registration license
753 plates; transfer fee.-

754 (1)

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755 (b) The transfer of a license plate from a vehicle disposed
756 of to a newly acquired vehicle does not constitute a new
757 registration. The application for transfer shall be accepted
758 without requiring proof of ~~personal injury protection or~~
759 liability insurance.

760 Section 29. Subsection (3) of section 320.27, Florida
761 Statutes, is amended to read:

762 320.27 Motor vehicle dealers.—

763 (3) APPLICATION AND FEE.—~~The application for the license~~
764 application shall be in such form as may be prescribed by the
765 department and is ~~shall be~~ subject to such rules ~~with respect~~
766 ~~thereto~~ as may be ~~so~~ prescribed by the department ~~it~~. The ~~Such~~
767 application shall be verified by oath or affirmation and must
768 ~~shall~~ contain a full statement of the name and birth date of the
769 person ~~or persons~~ applying for the license ~~therefor~~; the name of
770 the firm or copartnership, with the names and places of
771 residence of all members ~~thereof~~, if such applicant is a firm or
772 copartnership; the names and places of residence of the
773 principal officers, if the applicant is a body corporate or
774 other artificial body; the name of the state under whose laws
775 the corporation is organized; the present and former place or
776 places of residence of the applicant; and the prior business in
777 which the applicant has been engaged and its ~~the~~ location
778 ~~thereof~~. The ~~Such~~ application must ~~shall~~ describe the exact
779 location of the place of business and ~~shall~~ state whether the
780 place of business is owned or leased by the applicant. If the
781 location is owned by the applicant, the applicant shall specify
782 the date of acquisition. If the location is and when acquired,
783 ~~or, if leased,~~ a true copy of the lease shall be attached to the

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784 application. The applicant shall certify that the location
785 provides an adequately equipped office and is not a residence;
786 that the location affords sufficient unoccupied space upon and
787 within which adequately to store all motor vehicles offered and
788 displayed for sale; and that the location is a suitable place
789 where the applicant can in good faith carry on such business and
790 keep and maintain books, records, and files necessary to conduct
791 such business, which shall be available at all reasonable hours
792 for ~~to~~ inspection by the department or any of its inspectors or
793 other employees. The applicant shall certify that the business
794 of a motor vehicle dealer is the principal business that will
795 ~~which shall~~ be conducted at the ~~that~~ location. The application
796 must ~~shall~~ contain a statement that the applicant is ~~either~~
797 franchised by a manufacturer of motor vehicles, in which case
798 the name of each motor vehicle that the applicant is franchised
799 to sell must ~~shall~~ be included, or a nonfranchised, ~~an~~
800 independent ~~(nonfranchised)~~ motor vehicle dealer. The
801 application must ~~shall~~ contain other relevant information ~~as may~~
802 ~~be~~ required by the department, including evidence that the
803 applicant is insured under a garage liability insurance policy
804 or a general liability insurance policy coupled with a business
805 automobile policy, which includes ~~shall include,~~ at a minimum,
806 \$60,000 ~~\$25,000~~ combined single-limit liability coverage
807 including bodily injury and property damage protection ~~and~~
808 ~~\$10,000 personal injury protection.~~ However, a salvage motor
809 vehicle dealer as defined in subparagraph (1)(c)5. is exempt
810 from the requirements for garage liability insurance ~~and~~
811 ~~personal injury protection insurance~~ on those vehicles that
812 cannot be legally operated on roads, highways, or streets in

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813 this state. Franchise dealers must submit a garage liability
814 insurance policy.~~7~~ and All other dealers must submit a garage
815 liability insurance policy or a general liability insurance
816 policy coupled with a business automobile policy. Such policy
817 shall be for the license period, and evidence of a new or
818 continued policy shall be delivered to the department at the
819 beginning of each license period. Upon ~~making~~ initial
820 application, the applicant shall pay to the department a fee of
821 \$300 in addition to any other fees required by law. Applicants
822 may choose to extend the licensure period for 1 additional year,
823 for a total of 2 years. An initial applicant shall pay to the
824 department a fee of \$300 for the first year and \$75 for the
825 second year, in addition to any other fees required by law. An
826 applicant for renewal shall pay to the department \$75 for a 1-
827 year renewal or \$150 for a 2-year renewal, in addition to any
828 other fees required by law. Upon ~~making an~~ application for a
829 change of location, the applicant ~~person~~ shall pay a fee of \$50
830 in addition to any other fees ~~now~~ required by law. The
831 department shall, ~~in the case of every application for initial~~
832 ~~licensure,~~ verify that the ~~whether certain~~ facts set forth in
833 the initial application are true. Each applicant, general
834 partner in the case of a partnership, or corporate officer and
835 director in the case of a corporate applicant, must file a set
836 of fingerprints with the department for the purpose of
837 determining any prior criminal record or any outstanding
838 warrants. The department shall submit the fingerprints to the
839 Department of Law Enforcement for state processing and
840 forwarding to the Federal Bureau of Investigation for federal
841 processing. The actual cost of state and federal processing

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842 shall be borne by the applicant and is in addition to the fee
843 for licensure. The department may issue a license to an
844 applicant pending the results of the fingerprint investigation,
845 which license is fully revocable if the department subsequently
846 determines that any facts set forth in the application are not
847 true or correctly represented.

848 Section 30. Paragraph (j) of subsection (3) of section
849 320.771, Florida Statutes, is amended to read:

850 320.771 License required of recreational vehicle dealers.—

851 (3) APPLICATION.—The application for such license shall be
852 in the form prescribed by the department and subject to such
853 rules as may be prescribed by it. The application shall be
854 verified by oath or affirmation and shall contain:

855 (j) A statement that the applicant is insured under a
856 garage liability insurance policy, which includes ~~shall include~~,
857 at a minimum, \$60,000 ~~\$25,000~~ combined single-limit liability
858 coverage, including bodily injury and property damage
859 protection, and ~~\$10,000 personal injury protection~~, if the
860 applicant is to be licensed as a dealer in, or intends to sell,
861 recreational vehicles.

862
863 The department shall, if it deems necessary, cause an
864 investigation to be made to ascertain if the facts set forth in
865 the application are true and shall not issue a license to the
866 applicant until it is satisfied that the facts set forth in the
867 application are true.

868 Section 31. Subsections (1) and (2) of section 322.251,
869 Florida Statutes, are amended to read:

870 322.251 Notice of cancellation, suspension, revocation, or

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871 disqualification of license.-

872 (1) All orders of cancellation, suspension, revocation, or
873 disqualification issued under ~~the provisions of~~ this chapter,
874 chapter 318, chapter 324, or ss. 627.733-627.734 ~~627.732-627.734~~
875 shall be given ~~either~~ by personal delivery thereof to the
876 licensee whose license is being canceled, suspended, revoked, or
877 disqualified or by deposit in the United States mail in an
878 envelope, first class, postage prepaid, addressed to the
879 licensee at his or her last known mailing address furnished to
880 the department. Such mailing by the department constitutes
881 notification, and any failure by the person to receive the
882 mailed order does ~~will~~ not affect or stay the effective date or
883 term of the cancellation, suspension, revocation, or
884 disqualification of the licensee's driving privilege.

885 (2) The giving of notice and an order of cancellation,
886 suspension, revocation, or disqualification by mail is complete
887 upon expiration of 20 days after deposit in the United States
888 mail for all notices except those issued under chapter 324 or
889 ss. 627.733-627.734 ~~627.732-627.734~~, which are complete 15 days
890 after deposit in the United States mail. Proof of the giving of
891 notice and an order of cancellation, suspension, revocation, or
892 disqualification in either manner shall be made by entry in the
893 records of the department ~~that such notice was given~~. The entry
894 is admissible in the courts of this state and constitutes
895 sufficient proof that such notice was given.

896 Section 32. Subsection (4) of section 400.9905, Florida
897 Statutes, is amended, present subsection (7) of that section is
898 redesignated as subsection (8), and a new subsection (7) is
899 added to that section, to read:

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900 400.9905 Definitions.—

901 (4) "Clinic" means an entity where health care services are
902 provided to individuals and which tenders charges for
903 reimbursement for such services, including a mobile clinic and a
904 portable equipment provider. As used in this part, the term does
905 not include and the licensure requirements of this part do not
906 apply to:

907 (a) Entities licensed or registered by the state under
908 chapter 395; entities licensed or registered by the state which
909 provide ~~and providing~~ only health care services within the scope
910 of services authorized under their respective licenses under ss.
911 383.30-383.335, chapter 390, chapter 394, chapter 397, this
912 chapter except part X, chapter 429, chapter 463, chapter 465,
913 chapter 466, chapter 478, part I of chapter 483, chapter 484, or
914 chapter 651; end-stage renal disease providers authorized under
915 42 C.F.R. part 405, subpart U; providers certified under 42
916 C.F.R. part 485, subpart B or subpart H; or any entity that
917 provides neonatal or pediatric hospital-based health care
918 services or other health care services by licensed practitioners
919 solely within a hospital licensed under chapter 395.

920 (b) Entities that own, directly or indirectly, entities
921 licensed or registered by the state pursuant to chapter 395;
922 entities that own, directly or indirectly, entities licensed or
923 registered by the state which provide ~~and providing~~ only health
924 care services within the scope of services authorized pursuant
925 to their respective licenses under ss. 383.30-383.335, chapter
926 390, chapter 394, chapter 397, this chapter except part X,
927 chapter 429, chapter 463, chapter 465, chapter 466, chapter 478,
928 part I of chapter 483, chapter 484, or chapter 651; end-stage

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929 renal disease providers authorized under 42 C.F.R. part 405,
930 subpart U; providers certified under 42 C.F.R. part 485, subpart
931 B or subpart H; or any entity that provides neonatal or
932 pediatric hospital-based health care services by licensed
933 practitioners solely within a hospital licensed under chapter
934 395.

935 (c) Entities that are owned, directly or indirectly, by an
936 entity licensed or registered by the state pursuant to chapter
937 395; entities that are owned, directly or indirectly, by an
938 entity licensed or registered by the state which provide and
939 ~~providing~~ only health care services within the scope of services
940 authorized pursuant to their respective licenses under ss.
941 383.30-383.335, chapter 390, chapter 394, chapter 397, this
942 chapter except part X, chapter 429, chapter 463, chapter 465,
943 chapter 466, chapter 478, part I of chapter 483, chapter 484, or
944 chapter 651; end-stage renal disease providers authorized under
945 42 C.F.R. part 405, subpart U; providers certified under 42
946 C.F.R. part 485, subpart B or subpart H; or any entity that
947 provides neonatal or pediatric hospital-based health care
948 services by licensed practitioners solely within a hospital
949 under chapter 395.

950 (d) Entities that are under common ownership, directly or
951 indirectly, with an entity licensed or registered by the state
952 pursuant to chapter 395; entities that are under common
953 ownership, directly or indirectly, with an entity licensed or
954 registered by the state which provide and ~~providing~~ only health
955 care services within the scope of services authorized pursuant
956 to their respective licenses under ss. 383.30-383.335, chapter
957 390, chapter 394, chapter 397, this chapter except part X,

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958 chapter 429, chapter 463, chapter 465, chapter 466, chapter 478,
959 part I of chapter 483, chapter 484, or chapter 651; end-stage
960 renal disease providers authorized under 42 C.F.R. part 405,
961 subpart U; providers certified under 42 C.F.R. part 485, subpart
962 B or subpart H; or any entity that provides neonatal or
963 pediatric hospital-based health care services by licensed
964 practitioners solely within a hospital licensed under chapter
965 395.

966 (e) An entity that is exempt from federal taxation under 26
967 U.S.C. s. 501(c)(3) or (4); ~~an~~ an employee stock ownership plan
968 under 26 U.S.C. s. 409 which ~~that~~ has a board of trustees at
969 least two-thirds of which are Florida-licensed health care
970 practitioners and provides only physical therapy services under
971 physician orders; ~~any~~ any community college or university clinic; ~~any~~
972 and any entity owned or operated by the federal or state
973 government, including agencies, subdivisions, or municipalities
974 thereof.

975 (f) A sole proprietorship, group practice, partnership, or
976 corporation that provides health care services by physicians
977 included under ~~covered by~~ s. 627.419, that is directly
978 supervised by one or more of such physicians, and that is wholly
979 owned by one or more of those physicians or by a physician and
980 the spouse, parent, child, or sibling of that physician.

981 (g) A sole proprietorship, group practice, partnership, or
982 corporation in which ~~that provides~~ health care services are
983 provided by ~~licensed~~ health care practitioners licensed under
984 chapter 457, chapter 458, chapter 459, chapter 460, chapter 461,
985 chapter 462, chapter 463, chapter 466, chapter 467, chapter 480,
986 chapter 484, chapter 486, chapter 490, chapter 491, or part I,

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987 part III, part X, part XIII, or part XIV of chapter 468, or s.
988 464.012, and which ~~that~~ is wholly owned by one or more licensed
989 health care practitioners, or the licensed health care
990 practitioners set forth in this paragraph and the spouse,
991 parent, child, or sibling of a licensed health care practitioner
992 if one of the owners who is a licensed health care practitioner
993 is supervising the business activities and is legally
994 responsible for the entity's compliance with all federal and
995 state laws. However, a health care practitioner may not
996 supervise services beyond the scope of the practitioner's
997 license, except that, for the purposes of this part, a clinic
998 owned by a licensee specified in s. 456.053(3)(b) which provides
999 only services authorized pursuant to s. 456.053(3)(b) may be
1000 supervised by a licensee specified in s. 456.053(3)(b).

1001 (h) Clinical facilities affiliated with an accredited
1002 medical school at which training is provided for medical
1003 students, residents, or fellows.

1004 (i) Entities that provide only oncology or radiation
1005 therapy services by physicians licensed under chapter 458 or
1006 chapter 459 or entities that provide oncology or radiation
1007 therapy services by physicians licensed under chapter 458 or
1008 chapter 459 which are owned by a corporation whose shares are
1009 publicly traded on a recognized stock exchange.

1010 (j) Clinical facilities affiliated with a college of
1011 chiropractic accredited by the Council on Chiropractic Education
1012 at which training is provided for chiropractic students.

1013 (k) Entities that provide licensed practitioners to staff
1014 emergency departments or to deliver anesthesia services in
1015 facilities licensed under chapter 395 and that derive at least

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1016 90 percent of their gross annual revenues from the provision of
1017 such services. Entities claiming an exemption from licensure
1018 under this paragraph must provide documentation demonstrating
1019 compliance.

1020 (l) Orthotic, prosthetic, pediatric cardiology, or
1021 perinatology clinical facilities or anesthesia clinical
1022 facilities that are not otherwise exempt under paragraph (a) or
1023 paragraph (k) and that are a publicly traded corporation or are
1024 wholly owned, directly or indirectly, by a publicly traded
1025 corporation. As used in this paragraph, a publicly traded
1026 corporation is a corporation that issues securities traded on an
1027 exchange registered with the United States Securities and
1028 Exchange Commission as a national securities exchange.

1029 (m) Entities that are owned by a corporation that has \$250
1030 million or more in total annual sales of health care services
1031 provided by licensed health care practitioners if ~~where~~ one or
1032 more of the persons responsible for the operations of the entity
1033 is a health care practitioner who is licensed in this state and
1034 ~~who is~~ responsible for supervising the business activities of
1035 the entity and ~~is responsible for~~ the entity's compliance with
1036 state law for purposes of this part.

1037 (n) Entities that employ 50 or more licensed health care
1038 practitioners licensed under chapter 458 or chapter 459 if ~~where~~
1039 ~~the~~ billing for medical services is under a single tax
1040 identification number. The application for exemption under this
1041 subsection must include ~~shall contain information that includes:~~
1042 the name, residence, and business address and phone number of
1043 the entity that owns the practice; a complete list of the names
1044 and contact information of all the officers and directors of the

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1045 corporation; the name, residence address, business address, and
1046 medical license number of each licensed Florida health care
1047 practitioner employed by the entity; the corporate tax
1048 identification number of the entity seeking an exemption; a list
1049 ~~listing~~ of health care services to be provided by the entity at
1050 the health care clinics owned or operated by the entity and a
1051 certified statement prepared by an independent certified public
1052 accountant which states that the entity and the health care
1053 clinics owned or operated by the entity have not received
1054 payment for health care services related to a motor vehicle
1055 accident injury under personal injury protection insurance
1056 ~~coverage~~ for the preceding year. If the agency determines that
1057 an entity that ~~which~~ is exempt under this subsection has
1058 received payments for medical services related to a motor
1059 vehicle accident injury under personal injury protection
1060 ~~insurance coverage~~, the agency may deny or revoke the exemption
1061 from licensure under this subsection.

1062
1063 ~~Notwithstanding this subsection, an entity shall be deemed a~~
1064 ~~clinic and must be licensed under this part in order to receive~~
1065 ~~reimbursement under the Florida Motor Vehicle No-Fault Law, ss.~~
1066 ~~627.730-627.7405, unless exempted under s. 627.736(5)(h).~~

1067 (7) "Motor vehicle accident injury" means accidental bodily
1068 injury sustained while occupying a motor vehicle or, if the
1069 injured party is not an occupant of a motor vehicle, an injury
1070 caused by physical contact with a motor vehicle.

1071 Section 33. Subsection (6) of section 400.991, Florida
1072 Statutes, is amended to read:

1073 400.991 License requirements; background screenings;

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1074 prohibitions.—

1075 (6) All agency forms for licensure application or exemption
1076 from licensure under this part must contain the following
1077 statement:

1078

1079 INSURANCE FRAUD NOTICE.—A person who knowingly submits
1080 a false, misleading, or fraudulent application or
1081 other document when applying for licensure as a health
1082 care clinic, seeking an exemption from licensure as a
1083 health care clinic, or demonstrating compliance with
1084 part X of chapter 400, Florida Statutes, with the
1085 intent to use the license, exemption from licensure,
1086 or demonstration of compliance to provide services or
1087 seek reimbursement related to a motor vehicle accident
1088 injury ~~under the Florida Motor Vehicle No-Fault Law,~~
1089 commits a fraudulent insurance act, as defined in s.
1090 626.989, Florida Statutes. A person who presents a
1091 claim for bodily injury ~~personal injury protection~~
1092 benefits knowing that the payee knowingly submitted
1093 such health care clinic application or document,
1094 commits insurance fraud, as defined in s. 817.234,
1095 Florida Statutes.

1096

1097 Section 34. Paragraph (g) of subsection (1) of section
1098 400.9935, Florida Statutes, is amended to read:

1099 400.9935 Clinic responsibilities.—

1100 (1) Each clinic shall appoint a medical director or clinic
1101 director who shall agree in writing to accept legal
1102 responsibility for the following activities on behalf of the

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1103 clinic. The medical director or the clinic director shall:
1104 (g) Conduct systematic reviews of clinic billings to ensure
1105 that the billings are not fraudulent or unlawful. Upon discovery
1106 of an unlawful charge, the medical director or clinic director
1107 shall take immediate corrective action. If the clinic performs
1108 only the technical component of magnetic resonance imaging,
1109 static radiographs, computed tomography, or positron emission
1110 tomography, and provides the professional interpretation of such
1111 services, in a fixed facility that is accredited by a national
1112 accrediting organization that is approved by the Centers for
1113 Medicare and Medicaid Services for magnetic resonance imaging
1114 and advanced diagnostic imaging services and if, in the
1115 preceding quarter, the percentage of scans performed by that
1116 clinic relating to a motor vehicle accident injury ~~which was~~
1117 ~~billed to all personal injury protection insurance carriers~~ was
1118 less than 15 percent, the chief financial officer of the clinic
1119 may, in a written acknowledgment provided to the agency, assume
1120 the responsibility for the conduct of the systematic reviews of
1121 clinic billings to ensure that the billings are not fraudulent
1122 or unlawful.

1123 Section 35. Subsection (28) of section 409.901, Florida
1124 Statutes, is amended to read:

1125 409.901 Definitions; ss. 409.901-409.920.—As used in ss.
1126 409.901-409.920, except as otherwise specifically provided, the
1127 term:

1128 (28) "Third-party benefit" means a ~~any~~ benefit that is or
1129 may be available at any time through contract, court award,
1130 judgment, settlement, agreement, or ~~any~~ arrangement between a
1131 third party and any person or entity, including, without

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1132 limitation, a Medicaid recipient, a provider, another third
1133 party, an insurer, or the agency, for a ~~any~~ Medicaid-covered
1134 injury, illness, goods, or services, including costs of related
1135 medical services ~~related thereto~~, for the bodily ~~personal~~ injury
1136 or ~~for~~ death of the recipient, but specifically excluding
1137 ~~policies of~~ life insurance on the recipient, unless available
1138 under terms of the policy to pay medical expenses prior to
1139 death. The term includes, without limitation, collateral, as
1140 defined in this section, health insurance, any benefit under a
1141 health maintenance organization, a preferred provider
1142 arrangement, a prepaid health clinic, liability insurance,
1143 uninsured motorist insurance ~~or personal injury protection~~
1144 ~~coverage~~, medical benefits under workers' compensation, and any
1145 obligation under law or equity to provide medical support.

1146 Section 36. Paragraph (f) of subsection (11) of section
1147 409.910, Florida Statutes, is amended to read:

1148 409.910 Responsibility for payments on behalf of Medicaid-
1149 eligible persons when other parties are liable.-

1150 (11) The agency may, as a matter of right, in order to
1151 enforce its rights under this section, institute, intervene in,
1152 or join any legal or administrative proceeding in its own name
1153 in one or more of the following capacities: individually, as
1154 subrogee of the recipient, as assignee of the recipient, or as
1155 lienholder of the collateral.

1156 (f) Notwithstanding any other provision in this section ~~to~~
1157 ~~the contrary~~, in the event of an action in tort against a third
1158 party in which the recipient or his or her legal representative
1159 is a party which results in a judgment, award, or settlement
1160 from a third party, the amount recovered shall be distributed as

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1161 follows:

1162 1. After attorney ~~attorney's~~ fees and taxable costs as
1163 defined by the Florida Rules of Civil Procedure, one-half of the
1164 remaining recovery shall be paid to the agency up to the total
1165 amount of medical assistance provided by Medicaid.

1166 2. The remaining amount of the recovery shall be paid to
1167 the recipient.

1168 3. For purposes of calculating the agency's recovery of
1169 medical assistance benefits paid, the fee for services of an
1170 attorney retained by the recipient or his or her legal
1171 representative shall be calculated at 25 percent of the
1172 judgment, award, or settlement.

1173 4. Notwithstanding any other provision of this section ~~to~~
1174 ~~the contrary~~, the agency is ~~shall be~~ entitled to all medical
1175 coverage benefits up to the total amount of medical assistance
1176 provided by Medicaid. For purposes of this paragraph, the term
1177 "medical coverage" means any benefits under health insurance, a
1178 health maintenance organization, a preferred provider
1179 arrangement, or a prepaid health clinic, and the portion of
1180 benefits designated for medical payments under coverage for
1181 workers' compensation, ~~personal injury protection~~, and casualty.

1182 Section 37. Paragraph (k) of subsection (2) of section
1183 456.057, Florida Statutes, is amended to read:

1184 456.057 Ownership and control of patient records; report or
1185 copies of records to be furnished; disclosure of information.—

1186 (2) As used in this section, the terms "records owner,"
1187 "health care practitioner," and "health care practitioner's
1188 employer" do not include any of the following persons or
1189 entities; furthermore, the following persons or entities are not

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1190 authorized to acquire or own medical records, but are authorized
1191 under the confidentiality and disclosure requirements of this
1192 section to maintain those documents required by the part or
1193 chapter under which they are licensed or regulated:

1194 ~~(k) Persons or entities practicing under s. 627.736(7).~~

1195 Section 38. Paragraphs (ee) and (ff) of subsection (1) of
1196 section 456.072, Florida Statutes, are amended to read:

1197 456.072 Grounds for discipline; penalties; enforcement.—

1198 (1) The following acts shall constitute grounds for which
1199 the disciplinary actions specified in subsection (2) may be
1200 taken:

1201 ~~(ee) With respect to making a personal injury protection
1202 claim as required by s. 627.736, intentionally submitting a
1203 claim, statement, or bill that has been "upcoded" as defined in
1204 s. 627.732.~~

1205 ~~(ff) With respect to making a personal injury protection
1206 claim as required by s. 627.736, intentionally submitting a
1207 claim, statement, or bill for payment of services that were not
1208 rendered.~~

1209 Section 39. Paragraph (i) of subsection (1) of section
1210 626.9541, Florida Statutes, is amended to read:

1211 626.9541 Unfair methods of competition and unfair or
1212 deceptive acts or practices defined.—

1213 (1) UNFAIR METHODS OF COMPETITION AND UNFAIR OR DECEPTIVE
1214 ACTS.—The following are defined as unfair methods of competition
1215 and unfair or deceptive acts or practices:

1216 (i) *Unfair claim settlement practices.*—

1217 1. Attempting to settle claims on the basis of an
1218 application, ~~when~~ serving as a binder or intended to become a

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1219 part of the policy, or any other material document that is ~~which~~
1220 ~~was~~ altered without notice to, or knowledge or consent of, the
1221 insured.

1222 2. A material misrepresentation made to an insured or any
1223 other person having an interest in the proceeds payable under a
1224 ~~such~~ contract or policy, for the purpose and with the intent of
1225 effecting the settlement of ~~such~~ claims, loss, or damage under
1226 such contract or policy on less favorable terms than those
1227 provided in, and contemplated by, such contract or policy; or

1228 3. Committing or performing with such frequency as to
1229 indicate a general business practice any of the following:

1230 a. Failing to adopt and implement standards for the proper
1231 investigation of claims;

1232 b. Misrepresenting pertinent facts or insurance policy
1233 provisions relating to coverages at issue;

1234 c. Failing to acknowledge and act promptly upon
1235 communications with respect to claims;

1236 d. Denying claims without conducting reasonable
1237 investigations based upon available information;

1238 e. Failing to affirm or deny full or partial coverage of
1239 claims, and, as to partial coverage, the dollar amount or extent
1240 of coverage, or failing to provide a written statement that the
1241 claim is being investigated, upon the written request of the
1242 insured within 30 days after proof-of-loss statements have been
1243 completed;

1244 f. Failing to promptly provide a reasonable explanation in
1245 writing to the insured of the basis in the insurance policy, in
1246 relation to the facts or applicable law, for denial of a claim
1247 or for the offer of a compromise settlement;

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1248 g. Failing to promptly notify the insured of any additional
1249 information necessary for the processing of a claim; or

1250 h. Failing to clearly explain the nature of the requested
1251 information and the reasons why such information is necessary.

1252 ~~i. Failing to pay personal injury protection insurance~~
1253 ~~claims within the time periods required by s. 627.736(4) (b). The~~
1254 ~~office may order the insurer to pay restitution to a~~
1255 ~~policyholder, medical provider, or other claimant, including~~
1256 ~~interest at a rate consistent with the amount set forth in s.~~
1257 ~~55.03(1), for the time period within which an insurer fails to~~
1258 ~~pay claims as required by law. Restitution is in addition to any~~
1259 ~~other penalties allowed by law, including, but not limited to,~~
1260 ~~the suspension of the insurer's certificate of authority.~~

1261 4. Failing to pay undisputed amounts of partial or full
1262 benefits owed under first-party property insurance policies
1263 within 90 days after an insurer receives notice of a residential
1264 property insurance claim, determines the amounts of partial or
1265 full benefits, and agrees to coverage, unless payment of the
1266 undisputed benefits is prevented by an act of God or, ~~prevented~~
1267 ~~by~~ the impossibility of performance, or due to actions by the
1268 insured or claimant that constitute fraud, lack of cooperation,
1269 or intentional misrepresentation regarding the claim for which
1270 benefits are owed.

1271 Section 40. Paragraph (a) of subsection (1) of section
1272 626.989, Florida Statutes, is amended to read:

1273 626.989 Investigation by department or Division of
1274 Insurance Fraud; compliance; immunity; confidential information;
1275 reports to division; division investigator's power of arrest.-

1276 (1) For the purposes of this section:

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1277 (a) A person commits a "fraudulent insurance act" if the
1278 person:

1279 1. Knowingly and with intent to defraud presents, causes to
1280 be presented, or prepares with knowledge or belief that it will
1281 be presented, to or by an insurer, self-insurer, self-insurance
1282 fund, servicing corporation, purported insurer, broker, or any
1283 agent thereof, any written statement as part of, or in support
1284 of, an application for the issuance of, or the rating of, any
1285 insurance policy, or a claim for payment or other benefit
1286 pursuant to any insurance policy, which the person knows to
1287 contain materially false information concerning any fact
1288 material thereto or if the person conceals, for the purpose of
1289 misleading another, information concerning any fact material
1290 thereto.

1291 2. Knowingly submits:

1292 a. A false, misleading, or fraudulent application or other
1293 document when applying for licensure as a health care clinic,
1294 seeking an exemption from licensure as a health care clinic, or
1295 demonstrating compliance with part X of chapter 400 with an
1296 intent to use the license, exemption from licensure, or
1297 demonstration of compliance to provide services or seek
1298 reimbursement relating to a motor vehicle accident ~~under the~~
1299 ~~Florida Motor Vehicle No-Fault Law.~~

1300 b. A claim for payment or other benefit relating to a motor
1301 vehicle accident ~~pursuant to a personal injury protection~~
1302 ~~insurance policy under the Florida Motor Vehicle No-Fault Law~~ if
1303 the person knows that the payee knowingly submitted a false,
1304 misleading, or fraudulent application or other document when
1305 applying for licensure as a health care clinic, seeking an

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1306 exemption from licensure as a health care clinic, or
1307 demonstrating compliance with part X of chapter 400.

1308 Section 41. Paragraph (a) of subsection (4) of section
1309 626.9895, Florida Statutes, is amended to read:

1310 626.9895 Motor vehicle insurance fraud direct-support
1311 organization.—

1312 (4) BOARD OF DIRECTORS.—

1313 (a) The board of directors of the organization is composed
1314 ~~shall consist~~ of the following 11 members:

1315 1. The Chief Financial Officer, or designee, who shall
1316 serve as chair.

1317 2. Two state attorneys, one of whom shall be appointed by
1318 the Chief Financial Officer and one of whom shall be appointed
1319 by the Attorney General.

1320 3. Two representatives of motor vehicle insurers appointed
1321 by the Chief Financial Officer.

1322 4. Two representatives of local law enforcement agencies,
1323 one of whom shall be appointed by the Chief Financial Officer
1324 and one of whom shall be appointed by the Attorney General.

1325 5. Two representatives of the types of health care
1326 providers who regularly make claims for benefits relating to
1327 motor vehicle accidents ~~under ss. 627.730-627.7405~~, one of whom
1328 shall be appointed by the President of the Senate and one of
1329 whom shall be appointed by the Speaker of the House of
1330 Representatives. The appointees may not represent the same type
1331 of health care provider.

1332 6. A private attorney who has experience in representing
1333 claimants in tort actions relating to motor vehicle accidents
1334 ~~actions for benefits under ss. 627.730-627.7405~~, who shall be

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1335 appointed by the President of the Senate.

1336 7. A private attorney who has experience in representing
1337 insurers in tort actions relating to motor vehicle accidents
1338 ~~actions for benefits under ss. 627.730-627.7405~~, who shall be
1339 appointed by the Speaker of the House of Representatives.

1340 Section 42. Subsection (1) of section 627.06501, Florida
1341 Statutes, is amended to read:

1342 627.06501 Insurance discounts for certain persons
1343 completing driver improvement course.-

1344 (1) Any rate, rating schedule, or rating manual for the
1345 liability, ~~personal injury protection~~, and collision coverages
1346 of a motor vehicle insurance policy filed with the office may
1347 provide for an appropriate reduction in premium charges as to
1348 such coverages if ~~when~~ the principal operator on the covered
1349 vehicle has successfully completed a driver improvement course
1350 approved and certified by the Department of Highway Safety and
1351 Motor Vehicles which is effective in reducing crash or violation
1352 rates, or both, ~~as determined pursuant to s. 318.1451(5)~~. A Any
1353 discount of up to, ~~not to exceed~~ 10 percent, used by an insurer,
1354 is presumed to be appropriate unless credible data demonstrates
1355 otherwise.

1356 Section 43. Subsection (1) of section 627.0652, Florida
1357 Statutes, is amended to read:

1358 627.0652 Insurance discounts for certain persons completing
1359 safety course.-

1360 (1) Any rates, rating schedules, or rating manuals for the
1361 liability, ~~personal injury protection~~, and collision coverages
1362 of a motor vehicle insurance policy filed with the office must
1363 ~~shall~~ provide for an appropriate reduction in premium charges as

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1364 to such coverages if ~~when~~ the principal operator on the covered
1365 vehicle is an insured 55 years of age or older who has
1366 successfully completed a motor vehicle accident prevention
1367 course approved by the Department of Highway Safety and Motor
1368 Vehicles. Any discount used by an insurer is presumed to be
1369 appropriate unless credible data demonstrates otherwise.

1370 Section 44. Subsections (1) and (3) of section 627.0653,
1371 Florida Statutes, are amended to read:

1372 627.0653 Insurance discounts for specified motor vehicle
1373 equipment.—

1374 (1) Any rates, rating schedules, or rating manuals for the
1375 liability, ~~personal injury protection,~~ and collision coverages
1376 of a motor vehicle insurance policy filed with the office must
1377 ~~shall~~ provide a premium discount if the insured vehicle is
1378 equipped with factory-installed, four-wheel antilock brakes.

1379 (3) Any rates, rating schedules, or rating manuals for
1380 ~~personal injury protection coverage and medical payments~~
1381 coverage, if offered, of a motor vehicle insurance policy filed
1382 with the office must ~~shall~~ provide a premium discount if the
1383 insured vehicle is equipped with one or more ~~air bags which are~~
1384 factory installed air bags.

1385 Section 45. Section 627.4132, Florida Statutes, is amended
1386 to read:

1387 627.4132 Stacking of coverages prohibited.—If an insured or
1388 named insured is protected by any type of motor vehicle
1389 insurance policy for liability, ~~personal injury protection,~~ or
1390 other coverage, the policy must ~~shall~~ provide that the insured
1391 or named insured is protected only to the extent of the coverage
1392 she or he has on the vehicle involved in the accident. However,

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1393 if none of the insured's or named insured's vehicles is involved
1394 in the accident, coverage is available only to the extent of
1395 coverage on any one of the vehicles with applicable coverage.
1396 Coverage on any other vehicles may ~~shall~~ not be added to or
1397 stacked upon that coverage. This section does not apply to:

1398 (1) ~~The~~ Uninsured motorist coverage, which is separately
1399 governed by s. 627.727.

1400 (2) ~~The~~ Reduce the coverage available by reason of insurance
1401 policies insuring different named insureds.

1402 Section 46. Subsection (6) of section 627.6482, Florida
1403 Statutes, is amended to read:

1404 627.6482 Definitions.—As used in ss. 627.648-627.6498, the
1405 term:

1406 (6) "Health insurance" means any hospital and medical
1407 expense incurred policy, minimum premium plan, stop-loss
1408 coverage, health maintenance organization contract, prepaid
1409 health clinic contract, multiple-employer welfare arrangement
1410 contract, or fraternal benefit society health benefits contract,
1411 whether sold as an individual or group policy or contract. The
1412 term does not include any policy providing ~~covering~~ medical
1413 payment coverage ~~or personal injury protection coverage~~ in a
1414 motor vehicle policy, coverage issued as a supplement to
1415 liability insurance, or workers' compensation coverage.

1416 Section 47. Section 627.7263, Florida Statutes, is amended
1417 to read:

1418 627.7263 Rental and leasing driver's insurance to be
1419 primary; exception.—

1420 (1) The valid and collectible liability insurance ~~or~~
1421 ~~personal injury protection insurance~~ providing coverage for the

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1422 lessor of a motor vehicle for rent or lease is primary unless
1423 otherwise stated in at least 10-point type on the face of the
1424 rental or lease agreement. Such insurance is primary for the
1425 limits of liability and ~~personal injury protection coverage~~ as
1426 required by s. ss. 324.021(7) and ~~627.736~~.

1427 (2) If the lessee's coverage is to be primary, the rental
1428 or lease agreement must contain the following language, in at
1429 least 10-point type:

1430

1431 "The valid and collectible liability insurance and
1432 ~~personal injury protection insurance~~ of an any
1433 authorized rental or leasing driver is primary for the
1434 limits of liability and ~~personal injury protection~~
1435 coverage required by s. ss. 324.021(7) and ~~627.736~~,
1436 Florida Statutes."

1437

1438 Section 48. Subsections (1) and (7) of section 626.727,
1439 Florida Statutes, are amended to read:

1440 627.727 Motor vehicle insurance; uninsured and underinsured
1441 vehicle coverage; insolvent insurer protection.-

1442 (1) A ~~No~~ motor vehicle liability insurance policy that
1443 ~~which~~ provides bodily injury liability coverage may not shall be
1444 delivered or issued for delivery in this state with respect to
1445 any specifically insured or identified motor vehicle registered
1446 or principally garaged in this state unless uninsured motor
1447 vehicle coverage is provided ~~therein~~ or supplemental thereto for
1448 the protection of persons insured thereunder who are legally
1449 entitled to recover damages from owners or operators of
1450 uninsured motor vehicles because of bodily injury, sickness, ~~or~~

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1451 disease, or ~~including~~ death, resulting therefrom.

1452 (a) ~~However,~~ The coverage required under this section is
1453 not applicable if ~~when~~, or to the extent that, an insured named
1454 in the policy makes a written rejection of the coverage on
1455 behalf of all insureds under the policy. If ~~When~~ a motor vehicle
1456 is leased for ~~a period of~~ 1 year or longer and the lessor of
1457 such vehicle, by the terms of the lease contract, provides
1458 liability coverage on the leased vehicle, only the lessee of
1459 such vehicle may ~~shall have the sole privilege to reject~~
1460 uninsured motorist coverage or ~~to~~ select lower limits than the
1461 bodily injury liability limits, regardless of whether the lessor
1462 is qualified as a self-insurer pursuant to s. 324.171. Unless an
1463 insured, or a lessee having the privilege of rejecting uninsured
1464 motorist coverage, requests such coverage or requests higher
1465 uninsured motorist limits in writing, the coverage or such
1466 higher uninsured motorist limits need not be provided in or
1467 supplemental to any other policy that ~~which~~ renews, extends,
1468 changes, supersedes, or replaces an existing policy that has
1469 ~~with~~ the same bodily injury liability limits that ~~when~~ an
1470 insured or lessee has rejected ~~had rejected the coverage~~. If
1471 ~~When~~ an insured or lessee ~~has~~ initially selected limits of
1472 uninsured motorist coverage lower than her or his bodily injury
1473 liability limits, higher limits of uninsured motorist coverage
1474 need not be provided in or supplemental to any other policy that
1475 ~~which~~ renews, extends, changes, supersedes, or replaces an
1476 existing policy that has ~~with~~ the same bodily injury liability
1477 limits unless an insured requests higher uninsured motorist
1478 coverage in writing.

1479 (b) The rejection or selection of lower limits shall be

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1480 made on a form approved by the office. The form must ~~shall~~ fully
1481 advise the applicant of the nature of the coverage and ~~shall~~
1482 state that the coverage is equal to bodily injury liability
1483 limits unless lower limits are requested or the coverage is
1484 rejected. The heading of the form must ~~shall~~ be in 12-point bold
1485 type and ~~shall~~ state: "You are electing not to purchase certain
1486 valuable coverage that ~~which~~ protects you and your family or you
1487 are purchasing uninsured motorist limits less than your bodily
1488 injury liability limits when you sign this form. Please read
1489 carefully." If this form is signed by a named insured, it is
1490 ~~will be~~ conclusively presumed that there was an informed,
1491 knowing rejection of coverage or election of lower limits on
1492 behalf of all insureds.

1493 (c) The insurer shall notify the named insured at least
1494 annually of her or his options as to the coverage required by
1495 this section. Such notice shall be part of, and attached to, the
1496 notice of premium, shall provide ~~for~~ a means to allow the
1497 insured to request such coverage, and shall be given in a manner
1498 approved by the office. Receipt of this notice does not
1499 constitute an affirmative waiver of the insured's right to
1500 uninsured motorist coverage if ~~where~~ the insured has not signed
1501 a selection or rejection form.

1502 (d) The coverage described under this section must exceed
1503 ~~shall be over and above~~, but may ~~shall~~ not duplicate, the
1504 benefits available to an insured under ~~any~~ workers' compensation
1505 law, ~~personal injury protection benefits~~, disability benefits
1506 law, or similar law; under ~~any~~ automobile medical expense
1507 coverage; under ~~any~~ motor vehicle liability insurance coverage;
1508 or from the owner or operator of the uninsured motor vehicle or

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1509 any other person or organization jointly or severally liable
1510 ~~together~~ with such owner or operator for the accident, ~~and~~ Such
1511 coverage must ~~shall~~ cover any the difference, ~~if any,~~ between
1512 the sum of such benefits and the damages sustained, up to the
1513 maximum amount of such coverage provided under this section. The
1514 amount of coverage available under this section may ~~shall~~ not be
1515 reduced by a setoff against any coverage, including liability
1516 insurance. Such coverage does ~~shall~~ not inure directly or
1517 indirectly to the benefit of a ~~any~~ workers' compensation or
1518 disability benefits carrier or any person or organization
1519 qualifying as a self-insurer under ~~any~~ workers' compensation or
1520 disability benefits law or similar law.

1521 ~~(7) The legal liability of an uninsured motorist coverage~~
1522 ~~insurer does not include damages in tort for pain, suffering,~~
1523 ~~mental anguish, and inconvenience unless the injury or disease~~
1524 ~~is described in one or more of paragraphs (a) - (d) of s.~~
1525 ~~627.737(2).~~

1526 Section 49. Subsection (1) and paragraph (a) of subsection
1527 (2) of section 627.7275, Florida Statutes, are amended to read:

1528 627.7275 Motor vehicle liability.-

1529 (1) A motor vehicle insurance policy ~~providing personal~~
1530 ~~injury protection as set forth in s. 627.736~~ may not be
1531 delivered or issued for delivery in this state for a ~~with~~
1532 ~~respect to any~~ specifically insured or identified motor vehicle
1533 registered or principally garaged in this state must provide
1534 ~~unless the policy also provides~~ coverage for property damage
1535 liability and bodily injury liability as required by s. 324.022.

1536 (2) (a) Insurers writing motor vehicle insurance in this
1537 state shall make available, subject to the insurers' usual

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1538 underwriting restrictions:

1539 1. Coverage under policies as described in subsection (1)
1540 to any applicant for private passenger motor vehicle insurance
1541 coverage who is seeking the coverage in order to reinstate the
1542 applicant's driving privileges in this state if ~~when~~ the driving
1543 privileges were revoked or suspended pursuant to s. 316.646 or
1544 s. 324.0221 due to the failure of the applicant to maintain
1545 required security.

1546 2. Coverage under policies as described in subsection (1),
1547 which also provides bodily injury liability coverage ~~for bodily~~
1548 ~~injury, death,~~ and property damage liability coverage ~~arising~~
1549 ~~out of the ownership, maintenance, or use of the motor vehicle~~
1550 in an amount not less than the limits described in s. 324.021(7)
1551 and conforms to the requirements of s. 324.151, to any applicant
1552 for private passenger motor vehicle insurance coverage who is
1553 seeking the coverage in order to reinstate the applicant's
1554 driving privileges in this state after such privileges were
1555 revoked or suspended under s. 316.193 or s. 322.26(2) for
1556 driving under the influence.

1557 Section 50. Paragraph (a) of subsection (1) of section
1558 627.728, Florida Statutes, is amended to read:

1559 627.728 Cancellations; nonrenewals.—

1560 (1) As used in this section, the term:

1561 (a) "Policy" means the bodily injury and property damage
1562 liability, ~~personal injury protection,~~ medical payments,
1563 comprehensive, collision, and uninsured motorist coverage
1564 portions of a policy of motor vehicle insurance delivered or
1565 issued for delivery in this state:

1566 1. Insuring a natural person as named insured or one or

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1567 more related individuals who are residents ~~resident~~ of the same
1568 household; and

1569 2. Insuring only a motor vehicle for ~~of the~~ private
1570 passengers ~~passenger~~ type or station wagon that ~~type~~ which is
1571 not used as a public or livery conveyance for passengers or
1572 rented to others; or insuring any other four-wheel motor vehicle
1573 having a load capacity of 1,500 pounds or less which is not used
1574 in the occupation, profession, or business of the insured other
1575 than farming; other than any policy issued under an automobile
1576 insurance assigned risk plan; insuring more than four
1577 automobiles; or covering garage, automobile sales agency, repair
1578 shop, service station, or public parking place operation
1579 hazards.

1580
1581 The term "~~policy~~" does not include a binder as defined in s.
1582 627.420 unless the duration of the binder ~~period~~ exceeds 60
1583 days.

1584 Section 51. Subsection (1), paragraph (a) of subsection
1585 (5), and subsection (7) of section 627.7295, Florida Statutes,
1586 are amended to read:

1587 627.7295 Motor vehicle insurance contracts.-

1588 (1) As used in this section, the term:

1589 (a) "Policy" means a motor vehicle insurance policy that
1590 provides bodily injury liability ~~personal injury protection~~
1591 coverage, property damage liability coverage, or both.

1592 (b) "Binder" means a binder that provides motor vehicle
1593 bodily injury liability ~~personal injury protection~~ and property
1594 damage liability coverage.

1595 (5) (a) A licensed general lines agent may charge a per-

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1596 policy fee of up to ~~not to exceed~~ \$10 to cover the agent's
1597 administrative costs ~~of the agent~~ associated with selling the
1598 motor vehicle insurance policy if the policy provides ~~covers~~
1599 only bodily injury liability ~~personal injury protection~~ coverage
1600 ~~as provided by s. 627.736~~ and property damage liability coverage
1601 as provided in ~~by~~ s. 627.7275 and if no other insurance is sold
1602 or issued in conjunction with or collateral to the policy. The
1603 fee is not ~~considered~~ part of the premium.

1604 (7) A policy of private passenger motor vehicle insurance
1605 or a binder for such a policy may be initially issued in this
1606 state only if, before the effective date of such binder or
1607 policy, the insurer or agent has collected ~~from the insured~~ an
1608 amount equal to 2 months' premium from the insured. An insurer,
1609 agent, or premium finance company may not, directly or
1610 indirectly, take any action that results ~~resulting~~ in the
1611 insured paying ~~having paid~~ from the insured's own funds an
1612 amount less than the 2 months' premium required under ~~by~~ this
1613 subsection. This subsection applies without regard to whether
1614 the premium is financed by a premium finance company or ~~is~~ paid
1615 pursuant to a periodic payment plan of an insurer or an
1616 insurance agent.

1617 (a) This subsection does not apply:

1618 1. If an insured or member of the insured's family is
1619 renewing or replacing a policy or a binder for such policy
1620 written by the same insurer or a member of the same insurer
1621 group; ~~This subsection does not apply~~

1622 2. To an insurer that issues private passenger motor
1623 vehicle coverage primarily to active duty or former military
1624 personnel or their dependents; ~~or. This subsection does not~~

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1625 apply

1626 3. If all policy payments are paid pursuant to a payroll
1627 deduction plan or an automatic electronic funds transfer payment
1628 plan from the policyholder.

1629 (b) This subsection and subsection (4) do not apply if:

1630 1. All policy payments to an insurer are paid pursuant to
1631 an automatic electronic funds transfer payment plan from an
1632 agent, a managing general agent, or a premium finance company
1633 and if the policy includes, at a minimum, bodily injury
1634 liability and personal injury protection pursuant to ss.
1635 ~~627.730-627.7405~~; motor vehicle property damage liability
1636 pursuant to s. 627.7275; or and ~~bodily injury liability in at~~
1637 ~~least the amount of \$10,000 because of bodily injury to, or~~
1638 ~~death of, one person in any one accident and in the amount of~~
1639 ~~\$20,000 because of bodily injury to, or death of, two or more~~
1640 ~~persons in any one accident. This subsection and subsection (4)~~
1641 ~~do not apply if~~

1642 2. An insured has had a policy in effect for at least 6
1643 months, the insured's agent is terminated by the insurer that
1644 issued the policy, and the insured obtains coverage on the
1645 policy's renewal date with a new company through the terminated
1646 agent.

1647 Section 52. Section 627.8405, Florida Statutes, is amended
1648 to read:

1649 627.8405 Prohibited acts; financing companies.—A ~~No~~ premium
1650 finance company ~~shall~~, in a premium finance agreement or other
1651 agreement, may not finance the cost of or otherwise provide for
1652 the collection or remittance of dues, assessments, fees, or
1653 other periodic payments of money for the cost of:

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1654 (1) A membership in an automobile club. The term
1655 "automobile club" means a legal entity that ~~which~~, in
1656 consideration of dues, assessments, or periodic payments of
1657 money, promises ~~its members or subscribers~~ to assist its members
1658 or subscribers ~~them~~ in matters relating to the ownership,
1659 operation, use, or maintenance of a motor vehicle; however, the
1660 term ~~this definition of "automobile club"~~ does not include
1661 persons, associations, or corporations that ~~which~~ are organized
1662 and operated solely for the purpose of conducting, sponsoring,
1663 or sanctioning motor vehicle races, exhibitions, or contests
1664 upon racetracks, or upon racecourses established and marked as
1665 such for the duration of such particular events. The term ~~words~~
1666 "motor vehicle" has ~~used~~ herein ~~have~~ the same meaning as
1667 provided ~~defined~~ in chapter 320.

1668 (2) An accidental death and dismemberment policy sold in
1669 combination with a bodily injury liability ~~personal injury~~
1670 ~~protection~~ and property damage only policy.

1671 (3) Any product not regulated under the ~~provisions of this~~
1672 insurance code.

1673
1674 This section also applies to premium financing by an ~~any~~
1675 insurance agent or insurance company under part XVI. The
1676 commission shall adopt rules to assure disclosure, at the time
1677 of sale, of coverages financed with bodily injury liability
1678 coverage ~~personal injury protection~~ and shall prescribe the form
1679 of such disclosure.

1680 Section 53. Subsection (1) of section 627.915, Florida
1681 Statutes, is amended to read:

1682 627.915 Insurer experience reporting.-

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1683 (1) Each insurer transacting private passenger automobile
1684 insurance in this state shall report certain information
1685 annually to the office. ~~The information will be due on or before~~
1686 July 1 of each year. The information shall be divided into the
1687 following categories: bodily injury liability; property damage
1688 liability; uninsured motorist; ~~personal injury protection~~
1689 ~~benefits~~; medical payments; comprehensive and collision. Only
1690 ~~The information given shall be on direct insurance writings in~~
1691 ~~the state is required alone and must shall~~ represent total
1692 limits data. The information specified set forth in paragraphs
1693 (a)-(f) applies is applicable to voluntary private passenger and
1694 Joint Underwriting Association private passenger writings and
1695 shall be reported for each of the latest 3 calendar-accident
1696 years, with an evaluation date of March 31 of the current year.
1697 The information specified set forth in paragraphs (g)-(j)
1698 applies is applicable to voluntary private passenger writings
1699 and shall be reported on a calendar-accident year basis
1700 ultimately seven times at seven different stages of development.

1701 (a) Premiums earned for the latest 3 calendar-accident
1702 years.

1703 (b) Loss development factors and the historic development
1704 of those factors.

1705 (c) Policyholder dividends incurred.

1706 (d) Expenses for other acquisition and general expense.

1707 (e) Expenses for agents' commissions and taxes, licenses,
1708 and fees.

1709 (f) Profit and contingency factors as used ~~utilized~~ in the
1710 insurer's automobile rate filings for the applicable years.

1711 (g) Losses paid.

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1712 (h) Losses unpaid.

1713 (i) Loss adjustment expenses paid.

1714 (j) Loss adjustment expenses unpaid.

1715 Section 54. Paragraph (d) of subsection (2) and paragraph
1716 (d) of subsection (3) of section 628.909, Florida Statutes, are
1717 amended to read:

1718 628.909 Applicability of other laws.—

1719 (2) The following provisions of the Florida Insurance Code
1720 apply to captive insurance companies who are not industrial
1721 insured captive insurance companies to the extent that such
1722 provisions are not inconsistent with this part:

1723 ~~(d) Sections 627.730-627.7405, when no fault coverage is~~
1724 ~~provided.~~

1725 (3) The following provisions of the Florida Insurance Code
1726 shall apply to industrial insured captive insurance companies to
1727 the extent that such provisions are not inconsistent with this
1728 part:

1729 ~~(d) Sections 627.730-627.7405 when no fault coverage is~~
1730 ~~provided.~~

1731 Section 55. Subsections (2), (6), and (7) of section
1732 705.184, Florida Statutes, are amended to read:

1733 705.184 Derelict or abandoned motor vehicles on the
1734 premises of public-use airports.—

1735 (2) The airport director or the director's designee shall
1736 contact the Department of Highway Safety and Motor Vehicles to
1737 notify that department that the airport has possession of the
1738 abandoned or derelict motor vehicle and to determine the name
1739 and address of the owner of the motor vehicle, the insurance
1740 company insuring the motor vehicle, ~~notwithstanding the~~

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1741 ~~provisions of s. 627.736,~~ and any person who has filed a lien on
1742 the motor vehicle. Within 7 business days after receipt of such
1743 ~~the~~ information, the director or the director's designee shall
1744 send notice by certified mail, return receipt requested, to the
1745 owner of the motor vehicle, the insurance company insuring the
1746 motor vehicle, ~~notwithstanding the provisions of s. 627.736,~~ and
1747 all persons of record claiming a lien against the motor vehicle.
1748 The notice must ~~shall~~ state the fact of possession of the motor
1749 vehicle, that charges for reasonable towing, storage, and
1750 parking fees, if any, have accrued and the amount thereof, that
1751 a lien as provided in subsection (6) will be claimed, that the
1752 lien is subject to enforcement pursuant to law, that the owner
1753 or lienholder, if any, has the right to a hearing as set forth
1754 in subsection (4), and that any motor vehicle that ~~which~~, at the
1755 end of 30 calendar days after receipt of the notice, has not
1756 been removed from the airport upon payment in full of all
1757 accrued charges for reasonable towing, storage, and parking
1758 fees, if any, may be disposed of as provided in s.

1759 705.182(2)(a), (b), (d), or (e), including, but not limited to,
1760 selling the motor vehicle ~~being sold~~ free of all prior liens
1761 ~~after~~ 35 calendar days after the time the motor vehicle is
1762 stored if any prior liens on the motor vehicle are more than 5
1763 years of age, or ~~after~~ 50 calendar days after the time the motor
1764 vehicle is stored if any prior liens on the motor vehicle are 5
1765 years of age or less.

1766 (6) The airport pursuant to this section or, if used, a
1767 licensed independent wrecker company pursuant to s. 713.78 shall
1768 have a lien on an abandoned or derelict motor vehicle for all
1769 reasonable towing, storage, and accrued parking fees, if any,

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1770 except that a ~~no~~ storage fee may not ~~shall~~ be charged if the
1771 motor vehicle is stored less than 6 hours. As a prerequisite to
1772 perfecting a lien under this section, the airport director or
1773 the director's designee must serve a notice in accordance with
1774 subsection (2) on the owner of the motor vehicle, the insurance
1775 company insuring the motor vehicle, ~~notwithstanding the~~
1776 ~~provisions of s. 627.736,~~ and all persons of record claiming a
1777 lien against the motor vehicle. If attempts to notify the owner,
1778 the insurance company insuring the motor vehicle,
1779 ~~notwithstanding the provisions of s. 627.736,~~ or lienholders are
1780 not successful, the requirement of notice by mail shall be
1781 considered met. ~~Serving of the notice does not dispense with~~
1782 ~~recording the claim of lien.~~

1783 (7) (a) For the purpose of perfecting its lien under this
1784 section, and after notice is served as provided in subsection
1785 (6), the airport shall record a claim of lien that states which
1786 ~~shall state:~~

1787 1. The name and address of the airport.

1788 2. The name of the owner of the motor vehicle, the
1789 insurance company insuring the motor vehicle, ~~notwithstanding~~
1790 ~~the provisions of s. 627.736,~~ and all persons of record claiming
1791 a lien against the motor vehicle.

1792 3. The costs incurred from reasonable towing, storage, and
1793 parking fees, if any.

1794 4. A description of the motor vehicle sufficient for
1795 identification.

1796 (b) The claim of lien shall be signed and sworn to or
1797 affirmed by the airport director or the director's designee.

1798 (c) The claim of lien is ~~shall be~~ sufficient if it is in

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1799 substantially the following form:

1800

1801 CLAIM OF LIEN

1802 State of

1803 County of

1804 Before me, the undersigned notary public, personally appeared
1805, who was duly sworn and says that he/she is the
1806 of, whose address is.....; and that the
1807 following described motor vehicle:

1808 ...(Description of motor vehicle)...

1809 owned by, whose address is, has accrued
1810 \$..... in fees for a reasonable tow, ~~for~~ storage, and ~~for~~
1811 parking, if applicable; that the lienor served its notice to the
1812 owner, the insurance company insuring the motor vehicle
1813 ~~notwithstanding the provisions of s. 627.736, Florida Statutes,~~
1814 and all persons of record claiming a lien against the motor
1815 vehicle on, ...(year)...., by.....

1816 ...(Signature)...

1817 Sworn to (or affirmed) and subscribed before me this day of
1818, ...(year)...., by ...(name of person making statement)....

1819 ...(Signature of Notary Public).....(Print, Type, or Stamp

1820 Commissioned name of Notary Public)...

1821 Personally Known....OR Produced....as identification.

1822

1823 However, the negligent inclusion or omission of any information
1824 in this claim of lien which does not prejudice the owner does
1825 not constitute a default that operates to defeat an otherwise
1826 valid lien.

1827 (d) The claim of lien shall be served on the owner of the

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1828 motor vehicle, the insurance company insuring the motor vehicle,
1829 ~~notwithstanding the provisions of s. 627.736~~, and all persons of
1830 record claiming a lien against the motor vehicle. If attempts to
1831 notify the owner, the insurance company insuring the motor
1832 vehicle ~~notwithstanding the provisions of s. 627.736~~, or
1833 lienholders are not successful, the requirement of notice by
1834 mail shall be considered met. The claim of lien shall be so
1835 served before recordation.

1836 (e) The claim of lien shall be recorded with the clerk of
1837 court in the county where the airport is located. The recording
1838 of the claim of lien is ~~shall be~~ constructive notice to all
1839 persons of the contents and effect of such claim. The lien
1840 attaches ~~shall attach~~ at the time of recordation and takes ~~shall~~
1841 ~~take~~ priority as of that time.

1842 Section 56. Subsection (4) of section 713.78, Florida
1843 Statutes, is amended to read:

1844 713.78 Liens for recovering, towing, or storing vehicles
1845 and vessels.-

1846 (4) (a) A ~~Any~~ person regularly engaged in the business of
1847 recovering, towing, or storing vehicles or vessels who comes
1848 into possession of a vehicle or vessel pursuant to subsection
1849 (2) ~~7~~ and ~~who~~ claims a lien for recovery, towing, or storage
1850 services must, ~~shall~~ give notice to the registered owner, the
1851 insurance company insuring the vehicle ~~notwithstanding the~~
1852 ~~provisions of s. 627.736~~, and ~~to~~ all persons claiming a lien
1853 thereon, as disclosed by the records in the Department of
1854 Highway Safety and Motor Vehicles or as disclosed by the records
1855 of any corresponding agency in any other state in which the
1856 vehicle is identified as being titled or registered through a

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1857 records check of the National Motor Vehicle Title Information
1858 System or an equivalent commercially available system ~~as being~~
1859 ~~titled or registered.~~

1860 (b) If a ~~Whenever any~~ law enforcement agency authorizes the
1861 removal of a vehicle or vessel or if a ~~whenever any~~ towing
1862 service, garage, repair shop, or automotive service, storage, or
1863 parking place notifies the law enforcement agency of possession
1864 of a vehicle or vessel pursuant to s. 715.07(2)(a)2., the law
1865 enforcement agency of the jurisdiction where the vehicle or
1866 vessel is stored must ~~shall~~ contact the Department of Highway
1867 Safety and Motor Vehicles, or the appropriate agency of the
1868 state of registration, if known, within 24 hours through the
1869 medium of electronic communications, giving the full description
1870 of the vehicle or vessel. Upon receipt of the full description
1871 of the vehicle or vessel, the department shall search its files
1872 to determine the owner's name, the insurance company insuring
1873 the vehicle or vessel, and whether any person has filed a lien
1874 upon the vehicle or vessel as provided in s. 319.27(2) and (3)
1875 and notify the applicable law enforcement agency within 72
1876 hours. The person in charge of the towing service, garage,
1877 repair shop, or automotive service, storage, or parking place
1878 shall obtain such information from the applicable law
1879 enforcement agency within 5 days after the date of storage and
1880 ~~shall~~ give notice pursuant to paragraph (a). The department may
1881 release the insurance company information to the requestor
1882 ~~notwithstanding the provisions of s. 627.736.~~

1883 (c) Notice by certified mail shall be sent within 7
1884 business days after the date of storage of the vehicle or vessel
1885 to the registered owner, the insurance company insuring the

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1886 vehicle ~~notwithstanding the provisions of s. 627.736~~, and all
1887 persons of record claiming a lien against the vehicle or vessel.
1888 The notice must ~~It shall~~ state the fact of possession of the
1889 vehicle or vessel, that a lien as provided in subsection (2) is
1890 claimed, that charges have accrued and the amount thereof, that
1891 the lien is subject to enforcement pursuant to law, and that the
1892 owner or lienholder, if any, has the right to a hearing as
1893 specified ~~set forth~~ in subsection (5), and that any vehicle or
1894 vessel that ~~which~~ remains unclaimed, or for which the charges
1895 for recovery, towing, or storage services remain unpaid, may be
1896 sold free of all prior liens after 35 days if the vehicle or
1897 vessel is more than 3 years of age or after 50 days if the
1898 vehicle or vessel is 3 years of age or less.

1899 (d) If attempts to locate the name and address of the owner
1900 or lienholder prove unsuccessful, the towing-storage operator
1901 shall, after 7 working days, excluding Saturday and Sunday, of
1902 the initial tow or storage, notify the public agency of
1903 jurisdiction where the vehicle or vessel is stored in writing by
1904 certified mail or acknowledged hand delivery that the towing-
1905 storage company has been unable to locate the name and address
1906 of the owner or lienholder and a physical search of the vehicle
1907 or vessel has disclosed no ownership information and a good
1908 faith effort has been made, including records checks of the
1909 Department of Highway Safety and Motor Vehicles database and the
1910 National Motor Vehicle Title Information System or an equivalent
1911 commercially available system. For purposes of this paragraph
1912 and subsection (9), the term "good faith effort" means that the
1913 following checks have been performed by the company to establish
1914 prior state of registration and for title:

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1915 1. Check of the Department of Highway Safety and Motor
1916 Vehicles database for the owner and any lienholder.

1917 2. Check of the electronic National Motor Vehicle Title
1918 Information System or an equivalent commercially available
1919 system to determine the state of registration if ~~when~~ there is
1920 not a current registration record for the vehicle on file with
1921 the Department of Highway Safety and Motor Vehicles.

1922 3. Check of the vehicle or vessel for any ~~type of~~ tag, tag
1923 record, temporary tag, or regular tag.

1924 4. Check of the law enforcement report for tag number or
1925 other information identifying the vehicle or vessel, if the
1926 vehicle or vessel was towed at the request of a law enforcement
1927 officer.

1928 5. Check of the trip sheet or tow ticket of the tow truck
1929 operator to see if a tag was on the vehicle or vessel at
1930 beginning of tow, if a private tow.

1931 6. If there is no address of the owner on the impound
1932 report, check of the law enforcement report to see if an out-of-
1933 state address is indicated from driver license information.

1934 7. Check of vehicle or vessel for an inspection sticker or
1935 other stickers and decals that may indicate a state of possible
1936 registration.

1937 8. Check of the interior of the vehicle or vessel for any
1938 papers that may be in the glove box, trunk, or other areas for a
1939 state of registration.

1940 9. Check of the vehicle for vehicle identification number.

1941 10. Check of the vessel for a vessel registration number.

1942 11. Check of the vessel hull for a hull identification
1943 number, which is generally ~~should be~~ carved, burned, stamped,

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1944 embossed, or otherwise permanently affixed to the outboard side
1945 of the transom or, if there is no transom, to the outmost
1946 seaboard side at the end of the hull that bears the rudder or
1947 other steering mechanism.

1948 Section 57. Paragraph (a) of subsection (1), paragraph (c)
1949 of subsection (7), paragraphs (a), (b), and (c) of subsection
1950 (8), and subsections (9) and (10) of section 817.234, Florida
1951 Statutes, are amended to read:

1952 817.234 False and fraudulent insurance claims.—

1953 (1) (a) A person commits insurance fraud punishable as
1954 provided in subsection (11) if that person, with the intent to
1955 injure, defraud, or deceive any insurer:

1956 1. Presents or causes to be presented any written or oral
1957 statement as part of, or in support of, a claim for payment or
1958 other benefit pursuant to an insurance policy or a health
1959 maintenance organization subscriber or provider contract,
1960 knowing that such statement contains ~~any~~ false, incomplete, or
1961 misleading information concerning any fact or thing material to
1962 such claim;

1963 2. Prepares or makes any written or oral statement that is
1964 intended to be presented to an ~~any~~ insurer in connection with,
1965 or in support of, any claim for payment or other benefit
1966 pursuant to an insurance policy or a health maintenance
1967 organization subscriber or provider contract, knowing that such
1968 statement contains ~~any~~ false, incomplete, or misleading
1969 information concerning any fact or thing material to such claim;

1970 3.a. Knowingly presents, causes to be presented, or
1971 prepares or makes with knowledge or belief that it will be
1972 presented to an ~~any~~ insurer, purported insurer, servicing

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1973 corporation, insurance broker, or insurance agent, or an ~~any~~
1974 employee or agent thereof, ~~any~~ false, incomplete, or misleading
1975 information or written or oral statement as part of, or in
1976 support of, an application for the issuance of, or the rating
1977 of, any insurance policy, or a health maintenance organization
1978 subscriber or provider contract; or

1979 b. Knowingly conceals information concerning any fact
1980 material to such application; or

1981 4. Knowingly presents, causes to be presented, or prepares
1982 or makes with knowledge or belief that it will be presented to
1983 any insurer a claim for payment or other benefit under a motor
1984 vehicle ~~personal injury protection~~ insurance policy if the
1985 person knows that the payee knowingly submitted a false,
1986 misleading, or fraudulent application or other document when
1987 applying for licensure as a health care clinic, seeking an
1988 exemption from licensure as a health care clinic, or
1989 demonstrating compliance with part X of chapter 400.

1990 (7)

1991 (c) An insurer, or any person acting at the direction of or
1992 on behalf of an insurer, may not change an opinion in a mental
1993 or physical report ~~prepared under s. 627.736(7)~~ or direct the
1994 physician preparing the report to change such opinion; however,
1995 this prohibition ~~provision~~ does not preclude the insurer from
1996 calling to the attention of the physician errors of fact in the
1997 report based upon information in the claim file. Any person who
1998 violates this paragraph commits a felony of the third degree,
1999 punishable as provided in s. 775.082, s. 775.083, or s. 775.084.

2000 (8) (a) It is unlawful for any person intending to defraud
2001 any other person to solicit or cause to be solicited any

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2002 business from a person involved in a motor vehicle accident for
2003 the purpose of making, adjusting, or settling motor vehicle tort
2004 claims or claims for personal injury protection benefits
2005 ~~required by s. 627.736.~~ A Any person who violates ~~the provisions~~
2006 ~~of~~ this paragraph commits a felony of the second degree,
2007 punishable as provided in s. 775.082, s. 775.083, or s. 775.084.
2008 A person who is convicted of a violation of this subsection
2009 shall be sentenced to a minimum term of imprisonment of 2 years.

2010 (b) A person may not solicit or cause to be solicited any
2011 business from a person involved in a motor vehicle accident by
2012 any means of communication other than advertising directed to
2013 the public for the purpose of making motor vehicle tort claims
2014 or claims for personal injury protection benefits ~~required by s.~~
2015 ~~627.736,~~ within 60 days after the occurrence of the motor
2016 vehicle accident. Any person who violates this paragraph commits
2017 a felony of the third degree, punishable as provided in s.
2018 775.082, s. 775.083, or s. 775.084.

2019 (c) A lawyer, health care practitioner as defined in s.
2020 456.001, or owner or medical director of a clinic required to be
2021 licensed pursuant to s. 400.9905 may not, at any time more than
2022 ~~after~~ 60 days after ~~have elapsed from~~ the occurrence of a motor
2023 vehicle accident, solicit or cause to be solicited any business
2024 from a person involved in a motor vehicle accident by means of
2025 personal ~~in person~~ or telephone contact at the person's
2026 residence, for the purpose of making motor vehicle tort claims
2027 or claims for personal injury protection benefits ~~required by s.~~
2028 ~~627.736.~~ Any person who violates this paragraph commits a felony
2029 of the third degree, punishable as provided in s. 775.082, s.
2030 775.083, or s. 775.084.

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2031 (9) A person may not organize, plan, or knowingly
2032 participate in an intentional motor vehicle crash or a scheme to
2033 create documentation of a motor vehicle crash that did not occur
2034 for the purpose of making motor vehicle tort claims or claims
2035 for personal injury protection benefits ~~as required by s.~~
2036 ~~627.736~~. Any person who violates this subsection commits a
2037 felony of the second degree, punishable as provided in s.
2038 775.082, s. 775.083, or s. 775.084. A person who is convicted of
2039 a violation of this subsection shall be sentenced to a minimum
2040 term of imprisonment of 2 years.

2041 (10) The license of a licensed health care practitioner who
2042 is found guilty of insurance fraud under this section for an act
2043 relating to a motor vehicle accident shall be revoked ~~personal~~
2044 ~~injury protection insurance policy loses his or her license to~~
2045 ~~practice for 5 years and such practitioner may not receive~~
2046 ~~reimbursement for a claim for payment or other benefit related~~
2047 ~~to a motor vehicle accident personal injury protection benefits~~
2048 ~~for 10 years.~~

2049 Section 58. Applicability; notice to policyholders.-

2050 (1) As used in this section, the term "minimum security
2051 requirements" means security that enables a person to respond in
2052 damages for liability on account of accidents arising out of the
2053 use of a motor vehicle in the amount of \$10,000 for damage to,
2054 or destruction of, property of others in any one crash; in the
2055 amount of \$25,000 for bodily injury to, or the death of, one
2056 person in any one crash; and, subject to such limits for one
2057 person, in the amount of \$50,000 for bodily injury to, or the
2058 death of, two or more persons in any one crash.

2059 (2) Effective January 1, 2015:

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2060 (a) Motor vehicle insurance policies issued or renewed on
2061 or after that date may not include personal injury protection.

2062 (b) Any person subject to ss. 324.022 and 627.733, Florida
2063 Statutes, must maintain at least minimum security requirements.

2064 (c) Any new or renewal motor vehicle insurance policy
2065 delivered or issued for delivery in this state must provide
2066 coverage that complies with minimum security requirements.

2067 (d) An existing motor vehicle insurance policy issued
2068 before that date which provides personal injury protection and
2069 property damage liability coverage that meets the requirements
2070 of ss. 324.022 and 627.733, Florida Statutes, on December 31,
2071 2014, but does not meet minimum security requirements on or
2072 after January 1, 2015, shall be deemed to meet the security
2073 requirements of ss. 324.022 and 627.733, Florida Statutes, until
2074 such policy is renewed, nonrenewed, or canceled on or after
2075 January 1, 2015.

2076 (3) Effective January 1, 2015, each insurer shall allow
2077 each insured who has a new or renewal policy providing personal
2078 injury protection that was issued before January 1, 2015, to
2079 change coverages so as to eliminate personal injury protection
2080 and obtain coverage providing minimum security requirements. The
2081 insurer is not required to provide coverage complying with
2082 minimum security requirements in such policies if the insured
2083 does not pay the required premium, if any, by January 1, 2015,
2084 or such later date as the insurer may allow. Any reduction in
2085 the premium must be refunded by the insurer. The insurer may not
2086 impose an additional fee or charge on the insured which applies
2087 solely to a change in coverage; however, the insurer may charge
2088 an additional required premium that is actuarially indicated.

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2089 (4) By October 1, 2014, each motor vehicle insurer shall
2090 provide notice of the provisions of this section to each motor
2091 vehicle policyholder who is subject to this section. The notice
2092 is subject to approval by the Office of Insurance Regulation and
2093 must clearly inform the policyholder that:

2094 (a) The Florida Motor Vehicle No-Fault Law is repealed,
2095 effective January 1, 2015, and that on or after that date, the
2096 insured is no longer required to maintain personal injury
2097 protection insurance coverage, that personal injury protection
2098 coverage is no longer available for purchase in this state, and
2099 that all new or renewal policies issued on or after that date
2100 will not contain such coverage.

2101 (b) Effective January 1, 2015, any person subject to the
2102 financial responsibility requirements of s. 324.022, Florida
2103 Statutes, must maintain minimum security requirements that
2104 enable such person to respond in damages for liability on
2105 account of accidents arising out of the use of a motor vehicle
2106 in the amount of \$10,000 for damage to, or destruction of, the
2107 property of others in any one crash; in the amount of \$25,000
2108 for bodily injury to, or the death of, one person in any one
2109 crash; and, subject to such limits for one person, in the amount
2110 of \$50,000 for bodily injury to, or the death of, two or more
2111 persons in any one crash.

2112 (c) Bodily injury liability coverage protects the insured
2113 against loss, up to the coverage limits, if the insured is
2114 legally responsible for the death of or bodily injury to others
2115 in a motor vehicle accident.

2116 (d) Policyholders whose insurance policies do not contain
2117 bodily injury liability coverage are without coverage that

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2118 protects against loss if the policyholder is legally responsible
2119 for the death or bodily injury of others in a motor vehicle
2120 accident.

2121 (e) The policyholder may be able to obtain medical payments
2122 coverage that pays covered medical expenses for injuries
2123 sustained in a motor vehicle crash by the policyholder and
2124 relatives residing in the policyholder's household, but such
2125 coverage is not required under state law.

2126 (f) Underinsured motorist coverage provides benefits up to
2127 the limits of such coverage to a policyholder or other insured
2128 under the policy who is entitled to recover damages from owners
2129 or operators of uninsured or underinsured motor vehicles
2130 attributable to bodily injury, sickness, disease, or death in a
2131 motor vehicle accident.

2132 (g) If the policyholder's new or renewal motor vehicle
2133 insurance policy is effective before January 1, 2015, and
2134 contains personal injury protection and property damage
2135 liability coverage as required by state law before January 1,
2136 2015, but does not meet minimum security requirements on or
2137 after January 1, 2015, such policy shall be deemed to not
2138 violate the obligation to maintain minimum security requirements
2139 until the policy is renewed, nonrenewed, canceled, or expires on
2140 or after January 1, 2015.

2141 (h) If the policyholder has any questions, he or she should
2142 contact the name and phone number provided in the notice.

2143 (5) This section shall take effect upon this act becoming a
2144 law.

2145 Section 59. Application of suspensions for failure to
2146 maintain security; reinstatement.—All suspensions for failure to

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2147 maintain required security as required by law in effect before
2148 January 1, 2015, remain in full force and effect after that
2149 date. A driver may reinstate a suspended driver license or
2150 registration as provided under s. 324.0221, Florida Statutes.

2151 Section 60. Except as otherwise expressly provided in this
2152 act, and except for this section, which shall take effect upon
2153 becoming a law, this act shall take effect January 1, 2015.
2154

DRAFT

D R A F T
LEGISLATIVE ACTION

Senate

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. .
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House

The Committee on Banking and Insurance () recommended the following:

Senate Amendment (with title amendment)

Between lines 598-599

insert:

Section 1. Section 627.7356, Florida Statutes, is created to read:

627.7356 Required medical emergency payments coverage; exclusions; priority; claims.— An insurance policy complying with the security requirements of s. 627.733 must provide medical emergency payments coverage as follows:

(1) REQUIRED BENEFITS.— Medical emergency payments benefits to a limit of \$10,000 shall be provided for bodily injury arising out of the ownership, maintenance, or use of a motor vehicle. Such benefits must be provided to the named insured,

D R A F T

14 relatives residing in the same household, passengers in the
15 motor vehicle covered under the policy, and other persons struck
16 by the motor vehicle and suffering bodily injury while not an
17 occupant of a self-propelled vehicle, subject to paragraph
18 (2) (h) and subsection (3). Medical emergency payments coverage
19 only provides benefits for:

20 (a) Transport and treatment rendered by an ambulance
21 provider licensed pursuant to part III of chapter 401;

22 (b) Emergency services and care as defined in s. 395.002(9)
23 rendered in a hospital or trauma center licensed under chapter
24 395; and

25 (c) Subsequent medically necessary services and care,
26 provided the individual is admitted to a hospital licensed under
27 chapter 395 because of bodily injury out of the ownership,
28 maintenance, or use of a motor vehicle.

29 (2) PAYMENT OF BENEFITS.—Benefits due from an insurer under
30 this section are primary, except that benefits received under
31 any workers' compensation law must be credited against the
32 benefits provided by subsection (1) and are due and payable as
33 loss accrues upon receipt of reasonable proof of such loss and
34 the amount of expenses and loss incurred which are covered by
35 the policy issued under this section. If the Agency for Health
36 Care Administration provides, pays, or becomes liable for
37 medical assistance under the Medicaid program related to injury,
38 sickness, disease, or death arising out of the ownership,
39 maintenance, or use of a motor vehicle, the benefits are subject
40 to the Medicaid program. Within 30 days after receiving notice
41 that the Medicaid program paid such benefits, the insurer shall
42 repay the full amount of the benefits to the Medicaid program.

43 (a) An insurer may require written notice to be given as
44 soon as practicable after an accident involving a motor vehicle

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45 with respect to which the policy affords the security under s.
46 627.733.

47 (b) Benefits paid pursuant to this section are overdue if
48 not paid within 30 days after the insurer is furnished written
49 notice of the fact of a covered loss and of the amount of same.
50 If written notice of the entire claim is not furnished to the
51 insurer, any partial amount supported by written notice is
52 overdue if not paid within 30 days after such written notice is
53 furnished to the insurer. Any part or all of the remainder of
54 the claim that is subsequently supported by written notice is
55 overdue if not paid within 30 days after written notice is
56 furnished to the insurer.

57 (c) If an insurer pays only a portion of a claim or rejects
58 a claim, the insurer shall provide at the time of the partial
59 payment or rejection an itemized specification of each item that
60 the insurer had reduced, omitted, or declined to pay and any
61 information that the insurer desires the claimant to consider
62 related to the medical necessity of the denied treatment or to
63 explain the reasonableness of the reduced charge if this does
64 not limit the introduction of evidence at trial. The insurer
65 must also include the name and address of the person to whom the
66 claimant should respond and a claim number to be referenced in
67 future correspondence.

68 (d) Notwithstanding the fact that written notice has been
69 furnished to the insurer, payment is not overdue if the insurer
70 has reasonable proof that the insurer is not responsible for the
71 payment.

72 (e) For the purpose of calculating the extent to which
73 benefits are overdue, payment shall be treated as being made on
74 the date a draft or other valid instrument that is equivalent to
75 payment was placed in the United States mail in a properly

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76 addressed, postpaid envelope or, if not so posted, on the date
77 of delivery.

78 (f) This subsection does not preclude or limit the ability
79 of the insurer to assert that the claim was unrelated,
80 unreasonable, or not medically necessary. Such assertion may be
81 made at any time, including after payment of the claim or after
82 the 30-day period for payment set forth in this paragraph.

83 (g) All overdue payments bear simple interest at the rate
84 established under s. 55.03 or the rate established in the
85 insurance contract, whichever is greater, for the quarter in
86 which the payment became overdue, calculated from the date the
87 insurer was furnished with written notice of the amount of
88 covered loss. Interest is due at the time payment of the overdue
89 claim is made.

90 (h) The insurer of the owner of a motor vehicle shall pay
91 medical emergency benefits for:

92 1. Accidental bodily injury sustained in this state by the
93 owner while occupying a motor vehicle, or while not an occupant
94 of a self-propelled vehicle if the injury is caused by physical
95 contact with a motor vehicle.

96 2. Accidental bodily injury sustained outside this state,
97 but within the United States of America or its territories or
98 possessions or Canada, by the owner while occupying the owner's
99 motor vehicle.

100 3. Accidental bodily injury sustained by a relative of the
101 owner residing in the same household, under the circumstances
102 described in subparagraph 1. or subparagraph 2., if the relative
103 at the time of the accident is domiciled in the owner's
104 household and is not the owner of a motor vehicle with respect
105 to which security is required under s. 627.733.

106 4. Accidental bodily injury sustained in this state by any

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107 other person while occupying the owner's motor vehicle or, if a
108 resident of this state, while not an occupant of a self-
109 propelled vehicle if the injury is caused by physical contact
110 with such motor vehicle, if the injured person is not:

111 a. The owner of a motor vehicle with respect to which
112 security is required under s. 627.733; or

113 b. Entitled to medical emergency benefits from the insurer
114 of the owner of such a motor vehicle.

115 (i) If two or more insurers are liable for paying medical
116 emergency payments coverage benefits for the same injury to any
117 one person, the maximum payable is as specified in subsection
118 (1), and the insurer paying the benefits is entitled to recover
119 from each of the other insurers an equitable pro rata share of
120 the benefits paid and expenses incurred in processing the claim.

121 (j) It is a violation of the insurance code for an insurer
122 to fail to timely provide benefits as required by this section
123 with such frequency as to constitute a general business
124 practice.

125 (k) Benefits are not due or payable to or on the behalf of
126 an insured person if that person has committed, by a material
127 act or omission, insurance fraud relating to medical emergency
128 payments coverage under his or her policy, if the fraud is
129 admitted to in a sworn statement by the insured or established
130 in a court of competent jurisdiction. Any insurance fraud voids
131 all coverage arising from the claim related to such fraud under
132 the medical emergency payments coverage of the insured person
133 who committed the fraud, irrespective of whether a portion of
134 the insured person's claim may be legitimate, and any benefits
135 paid before the discovery of the fraud is recoverable by the
136 insurer in its entirety from the person who committed insurance
137 fraud. The prevailing party is entitled to its costs and

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138 attorney fees in any action in which it prevails in an insurer's
139 action to enforce its right of recovery under this paragraph.

140 (1) All statements and bills for medical services shall be
141 submitted to the insurer on a properly completed Centers for
142 Medicare and Medicaid Services (CMS) 1500 form, UB 92 forms, or
143 any other standard form approved by the office or adopted by the
144 commission for the purposes of this paragraph. All billings for
145 such services rendered by providers must, to the extent
146 applicable, follow the Physicians' Current Procedural
147 Terminology (CPT) or Healthcare Correct Procedural Coding System
148 (HCPCS), or ICD-9 in effect for the year in which services are
149 rendered and comply with the CMS 1500 form instructions, the
150 American Medical Association CPT Editorial Panel, and the HCPCS.
151 All providers, other than hospitals, must include on the
152 applicable claim form the professional license number of the
153 provider in the line or space provided for "Signature of
154 Physician or Supplier, Including Degree or Credentials." In
155 determining compliance with applicable CPT and HCPCS coding,
156 guidance shall be provided by the CPT or the HCPCS in effect for
157 the year in which services were rendered, the Office of the
158 Inspector General, Physicians Compliance Guidelines, and other
159 authoritative treatises designated by rule by the Agency for
160 Health Care Administration. A statement of medical services may
161 not include charges for medical services of a person or entity
162 that performed such services without possessing the valid
163 licenses required to perform such services. For purposes of
164 paragraph (d), an insurer is not considered to have been
165 furnished with notice of the amount of covered loss or medical
166 bills due unless the statements or bills comply with this
167 paragraph and are properly completed in their entirety as to all
168 material provisions, with all relevant information being

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169 provided therein.

170 (3) AUTHORIZED EXCLUSIONS.—Insurers may exclude medical
171 emergency coverage benefits:

172 (a) For injury sustained by the named insured and relatives
173 residing in the same household while occupying another motor
174 vehicle owned by the named insured and not insured under the
175 policy or for injury sustained by any person operating the
176 insured motor vehicle without the express or implied consent of
177 the insured.

178 (b) To any injured person whose conduct in committing a
179 felony or intentionally causing injury to himself or herself
180 contributed to his or her injury. If an insured is charged with
181 committing a felony the 30-day payment provision of paragraph
182 (4) (d) shall be held in abeyance and the insurer shall withhold
183 payment of medical emergency payments benefits pending the
184 outcome of the case at the trial level. If the charge is nolle
185 prossed or dismissed or the insured is acquitted the 30-day
186 payment provision shall run from the date the insurer is
187 notified of such action.

188 (4) PREFERRED PROVIDER NETWORKS.—An insurer may negotiate
189 and contract with preferred providers, including licensed health
190 care providers, for the benefits described in this section. An
191 insurer may negotiate and enter contracts with health insurers
192 for preferred provider networks created pursuant to s. 627.6471,
193 or workers' compensation insurers for preferred provider
194 networks created under s. 440.134, to provide the benefits
195 described in this section. The insurer shall provide each
196 insured with a current roster of preferred providers in the
197 county in which the insured resides at the time of purchase of
198 such policy, and shall make such list available for public
199 inspection during regular business hours at the insurer's

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200 principal office within the state.

201

202

203

204 ===== T I T L E A M E N D M E N T =====

205 And the title is amended as follows:

206 Delete line 43

207 and insert: a single action; creating s. 627.7355, F.S.;

208 requiring motor vehicle insurance policies to provide medical

209 emergency coverage benefits, detailing benefits provided by

210 medical emergency payments coverage, providing procedures for

211 the payment of such benefits, authorizing exclusions for such

212 benefits, authorization the creation of preferred provider

213 networks; repealing s. 627.436, F.S., relating

214

DRAFT



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As the Director of the Property & Casualty Product Review for the Florida Office of Insurance Regulation (Office), Ms. Starnes has oversight responsibility for the approval of property and casualty insurance policy forms and rates through the supervision of contract and actuarial staff.

She began her career with the Office in 1996 as an actuarial analyst in the workers' compensation area, and was then promoted to the senior actuarial analyst position in commercial insurance lines. She left the Office in 2002 to work for the National Council on Compensation Insurance (NCCI) as an actuarial consultant, but returned to work for the Office in 2007. Most recently, she held the position of Deputy Director of Property & Casualty Product Review.

Ms. Starnes received a Bachelor of Science in Mathematics from Florida State University.

Personal Automobile Insurance Coverage

Senate Banking & Insurance Committee

November 5, 2013

Sandra Starnes, Director
Property & Casualty Product Review

PART ONE

Personal Automobile Insurance Coverage Data Call Results

About the Data Call

- Personal auto insurance coverages
- Required of Top 25 writers
- Represents 80% market share
- Policies-in-force as of July 1, 2013
- Vehicles insured (Statewide/County)
 - with bodily injury and limits
 - with mandatory coverages only
 - with medical payments and limits
 - with "full" coverage



Types of Coverage

Mandatory

- Personal Injury Protection (PIP)
- Property Damage (PD)

Optional

- Bodily Injury (BI) – Some exceptions
- Medical Payments (“Med-Pay”)
- Uninsured Motorists
- Comprehensive
- Collision



Coverage Summary

Statewide

Percentage with:	
Minimum only (PIP/PD)	4.0%
Bodily Injury	92.1%
Medical Payments	25.4%
Full Coverage	21.7%

County-specific distribution included in separate addendum



Coverage Summary

County Highlights

Policies with:	Highest	Lowest
Minimum Coverage (PIP/PD Only)	Miami-Dade (5.6%)	Santa Rosa (1.4%)
Minimum Coverage Incl. BI of 10/20	Miami-Dade (12.2%)	Seminole (2.2%)
Bodily Injury Coverage	Okaloosa (96.8%)	Osceola (88.7%)
Full Coverage	Lafayette (41.1%)	Miami-Dade (6.1%)
Medical Payments Coverage	Lafayette (57.3%)	Miami-Dade (7.7%)



Bodily Injury Coverage Limits

Statewide

Percentage with:	
10/20 or above	92.1%
15/30 or above*	64.2%
25/50 or above	62.8%

County-specific distribution included in separate addendum

* Responses from the category "Other – Lower than \$25,000/\$50,000" are not included since it is unclear whether the limits would be lower or higher than \$15,000/\$30,000. However, this "other" category accounts for just 0.2% of total vehicles.



“Med Pay” Coverage Limits

Statewide

Percentage with:	
\$1,000	1.7%
\$2,000	3.3%
\$2,500	0.2%
\$5,000	14.6%
\$10,000	3.2%
Under \$5,000	5.3%
\$5,000 or above	20.0%

County-specific distribution included in separate addendum

PART TWO

Estimated Premium Impacts: Replacing PIP with BI Coverage

Methodology

Rating example (married, both age 40)

- Central Miami, Tallahassee (other regions shown in separate addendum)

5 large insurers (3 non-standard; 2 standard)

PIP premium reallocation assumption:

- 50% moved to Bodily Injury
- 20% moved to Medical Payments
- 10% moved to Uninsured Motorists



Summary Of Premium Impacts

From Minimum Required Limits

- To BI/PD (10/20/10) – Decreases for almost all regions for nonstandard and where there is PIP fraud for standard
- To BI/PD (25/50/10) – Decreases for all insurers in Central Miami

From Full Coverage – Decreases for all insurers regions as long as the BI and PD limits remain the same.



Estimated Impact – Central Miami

Married Couple – Both Age 40

	Policies with Minimum Required Limits			Policies with Full Coverage (10/20/10/1)		
	PIP/PD	BI/PD* 10/20/10	Change	No-Fault	Tort * System	Change
Non-Standard Company A	\$2,840.83	\$1,847.36	-35%	\$4,189.06	\$3,667.41	-12%
Non-Standard Company B	\$2,280.00	\$1,674.00	-27%	\$4,740.00	\$4,535.25	-4%
Non-Standard Company C	\$1,271.00	\$1,112.50	-12%	\$3,138.00	\$2,945.80	-6%
Standard Company D	\$707.32	\$587.01	-17%	\$1,640.10	\$1,527.30	-7%
Standard Company E	\$1,335.45	\$1,049.79	-21%	\$2,401.36	\$2,162.31	-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 – Tallahassee

Married Couple – Both Age 40

	Policies with Minimum Required Limits			Policies with Full Coverage (10/20/10/1)		
	PIP/PD	BI/PD* 10/20/10	Change	No-Fault	Tort * System	Change
Non-Standard Company A	\$631.32	\$526.16	-17%	\$1,367.22	\$1,269.61	-7%
Non-Standard Company B	\$698.00	\$670.00	-4%	\$2,090.00	\$2,084.80	-0.2%
Non-Standard Company C	\$527.00	\$593.00	+13%	\$1,711.00	\$1,659.80	-3%
Standard Company D	\$235.30	\$253.93	+8%	\$862.15	\$833.03	-3%
Standard Company E	\$245.80	\$345.88	+41%	\$894.22	\$861.42	-4%

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.



Conclusion

- Personal auto premiums vary significantly
- Impact of PIP repeal will vary significantly
- Most policyholders already purchase BI
- Even policyholders that purchased the minimum required coverage of PIP/PD could see decreases with required BI limits of 10/20 or 15/30

Questions?

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Total Number of Vehicles Insured Under Personal Automobile Insurance Coverage by County as of July 1, 2013													
COUNTY NAME	TOTAL NUMBER OF VEHICLES INSURED UNDER PERSONAL AUTO POLICIES IN FORCE AS OF JULY 1, 2013	PERCENTAGE OF VEHICLES INSURED WITH BODILY INJURY LIABILITY COVERAGE UNDER PERSONAL AUTO POLICIES IN FORCE AS OF JULY 1, 2013, FOR EACH OF THE FOLLOWING LIMITS:											PERCENTAGE OF VEHICLES INSURED WITH BODILY INJURY LIABILITY COVERAGE
		\$10,000/ \$20,000	\$15,000/ \$30,000	\$20,000/ \$40,000	\$25,000/ \$50,000	\$30,000/ \$60,000	\$50,000/ \$100,000	\$100,000/ \$300,000	\$250,000/ \$500,000	OTHER - HIGHER THAN \$25,000/ \$50,000	OTHER - LOWER THAN \$25,000/ \$50,000		
BY COUNTY OF GARAGING													
ALACHUA	141,800	24.5%	1.0%	0.5%	14.2%	0.0%	12.3%	26.3%	7.8%	7.1%	0.3%	93.9%	
BAKER	14,622	26.2%	1.4%	0.2%	22.3%	0.0%	24.6%	16.5%	1.7%	3.0%	0.3%	96.1%	
BAY	107,750	24.8%	1.4%	0.7%	19.2%	0.0%	13.8%	22.6%	4.6%	6.0%	0.2%	93.4%	
BRADFORD	13,516	29.9%	1.5%	0.4%	25.9%	0.0%	15.6%	17.1%	1.7%	3.5%	0.2%	95.8%	
BREVARD	339,568	21.7%	1.1%	0.6%	14.9%	0.0%	12.8%	29.1%	6.5%	6.9%	0.2%	93.7%	
BROWARD	941,804	32.4%	0.9%	0.4%	12.1%	0.0%	7.2%	27.4%	5.5%	3.7%	0.2%	89.9%	
CALHOUN	6,837	25.1%	1.1%	0.3%	26.5%	0.0%	24.5%	11.6%	1.5%	3.6%	0.2%	94.4%	
CHARLOTTE	96,199	15.9%	0.5%	0.3%	10.0%	0.0%	10.6%	36.3%	12.2%	6.9%	0.1%	92.9%	
CITRUS	91,543	17.8%	0.9%	0.4%	13.1%	0.0%	13.4%	32.1%	8.8%	6.1%	0.2%	92.8%	
CLAY	116,789	21.2%	1.4%	0.8%	18.9%	0.0%	17.2%	25.2%	4.3%	6.1%	0.2%	95.2%	
COLLIER	194,382	17.9%	0.4%	0.2%	8.6%	0.0%	7.4%	30.4%	17.4%	9.6%	0.1%	91.9%	
COLUMBIA	37,007	24.9%	0.9%	0.4%	22.8%	0.0%	16.7%	20.0%	3.2%	4.1%	0.3%	93.2%	
DE SOTO	12,922	25.6%	0.9%	0.4%	23.9%	0.0%	11.5%	21.7%	5.0%	3.1%	0.2%	92.3%	
DIXIE	7,346	38.3%	1.5%	0.4%	20.3%	0.0%	11.4%	17.5%	2.0%	2.9%	0.3%	94.4%	
DUVAL	456,406	27.4%	1.3%	0.7%	18.0%	0.0%	13.1%	22.1%	4.8%	4.5%	0.2%	92.2%	
ESCAMBIA	166,933	26.2%	1.3%	0.8%	18.4%	0.0%	15.7%	20.6%	3.9%	7.0%	0.2%	94.1%	
FLAGLER	57,329	19.5%	0.7%	0.4%	12.1%	0.0%	11.1%	33.7%	9.9%	6.9%	0.1%	94.5%	
FRANKLIN	6,099	33.8%	1.9%	0.6%	13.8%	0.0%	13.7%	17.6%	5.1%	6.2%	0.3%	93.0%	
GADSDEN	24,171	36.6%	1.2%	0.4%	24.1%	0.0%	11.7%	13.6%	2.0%	3.2%	0.2%	93.0%	
GILCHRIST	9,887	29.7%	1.5%	0.3%	21.9%	0.0%	14.0%	20.6%	2.3%	3.6%	0.2%	94.3%	
GLADES	4,117	23.5%	1.0%	0.2%	22.7%	0.0%	14.8%	23.1%	3.9%	4.4%	0.2%	93.9%	
GULF	8,642	30.8%	2.2%	0.4%	20.5%	0.0%	14.1%	18.2%	3.9%	4.5%	0.2%	94.8%	
HAMILTON	6,699	29.5%	1.1%	0.4%	27.2%	0.0%	16.6%	14.2%	1.5%	3.2%	0.4%	94.2%	
HARDEE	10,790	26.5%	1.9%	0.3%	30.2%	0.0%	12.7%	15.8%	2.4%	4.1%	0.0%	94.0%	
HENDRY	15,781	29.7%	1.0%	0.3%	29.2%	0.0%	11.3%	16.5%	2.6%	2.2%	0.2%	92.9%	
HERNANDO	87,404	25.3%	0.9%	0.4%	13.5%	0.0%	11.5%	28.9%	5.8%	3.8%	0.2%	90.4%	
HIGHLANDS	48,706	24.1%	1.5%	0.3%	16.0%	0.0%	12.9%	29.3%	5.6%	4.7%	0.2%	94.5%	
HILLSBOROUGH	607,371	30.4%	1.1%	0.6%	13.7%	0.0%	11.0%	24.1%	5.0%	5.3%	0.2%	91.4%	
HOLMES	11,221	26.1%	2.6%	0.5%	23.8%	0.0%	22.8%	14.4%	1.7%	3.1%	0.2%	95.3%	
INDIAN RIVER	82,398	21.6%	0.9%	0.3%	12.0%	0.0%	9.7%	28.8%	11.6%	7.8%	0.1%	92.9%	
JACKSON	28,325	26.1%	1.9%	0.4%	27.7%	0.0%	17.5%	13.7%	2.7%	3.5%	0.2%	93.7%	
JEFFERSON	9,172	26.4%	1.6%	0.3%	23.1%	0.0%	13.3%	20.1%	4.8%	4.9%	0.1%	94.6%	
LAFAYETTE	3,524	20.1%	1.2%	0.3%	27.4%	0.0%	15.4%	21.9%	2.0%	5.9%	0.1%	94.4%	
LAKE	177,790	21.7%	1.0%	0.4%	14.2%	0.0%	12.6%	30.4%	7.7%	5.1%	0.2%	93.3%	
LEE	352,800	21.5%	0.6%	0.3%	10.4%	0.0%	9.1%	30.6%	12.2%	6.1%	0.1%	91.0%	
LEON	151,253	23.3%	1.0%	0.5%	15.2%	0.0%	13.4%	26.8%	7.3%	6.7%	0.2%	94.5%	
LEVY	22,826	31.5%	1.4%	0.4%	17.0%	0.0%	14.1%	21.9%	3.1%	4.4%	0.2%	94.1%	
LIBERTY	3,707	29.5%	1.8%	0.5%	26.8%	0.0%	17.1%	14.2%	1.1%	2.5%	0.2%	93.6%	
MADISON	10,417	26.4%	3.5%	0.2%	27.0%	0.0%	13.4%	17.4%	1.8%	3.9%	0.1%	93.8%	
MANATEE	169,189	21.5%	0.7%	0.4%	11.1%	0.0%	10.7%	31.7%	10.4%	6.9%	0.1%	93.5%	
MARION	183,563	26.8%	0.9%	0.4%	14.1%	0.0%	12.4%	25.9%	6.6%	4.5%	0.2%	91.9%	
MARTIN	88,424	16.7%	0.5%	0.3%	9.9%	0.0%	8.8%	34.7%	15.6%	8.3%	0.1%	94.9%	
MIAMI-DADE	1,142,212	45.2%	1.0%	0.3%	12.2%	0.0%	4.7%	21.7%	3.3%	2.9%	0.2%	91.5%	

Total Number of Vehicles Insured Under Personal Automobile Insurance Coverage by County as of July 1, 2013													
COUNTY NAME	TOTAL NUMBER OF VEHICLES INSURED UNDER PERSONAL AUTO POLICIES IN FORCE AS OF JULY 1, 2013	PERCENTAGE OF VEHICLES INSURED WITH BODILY INJURY LIABILITY COVERAGE UNDER PERSONAL AUTO POLICIES IN FORCE AS OF JULY 1, 2013, FOR EACH OF THE FOLLOWING LIMITS:											PERCENTAGE OF VEHICLES INSURED WITH BODILY INJURY LIABILITY COVERAGE
		\$10,000/ \$20,000	\$15,000/ \$30,000	\$20,000/ \$40,000	\$25,000/ \$50,000	\$30,000/ \$60,000	\$50,000/ \$100,000	\$100,000/ \$300,000	\$250,000/ \$500,000	OTHER - HIGHER THAN \$25,000/ \$50,000	OTHER - LOWER THAN \$25,000/ \$50,000		
BY COUNTY OF GARAGING													
MONROE	54,361	28.6%	1.0%	0.7%	10.2%	0.0%	7.8%	27.8%	7.8%	8.9%	0.2%	93.1%	
NASSAU	50,310	21.3%	1.0%	0.5%	18.2%	0.0%	17.1%	24.2%	5.3%	8.0%	0.2%	95.8%	
OKALOOSA	130,239	19.7%	1.3%	1.0%	17.9%	0.0%	16.4%	25.2%	4.0%	11.2%	0.1%	96.8%	
OKEECHOBEE	17,436	32.9%	0.6%	0.2%	20.5%	0.0%	13.0%	21.3%	3.6%	3.2%	0.2%	95.5%	
ORANGE	585,843	29.8%	0.9%	0.5%	14.3%	0.0%	11.6%	24.6%	5.1%	4.3%	0.2%	91.4%	
OSCEOLA	142,190	34.7%	0.8%	0.5%	16.1%	0.0%	11.1%	20.2%	2.8%	2.3%	0.2%	88.7%	
PALM BEACH	681,587	24.8%	0.8%	0.3%	10.4%	0.0%	7.5%	29.2%	10.3%	7.0%	0.1%	90.4%	
PASCO	230,922	26.2%	1.0%	0.5%	13.3%	0.0%	12.7%	28.2%	5.0%	3.6%	0.2%	90.6%	
PINELLAS	471,244	25.0%	0.9%	0.5%	13.3%	0.0%	11.3%	27.3%	6.9%	5.1%	0.2%	90.4%	
POLK	292,442	26.9%	1.1%	0.4%	18.2%	0.0%	13.7%	23.8%	4.8%	3.7%	0.2%	92.7%	
PUTNAM	39,032	26.9%	1.2%	0.4%	19.8%	0.0%	18.7%	19.3%	3.3%	3.1%	0.2%	92.8%	
SANTA ROSA	111,542	20.1%	1.2%	0.7%	16.9%	0.0%	15.2%	27.9%	5.9%	8.8%	0.1%	96.7%	
SARASOTA	189,090	17.9%	0.6%	0.3%	10.1%	0.0%	9.9%	33.9%	13.7%	7.5%	0.1%	94.0%	
SEMINOLE	182,574	19.5%	0.9%	0.4%	15.3%	0.0%	13.4%	31.9%	7.8%	5.7%	0.1%	94.9%	
ST JOHNS	151,785	17.7%	0.7%	0.5%	10.6%	0.0%	11.1%	32.7%	12.1%	9.5%	0.2%	95.0%	
ST LUCIE	177,297	29.6%	1.0%	0.5%	14.5%	0.0%	10.2%	27.3%	5.4%	4.1%	0.2%	92.8%	
SUMTER	46,286	15.7%	0.6%	0.2%	9.4%	0.0%	9.0%	31.8%	17.1%	10.6%	0.1%	94.6%	
SUWANNEE	23,645	24.6%	0.9%	0.3%	22.9%	0.0%	18.6%	19.9%	3.5%	3.9%	0.2%	94.9%	
TAYLOR	12,024	22.2%	1.5%	0.1%	32.5%	0.0%	17.0%	16.7%	2.5%	2.6%	0.1%	95.2%	
UNION	6,576	32.1%	1.6%	0.2%	24.4%	0.0%	15.4%	14.5%	2.0%	2.9%	0.2%	93.3%	
VOLUSIA	288,153	22.8%	0.9%	0.4%	15.1%	0.0%	12.5%	28.0%	7.2%	4.8%	0.1%	92.0%	
WAKULLA	17,680	28.2%	1.7%	0.6%	21.2%	0.0%	15.4%	20.2%	3.1%	3.5%	0.4%	94.2%	
WALTON	37,116	20.3%	2.0%	0.6%	16.4%	0.0%	14.2%	25.6%	8.7%	8.0%	0.2%	95.9%	
WASHINGTON	13,033	29.6%	1.5%	0.5%	23.8%	0.0%	19.9%	14.5%	2.1%	2.6%	0.2%	94.6%	
STATEWIDE	10,021,648	27.7%	1.0%	0.4%	13.9%	0.0%	10.6%	26.3%	6.7%	5.3%	0.2%	92.1%	

COUNTY NAME	PERCENTAGE OF VEHICLES INSURED UNDER PERSONAL AUTO POLICIES IN FORCE AS OF JULY 1, 2013, WITH ONLY THE MINIMUM MANDATORY COVERAGE (\$10,000 PIP AND \$10,000 PROPERTY DAMAGE LIABILITY)	PERCENTAGE OF VEHICLES INSURED UNDER PERSONAL AUTO POLICIES IN FORCE AS OF JULY 1, 2013, WITH ONLY \$10,000 PIP; \$10,000 PROPERTY DAMAGE; \$10,000/\$20,000 BODILY INJURY LIABILITY (NO OTHER COVERAGES PURCHASED)	PERCENTAGE OF VEHICLES INSURED UNDER PERSONAL AUTO POLICIES IN FORCE AS OF JULY 1, 2013, WITH THE FOLLOWING COVERAGES:		PERCENTAGE OF VEHICLES INSURED UNDER PERSONAL AUTO POLICIES IN FORCE AS OF JULY 1, 2013, WITH UNINSURED MOTORIST COVERAGE
			BODILY INJURY LIABILITY, PROPERTY DAMAGE LIABILITY, PIP, COMPREHENSIVE AND COLLISION; AND INCLUDING UNINSURED MOTORIST AND MEDICAL PAYMENTS	BODILY INJURY LIABILITY, PROPERTY DAMAGE LIABILITY, PIP, COMPREHENSIVE AND COLLISION; AND EXCLUDING UNINSURED MOTORIST AND MEDICAL PAYMENTS	
BY COUNTY OF G					
ALACHUA	3.0%	3.5%	29.9%	14.6%	67.6%
BAKER	1.6%	4.4%	35.9%	15.8%	66.2%
BAY	3.3%	3.6%	24.6%	17.2%	61.1%
BRADFORD	2.0%	6.0%	27.4%	17.8%	58.6%
BREVARD	2.9%	2.7%	23.9%	16.3%	66.3%
BROWARD	5.4%	4.3%	10.4%	26.7%	50.1%
CALHOUN	2.3%	2.5%	30.1%	15.2%	58.9%
CHARLOTTE	2.6%	2.4%	36.2%	10.5%	73.4%
CITRUS	3.3%	3.1%	31.9%	14.7%	63.5%
CLAY	2.0%	2.3%	24.9%	16.6%	66.4%
COLLIER	2.8%	3.0%	35.7%	12.3%	70.8%
COLUMBIA	3.3%	4.0%	26.9%	17.1%	59.6%
DE SOTO	3.2%	3.5%	36.0%	12.1%	66.4%
DIXIE	3.0%	5.1%	21.4%	20.0%	49.8%
DUVAL	3.7%	3.6%	21.3%	18.0%	62.5%
ESCAMBIA	2.7%	3.5%	26.7%	15.0%	66.9%
FLAGLER	2.4%	3.0%	27.8%	13.2%	71.7%
FRANKLIN	3.2%	4.0%	24.2%	17.9%	57.6%
GADSDEN	2.6%	5.5%	24.0%	21.8%	54.3%
GILCHRIST	3.0%	4.3%	28.3%	16.0%	58.1%
GLADES	2.8%	2.4%	26.8%	16.6%	62.2%
GULF	2.6%	4.6%	24.4%	17.6%	58.5%
HAMILTON	2.9%	5.0%	31.6%	16.1%	60.3%
HARDEE	2.7%	3.7%	38.8%	13.8%	66.1%
HENDRY	3.3%	4.7%	21.2%	20.7%	55.3%
HERNANDO	4.8%	4.1%	25.0%	16.0%	63.3%
HIGHLANDS	2.0%	3.7%	38.2%	13.2%	69.2%
HILLSBOROUGH	4.8%	4.7%	18.3%	18.8%	59.5%
HOLMES	2.3%	3.1%	22.0%	20.8%	49.6%
INDIAN RIVER	3.3%	2.9%	31.0%	15.3%	66.5%
JACKSON	2.8%	2.9%	26.0%	19.2%	54.7%
JEFFERSON	2.5%	2.2%	29.5%	15.5%	62.3%
LAFAYETTE	3.0%	3.3%	41.1%	11.6%	66.1%
LAKE	3.0%	3.3%	30.3%	15.0%	66.5%
LEE	3.8%	3.5%	30.0%	13.4%	67.5%
LEON	2.8%	2.6%	28.6%	15.0%	69.2%
LEVY	2.9%	5.4%	26.8%	17.0%	58.7%
LIBERTY	3.2%	2.9%	30.5%	16.0%	59.4%
MADISON	2.3%	4.1%	36.1%	14.1%	62.9%
MANATEE	2.8%	3.8%	30.7%	13.3%	70.8%
MARION	4.0%	5.1%	27.8%	16.1%	61.8%
MARTIN	2.2%	2.7%	31.3%	14.7%	71.3%
MIAMI-DADE	5.6%	12.2%	6.1%	37.4%	29.8%

COUNTY NAME	PERCENTAGE OF VEHICLES INSURED UNDER PERSONAL AUTO POLICIES IN FORCE AS OF JULY 1, 2013, WITH ONLY THE MINIMUM MANDATORY COVERAGE (\$10,000 PIP AND \$10,000 PROPERTY DAMAGE LIABILITY)	PERCENTAGE OF VEHICLES INSURED UNDER PERSONAL AUTO POLICIES IN FORCE AS OF JULY 1, 2013, WITH ONLY \$10,000 PIP; \$10,000 PROPERTY DAMAGE; \$10,000/\$20,000 BODILY INJURY LIABILITY (NO OTHER COVERAGES PURCHASED)	PERCENTAGE OF VEHICLES INSURED UNDER PERSONAL AUTO POLICIES IN FORCE AS OF JULY 1, 2013, WITH THE FOLLOWING COVERAGES:		PERCENTAGE OF VEHICLES INSURED UNDER PERSONAL AUTO POLICIES IN FORCE AS OF JULY 1, 2013, WITH UNINSURED MOTORIST COVERAGE
			BODILY INJURY LIABILITY, PROPERTY DAMAGE LIABILITY, PIP, COMPREHENSIVE AND COLLISION; AND INCLUDING UNINSURED MOTORIST AND MEDICAL PAYMENTS	BODILY INJURY LIABILITY, PROPERTY DAMAGE LIABILITY, PIP, COMPREHENSIVE AND COLLISION; AND EXCLUDING UNINSURED MOTORIST AND MEDICAL PAYMENTS	
BY COUNTY OF G					
MONROE	3.9%	4.9%	17.0%	18.7%	61.1%
NASSAU	1.9%	2.8%	28.9%	16.5%	64.7%
OKALOOSA	1.5%	2.4%	27.0%	13.9%	71.1%
OKEECHOBEE	2.0%	6.3%	26.9%	20.4%	57.3%
ORANGE	4.3%	4.4%	21.9%	17.1%	63.7%
OSCEOLA	5.4%	5.7%	17.4%	20.4%	54.8%
PALM BEACH	4.6%	3.6%	17.0%	20.8%	57.8%
PASCO	4.7%	4.0%	22.0%	16.9%	63.5%
PINELLAS	4.7%	3.5%	24.1%	15.6%	64.9%
POLK	3.3%	4.2%	28.0%	16.8%	63.6%
PUTNAM	4.1%	5.1%	24.6%	17.6%	53.4%
SANTA ROSA	1.4%	3.0%	27.0%	14.5%	70.2%
SARASOTA	2.2%	2.5%	35.2%	11.5%	73.9%
SEMINOLE	2.6%	2.2%	31.9%	11.8%	74.9%
ST JOHNS	2.3%	2.9%	29.0%	14.8%	69.8%
ST LUCIE	3.4%	3.9%	19.5%	19.9%	61.5%
SUMTER	2.3%	2.8%	38.6%	10.8%	73.5%
SUWANNEE	2.5%	4.6%	32.1%	15.0%	60.6%
TAYLOR	2.3%	2.5%	24.8%	22.3%	46.8%
UNION	3.0%	5.3%	27.3%	18.4%	57.4%
VOLUSIA	4.1%	3.3%	27.6%	13.3%	67.5%
WAKULLA	2.9%	3.5%	25.3%	17.0%	62.7%
WALTON	2.1%	2.6%	31.0%	13.0%	69.5%
WASHINGTON	2.5%	3.1%	27.7%	18.5%	57.4%
STATEWIDE	4.0%	4.7%	21.7%	19.6%	59.3%

PERCENTAGE OF VEHICLES INSURED WITH MEDICAL PAYMENTS COVERAGE UNDER PERSONAL AUTO POLICIES IN FORCE AS OF JULY 1, 2013 FOR EACH OF THE FOLLOWING LIMITS:								
COUNTY NAME	LIMIT OF \$1,000	LIMIT OF \$2,000	LIMIT OF \$2,500	LIMIT OF \$5,000	LIMIT OF \$10,000	OTHER - HIGHER THAN \$5,000	OTHER - LOWER THAN \$5,000	TOTAL VEHICLES INSURED WITH MEDICAL PAYMENTS COVERAGE
BY COUNTY OF G								
ALACHUA	1.9%	5.8%	0.2%	18.3%	3.8%	5.0%	0.2%	35.1%
BAKER	1.3%	2.9%	0.0%	37.8%	2.3%	1.4%	0.1%	45.8%
BAY	2.2%	4.9%	0.2%	15.0%	4.4%	4.7%	0.2%	31.6%
BRADFORD	1.7%	4.5%	0.1%	21.4%	7.1%	1.8%	0.1%	36.6%
BREVARD	1.8%	3.6%	0.1%	15.1%	4.5%	2.5%	0.2%	27.8%
BROWARD	1.1%	1.1%	0.1%	7.6%	1.7%	0.9%	0.1%	12.6%
CALHOUN	1.9%	15.9%	0.0%	22.5%	5.3%	1.8%	0.1%	47.4%
CHARLOTTE	2.3%	5.7%	0.4%	23.9%	5.2%	2.7%	0.2%	40.4%
CITRUS	1.8%	4.7%	0.1%	25.3%	4.5%	3.5%	0.1%	40.1%
CLAY	2.4%	3.5%	0.1%	18.7%	3.6%	2.3%	0.1%	30.6%
COLLIER	2.0%	5.6%	0.2%	23.2%	4.0%	3.7%	0.2%	39.0%
COLUMBIA	1.4%	5.7%	0.1%	18.0%	4.5%	5.6%	0.2%	35.5%
DE SOTO	1.4%	6.3%	0.1%	27.8%	5.2%	3.9%	0.2%	44.8%
DIXIE	2.6%	6.2%	0.0%	17.4%	3.3%	3.3%	0.2%	32.9%
DUVAL	2.1%	3.0%	0.1%	14.4%	3.5%	1.9%	0.2%	25.1%
ESCAMBIA	2.1%	4.3%	0.1%	19.3%	4.2%	2.3%	0.2%	32.5%
FLAGLER	2.1%	4.6%	0.0%	19.1%	3.6%	2.2%	0.2%	31.8%
FRANKLIN	4.6%	5.8%	0.1%	13.4%	5.6%	2.2%	0.7%	32.4%
GADSDEN	2.5%	5.1%	0.0%	20.2%	2.6%	0.9%	0.2%	31.6%
GILCHRIST	1.8%	7.9%	0.1%	25.8%	2.7%	3.5%	0.2%	42.0%
GLADES	1.3%	6.8%	0.0%	18.8%	3.3%	4.1%	0.1%	34.2%
GULF	3.6%	6.2%	0.1%	14.6%	6.4%	3.3%	0.3%	34.3%
HAMILTON	3.3%	6.9%	0.1%	28.1%	2.6%	2.9%	0.2%	44.1%
HARDEE	1.4%	4.4%	0.0%	33.6%	6.1%	1.9%	0.2%	47.7%
HENDRY	1.0%	5.2%	0.1%	15.1%	4.2%	1.5%	0.2%	27.1%
HERNANDO	1.7%	3.3%	0.2%	18.4%	3.5%	1.7%	0.1%	28.8%
HIGHLANDS	2.4%	6.2%	0.0%	29.7%	5.5%	2.2%	0.1%	46.2%
HILLSBOROUGH	1.7%	2.4%	0.2%	11.8%	2.9%	1.8%	0.2%	21.1%
HOLMES	2.4%	7.9%	0.0%	22.1%	2.8%	1.3%	0.1%	36.5%
INDIAN RIVER	2.1%	4.3%	0.4%	21.3%	4.4%	1.9%	0.2%	34.6%
JACKSON	1.7%	6.6%	0.0%	23.4%	6.2%	1.4%	0.1%	39.3%
JEFFERSON	1.7%	3.9%	0.2%	28.3%	2.8%	2.6%	0.1%	39.5%
LAFAYETTE	0.5%	5.7%	0.1%	42.9%	3.0%	5.1%	0.1%	57.3%
LAKE	1.9%	5.2%	0.2%	21.0%	4.4%	3.1%	0.1%	35.9%
LEE	1.8%	7.0%	0.3%	19.1%	3.1%	2.0%	0.2%	33.5%
LEON	2.2%	4.2%	0.2%	19.4%	3.5%	2.7%	0.2%	32.4%
LEVY	1.7%	6.2%	0.0%	20.9%	3.2%	4.1%	0.2%	36.3%
LIBERTY	1.1%	11.8%	0.1%	25.9%	2.5%	1.4%	0.1%	42.9%
MADISON	2.0%	2.9%	0.2%	36.9%	2.9%	3.9%	0.1%	48.8%
MANATEE	2.4%	6.3%	0.3%	18.7%	3.7%	2.1%	0.2%	33.7%
MARION	1.8%	4.4%	0.1%	20.4%	3.6%	3.1%	0.2%	33.7%
MARTIN	2.1%	4.1%	0.2%	19.4%	4.6%	3.6%	0.2%	34.3%
MIAMI-DADE	0.8%	0.5%	0.0%	4.3%	1.2%	0.7%	0.1%	7.7%

PERCENTAGE OF VEHICLES INSURED WITH MEDICAL PAYMENTS COVERAGE UNDER PERSONAL AUTO POLICIES IN FORCE AS OF JULY 1, 2013 FOR EACH OF THE FOLLOWING LIMITS:								
COUNTY NAME	LIMIT OF \$1,000	LIMIT OF \$2,000	LIMIT OF \$2,500	LIMIT OF \$5,000	LIMIT OF \$10,000	OTHER - HIGHER THAN \$5,000	OTHER - LOWER THAN \$5,000	TOTAL VEHICLES INSURED WITH MEDICAL PAYMENTS COVERAGE
BY COUNTY OF FLORIDA								
MONROE	1.9%	1.9%	0.1%	9.5%	4.1%	1.9%	0.2%	19.6%
NASSAU	2.6%	4.2%	0.0%	20.0%	6.9%	3.0%	0.2%	37.0%
OKALOOSA	2.4%	3.6%	0.1%	16.0%	5.8%	5.2%	0.2%	33.2%
OKEECHOBEE	1.5%	3.8%	0.1%	18.8%	3.2%	5.9%	0.1%	33.4%
ORANGE	1.8%	2.6%	0.3%	13.2%	3.3%	2.6%	0.2%	24.0%
OSCEOLA	1.5%	2.0%	0.3%	12.3%	2.3%	1.6%	0.2%	20.3%
PALM BEACH	1.5%	1.9%	0.2%	11.1%	2.7%	2.0%	0.1%	19.6%
PASCO	1.8%	3.3%	0.3%	14.3%	3.1%	1.4%	0.2%	24.4%
PINELLAS	2.0%	3.9%	0.3%	14.8%	3.2%	1.9%	0.2%	26.4%
POLK	1.8%	3.6%	0.1%	20.3%	3.8%	3.1%	0.2%	33.0%
PUTNAM	1.7%	3.2%	0.1%	22.6%	5.4%	1.9%	0.1%	35.0%
SANTA ROSA	2.3%	4.8%	0.1%	19.2%	4.5%	2.7%	0.2%	33.9%
SARASOTA	2.3%	6.6%	0.3%	21.6%	4.6%	3.7%	0.2%	39.2%
SEMINOLE	2.3%	4.1%	0.4%	20.3%	4.3%	3.8%	0.2%	35.3%
ST JOHNS	2.4%	4.5%	0.1%	19.4%	4.9%	2.1%	0.2%	33.6%
ST LUCIE	1.8%	2.8%	0.0%	12.8%	3.3%	1.4%	0.3%	22.5%
SUMTER	1.8%	3.7%	0.1%	28.0%	5.5%	4.4%	0.1%	43.7%
SUWANNEE	2.0%	6.6%	0.1%	25.3%	4.2%	6.7%	0.1%	45.0%
TAYLOR	1.0%	3.0%	0.0%	19.9%	3.9%	10.1%	0.2%	38.0%
UNION	1.1%	5.2%	0.0%	20.7%	6.4%	2.6%	0.3%	36.4%
VOLUSIA	1.7%	4.7%	0.1%	19.2%	3.6%	3.1%	0.2%	32.6%
WAKULLA	2.6%	4.6%	0.1%	20.8%	2.2%	1.5%	0.2%	32.1%
WALTON	2.3%	7.3%	0.0%	18.6%	5.1%	6.3%	0.2%	39.9%
WASHINGTON	1.5%	8.3%	0.1%	25.1%	3.2%	1.9%	0.1%	40.1%
STATEWIDE	1.7%	3.3%	0.2%	14.6%	3.2%	2.2%	0.2%	25.4%

Addendum to Presentation on Personal Injury Protection (PIP) Insurance

Comments:

This analysis uses the Platinum A rating example submitted by some of the top PPA insurers in their recent rate filings.

A rating example was chosen to look at the impact on a family (Platinum A). The description of the rating example is at the top of each sheet.

Below is a summary of the limits (in thousands) provided in this example:

	Platinum A
BI	10/20
PD	10
PIP	10
UM	10/20
MP	1

The premium was calculated for what it would have been if the limits had been increased to 15/30 and 25/50 limits for BI and UM and 5 and 10 for Med Pay (MP).

The next step was calculating the premium after PIP is eliminated for BI and UM limits of 10/20, 15/30 and 25/50 and MP limits of 1, 5 and 10.

The analysis looks at what the premium would have been under a minimum coverage policy (PIP/PD) to potential minimum requirements of BI/PD (10/20/10 and 25/50/10), and then BI/PD/MP limits of 25/50/10/5.

The next section of the comparison looks at the impact for those consumers that purchase a full coverage policy (BI, PIP, PD, UM, MP, COMP and COLL) and what the impacts would be with elimination of PIP and going to limits of 10/20/10/1, 25/50/10/1 and 25/50/10/5.

The following adjustments were made to reflect the elimination of PIP:

50% of PIP premium were added to BI premiums.

10% of PIP premiums were added to UM premiums.

20% of PIP premiums were added to MP premiums.

These numbers are approximations. Support can be found in a Pinnacle study performed when PIP was sunseting in 2007.

From Pinnacle Study on PIP Sunset Impact

Page 5	PIP Losses	%		
BI	666,345,600	49.0%		
UM	119,942,208	8.8%		
MPC - NAF	24,033,420	1.8%		
MPC - AF	272,087,037	20.0%	Total MPC	21.8%
Liability	1,082,408,265	79.5%		
Health Care	222,873,388	16.4%		
Not Covered	55,718,347	4.1%		
Total	1,361,000,000	100.0%		

Prepared by: Sandra Starnes

11/3/2013

3:00 PM

Addendum to Presentation on Personal Injury Protection (PIP) Insurance

Platinum A Rating Example

DESCRIPTION: Age/Sex/Marital Status - Married Male Age 40, Married Female Age 40, No Additional Operators; Policy Term - One Year; Policy Tenure - New Business; Prior Insurance - Proof Available for Preceding Three Years; Coverages Purchased - BI, PD, PIP, MP, UM, COMP, COLL; Limits Purchased - 10/20,10,10,1,10/20 Non-Stacked, All limits in thousands of dollars, Unchanged for prior 3 years; Deductibles - \$100 COMP, \$250 COLL, \$0 PIP; Number of Cars - One; Experience of Operators - No violations or accident involvement in past 3 years; Use and Mileage - Pleasure Use, 8,000 miles per year; Insurance Credit Score - 80th Percentile; Make and Model of Car - Toyota Camry LE; Age of Car - Latest model year (2007 as of October 1, 2006, etc.); Safety Devices - Drivers Side Airbag.

Allstate Fire & Casualty

Region	Description	10/20		10		10/20		1		Total:
		BI	PD	PIP	UM	MP	COMP	COLL		
Broward (1)	Central Fort Lauderdale	\$257.31	\$186.90	\$1,144.41	\$114.18	\$48.38	\$116.84	\$517.92	\$2,385.94	
Duval (2)	Central Jacksonville	\$193.68	\$169.17	\$647.35	\$56.47	\$27.56	\$110.08	\$425.02	\$1,629.33	
Escambia (1)	Pensacola	\$138.88	\$177.42	\$730.56	\$48.56	\$25.50	\$104.68	\$414.36	\$1,639.96	
Hillsborough (1)	Central Tampa	\$374.95	\$210.05	\$1,866.24	\$132.22	\$43.59	\$109.82	\$579.09	\$3,315.96	
Leon (1)	Tallahassee	\$138.88	\$143.24	\$488.08	\$48.56	\$19.80	\$114.30	\$414.36	\$1,367.22	
Miami-Dade (2)	Central Miami	\$310.66	\$232.57	\$2,608.26	\$111.52	\$54.08	\$164.36	\$707.61	\$4,189.06	
Orange (2)	Central Orlando	\$238.60	\$181.24	\$900.87	\$64.62	\$33.41	\$107.91	\$466.03	\$1,992.68	

Increased Limits and keep PIP

BI	BI	15/30		25/50		MP	MP
		UM	UM	MP	MP		
\$344.07	\$508.45	\$159.85	\$230.64	\$137.88			
\$256.26	\$374.83	\$79.06	\$114.07	\$78.55			
\$180.63	\$259.75	\$67.98	\$98.09	\$72.68			
\$506.41	\$755.50	\$185.11	\$267.08	\$124.23			
\$180.63	\$259.75	\$67.98	\$98.09	\$56.43			
\$417.69	\$620.49	\$156.13	\$225.27	\$154.13			
\$318.25	\$469.16	\$90.47	\$130.53	\$95.22			

Direct General

Note: Highest MP offered is \$2,000; BI and UM limits of 15/30 not offered

Region	Description	10/20		10		10/20		1		Total:
		BI	PD	PIP	UM	MP	COMP	COLL		
Broward (1)	Central Fort Lauderdale	\$474.40	\$254.00	\$1,494.20	\$307.60	\$115.80	\$268.40	\$817.60	\$3,650.80	
Duval (2)	Central Jacksonville	\$278.57	\$228.00	\$651.14	\$213.71	\$48.71	\$293.71	\$747.00	\$2,371.70	
Escambia (1)	Pensacola	\$265.00	\$253.00	\$599.40	\$207.20	\$55.60	\$358.60	\$839.40	\$2,469.00	
Hillsborough (1)	Central Tampa	\$590.18	\$265.88	\$1,417.59	\$383.94	\$113.35	\$334.24	\$802.65	\$3,805.88	
Leon (1)	Tallahassee	\$210.00	\$222.00	\$476.00	\$183.00	\$35.00	\$299.00	\$755.00	\$2,090.00	
Miami-Dade (2)	Central Miami	\$391.50	\$285.00	\$1,995.00	\$341.50	\$114.25	\$627.00	\$1,180.00	\$4,740.00	
Orange (2)	Central Orlando	\$299.00	\$212.00	\$721.00	\$318.00	\$76.00	\$273.00	\$641.00	\$2,458.00	

Increased Limits and keep PIP

BI	BI	15/30		25/50		MP	MP
		UM	UM	MP	MP		
	\$690.10		\$479.86	\$176.02			
	\$396.36		\$333.39	\$74.04			
	\$376.00		\$323.23	\$84.51			
	\$863.77		\$598.95	\$172.29			
	\$293.50		\$285.48	\$53.20			
	\$565.75		\$532.74	\$173.66			
	\$427.00		\$496.08	\$115.52			

GEICO General

Region	Description	10/20		10		10/20		1		Total:
		BI	PD	PIP	UM	MP	COMP	COLL		
Broward (1)	Central Fort Lauderdale	\$175.78	\$125.35	\$408.65	\$96.25	\$23.98	\$160.00	\$350.83	\$1,340.84	
Duval (2)	Central Jacksonville	\$125.77	\$109.60	\$215.93	\$55.67	\$15.83	\$144.47	\$302.77	\$970.04	
Escambia (1)	Pensacola	\$110.50	\$109.80	\$174.80	\$44.00	\$15.50	\$164.60	\$296.80	\$916.00	
Hillsborough (1)	Central Tampa	\$180.13	\$119.33	\$383.57	\$83.33	\$21.67	\$125.73	\$293.20	\$1,206.96	
Leon (1)	Tallahassee	\$91.45	\$89.65	\$145.65	\$42.50	\$10.60	\$200.05	\$282.25	\$862.15	
Miami-Dade (2)	Central Miami	\$161.70	\$143.29	\$564.03	\$82.00	\$26.20	\$249.75	\$413.13	\$1,640.10	
Orange (2)	Central Orlando	\$127.87	\$107.60	\$287.30	\$66.33	\$18.43	\$131.53	\$274.03	\$1,013.09	

Increased Limits and keep PIP

BI	BI	15/30		25/50		MP	MP
		UM	UM	MP	MP		
\$212.26	\$266.97	\$125.13	\$168.44	\$103.11	\$151.07		
\$150.24	\$186.95	\$72.37	\$97.42	\$68.07	\$99.73		
\$131.31	\$162.52	\$57.20	\$77.00	\$66.65	\$97.65		
\$217.65	\$273.93	\$108.33	\$145.83	\$93.18	\$136.52		
\$107.69	\$132.04	\$55.25	\$74.38	\$45.58	\$66.78		
\$194.80	\$244.44	\$106.60	\$143.50	\$112.66	\$165.06		
\$152.85	\$190.31	\$86.23	\$116.08	\$79.25	\$116.11		

Addendum to Presentation on Personal Injury Protection (PIP) Insurance

Platinum A Rating Example

Progressive American

Note: BI and UM limits of 15/30 not offered

Region	Description	10/20		10		10/20		1		Total:
		BI	PD	PIP	UM	MP	COMP	COLL		
Broward (1)	Central Fort Lauderdale	\$394.00	\$324.00	\$764.00	\$330.00	\$123.00	\$156.00	\$848.00	\$2,939.00	
Duval (2)	Central Jacksonville	\$325.00	\$304.00	\$474.00	\$252.00	\$82.00	\$141.00	\$741.00	\$2,319.00	
Escambia (1)	Pensacola	\$223.00	\$283.00	\$352.00	\$184.00	\$61.00	\$160.00	\$711.00	\$1,974.00	
Hillsborough (1)	Central Tampa	\$430.00	\$320.00	\$846.00	\$334.00	\$129.00	\$116.00	\$783.00	\$2,958.00	
Leon (1)	Tallahassee	\$194.00	\$271.00	\$256.00	\$170.00	\$44.00	\$96.00	\$680.00	\$1,711.00	
Miami-Dade (2)	Central Miami	\$322.00	\$310.00	\$961.00	\$250.00	\$141.00	\$265.00	\$889.00	\$3,138.00	
Orange (2)	Central Orlando	\$335.00	\$292.00	\$670.00	\$248.00	\$109.00	\$115.00	\$701.00	\$2,470.00	

Increased Limits and keep PIP

BI	15/30		25/50		5		10	
	BI	UM	UM	MP	MP	MP	MP	
Not Offered		\$559.44		\$514.80	\$216.48	\$318.57		
		\$460.08		\$393.12	\$144.32	\$212.38		
		\$313.20		\$287.04	\$107.36	\$157.99		
		\$611.28		\$521.04	\$227.04	\$334.11		
		\$271.44		\$265.20	\$77.44	\$113.96		
		\$455.76		\$390.00	\$248.16	\$365.19		
	\$474.48		\$386.88	\$191.84	\$282.31			

State Farm

Region	Description	10/20		10		10/20		1		Total:
		BI	PD	PIP	UM	MP	COMP	COLL		
Broward (1)	Central Fort Lauderdale	\$303.45	\$136.33	\$565.34	\$96.31	\$29.76	\$139.75	\$330.32	\$1,601.26	
Duval (2)	Central Jacksonville	\$244.19	\$109.71	\$275.82	\$64.60	\$19.22	\$133.24	\$309.78	\$1,156.56	
Escambia (1)	Pensacola	\$196.77	\$88.41	\$239.04	\$68.18	\$18.16	\$141.30	\$277.68	\$1,029.54	
Hillsborough (1)	Central Tampa	\$368.93	\$165.75	\$840.46	\$85.34	\$31.24	\$123.10	\$307.68	\$1,922.50	
Leon (1)	Tallahassee	\$182.08	\$81.80	\$164.00	\$53.72	\$11.68	\$119.60	\$281.34	\$894.22	
Miami-Dade (2)	Central Miami	\$311.98	\$140.17	\$1,195.28	\$87.56	\$28.48	\$222.82	\$415.07	\$2,401.36	
Orange (2)	Central Orlando	\$256.09	\$115.06	\$476.57	\$60.95	\$25.10	\$131.91	\$281.22	\$1,346.90	

Increased Limits and keep PIP

BI	15/30		25/50		5		10	
	BI	UM	UM	MP	MP	MP	MP	
	\$342.63	\$386.70	\$113.31	\$141.63	\$58.81	\$83.47		
	\$274.78	\$309.19	\$76.00	\$95.00	\$36.38	\$50.96		
	\$220.49	\$247.17	\$80.21	\$100.26	\$34.13	\$47.69		
	\$417.60	\$472.35	\$100.40	\$125.50	\$61.96	\$88.04		
	\$203.67	\$227.95	\$63.20	\$79.00	\$20.34	\$27.69		
	\$352.40	\$397.86	\$103.01	\$128.76	\$56.09	\$79.52		
	\$288.41	\$324.76	\$71.71	\$89.63	\$48.89	\$69.10		

Addendum to Presentation on Personal Injury Protection (PIP) Insurance

Platinum A Rating Example

Allstate Fire & Casualty

After Elimination of PIP

Region	Description
Broward (1)	Central Fort Lauderdale
Duval (2)	Central Jacksonville
Escambia (1)	Pensacola
Hillsborough (1)	Central Tampa
Leon (1)	Tallahassee
Miami-Dade (2)	Central Miami
Orange (2)	Central Orlando

10/20	15/30	25/50
BI	BI	BI
\$829.52	\$916.28	\$1,080.66
\$517.36	\$579.94	\$698.51
\$504.16	\$545.91	\$625.03
\$1,308.07	\$1,439.53	\$1,688.62
\$382.92	\$424.67	\$503.79
\$1,614.79	\$1,721.82	\$1,924.62
\$689.04	\$768.69	\$919.60

10/20	15/30	25/50
UM	UM	UM
\$228.62	\$274.29	\$345.08
\$121.21	\$143.80	\$178.81
\$121.62	\$141.04	\$171.15
\$318.84	\$371.73	\$453.70
\$97.37	\$116.79	\$146.90
\$372.35	\$416.96	\$486.10
\$154.71	\$180.56	\$220.62

1	5	10
MP	MP	MP
\$277.26	\$366.76	Not Offered
\$157.03	\$208.02	
\$171.61	\$218.79	
\$416.84	\$497.48	
\$117.42	\$154.05	
\$575.73	\$675.78	
\$213.58	\$275.39	

Direct General

Note: Highest MP offered is \$2,000; BI and UM

After Elimination of PIP

Region	Description
Broward (1)	Central Fort Lauderdale
Duval (2)	Central Jacksonville
Escambia (1)	Pensacola
Hillsborough (1)	Central Tampa
Leon (1)	Tallahassee
Miami-Dade (2)	Central Miami
Orange (2)	Central Orlando

10/20	15/30	25/50
BI	BI	BI
\$1,221.50	Not Offered	\$1,437.20
\$604.14		\$721.93
\$564.70		\$675.70
\$1,298.98		\$1,572.57
\$448.00		\$531.50
\$1,389.00		\$1,563.25
\$659.50		\$787.50

10/20	15/30	25/50
UM	UM	UM
\$457.02	Not Offered	\$629.28
\$278.82		\$398.50
\$267.14		\$383.17
\$525.70		\$740.71
\$230.60		\$333.08
\$541.00		\$732.24
\$390.10		\$568.18

1	2	10
MP	MP	MP
\$414.64	\$474.86	Not Offered
\$178.94	\$204.27	
\$175.48	\$204.39	
\$396.87	\$455.81	
\$130.20	\$148.40	
\$513.25	\$572.66	
\$220.20	\$259.72	

GEICO General

After Elimination of PIP

Region	Description
Broward (1)	Central Fort Lauderdale
Duval (2)	Central Jacksonville
Escambia (1)	Pensacola
Hillsborough (1)	Central Tampa
Leon (1)	Tallahassee
Miami-Dade (2)	Central Miami
Orange (2)	Central Orlando

10/20	15/30	25/50
BI	BI	BI
\$380.11	\$416.59	\$471.30
\$233.74	\$258.21	\$294.92
\$197.90	\$218.71	\$249.92
\$371.92	\$409.44	\$465.72
\$164.28	\$180.52	\$204.87
\$443.72	\$476.82	\$526.46
\$271.52	\$296.50	\$333.96

10/20	15/30	25/50
UM	UM	UM
\$137.12	\$166.00	\$209.31
\$77.26	\$93.96	\$119.01
\$61.48	\$74.68	\$94.48
\$121.69	\$146.69	\$184.19
\$57.07	\$69.82	\$88.95
\$138.40	\$163.00	\$199.90
\$95.06	\$114.96	\$144.81

1	5	10
MP	MP	MP
\$105.71	\$184.84	\$232.80
\$59.02	\$111.26	\$110.86
\$50.46	\$101.61	\$106.45
\$98.38	\$169.89	\$153.19
\$39.73	\$74.71	\$75.28
\$139.01	\$225.47	\$181.46
\$75.89	\$136.71	\$129.38

Addendum to Presentation on Personal Injury Protection (PIP) Insurance

Platinum A Rating Example

Progressive American

Note: BI and UM limits of 15/30 not offered

After Elimination of PIP

Region	Description	10/20			15/30			25/50			1			5			10		
		BI	BI	BI	UM	UM	UM	MP	MP	MP	MP	MP	MP	MP	MP	MP	MP	MP	
Broward (1)	Central Fort Lauderdale	\$776.00	Not Offered	\$941.44	\$406.40	Not Offered	\$591.20	\$275.80	\$369.28	\$471.37									
Duval (2)	Central Jacksonville	\$562.00		\$697.08	\$299.40		\$440.52	\$176.80	\$239.12	\$307.18									
Escambia (1)	Pensacola	\$399.00		\$489.20	\$219.20		\$322.24	\$131.40	\$177.76	\$228.39									
Hillsborough (1)	Central Tampa	\$853.00		\$1,034.28	\$418.60		\$605.64	\$298.20	\$396.24	\$503.31									
Leon (1)	Tallahassee	\$322.00		\$399.44	\$195.60		\$290.80	\$95.20	\$128.64	\$165.16									
Miami-Dade (2)	Central Miami	\$802.50		\$936.26	\$346.10		\$486.10	\$333.20	\$440.36	\$557.39									
Orange (2)	Central Orlando	\$670.00		\$809.48	\$315.00		\$453.88	\$243.00	\$325.84	\$416.31									

State Farm

After Elimination of PIP

Region	Description	10/20			15/30			25/50			1			5			10		
		BI	BI	BI	UM	UM	UM	MP	MP	MP	MP	MP	MP	MP	MP	MP	MP		
Broward (1)	Central Fort Lauderdale	\$586.12	\$625.30	\$669.37	\$152.84	\$169.84	\$198.17	\$142.83	\$171.88	\$196.54									
Duval (2)	Central Jacksonville	\$382.10	\$412.69	\$447.10	\$92.18	\$103.58	\$122.58	\$74.38	\$91.55	\$106.12									
Escambia (1)	Pensacola	\$316.29	\$340.01	\$366.69	\$92.08	\$104.12	\$124.17	\$65.97	\$81.94	\$95.49									
Hillsborough (1)	Central Tampa	\$789.16	\$837.83	\$892.58	\$169.39	\$184.45	\$209.55	\$199.33	\$230.05	\$256.13									
Leon (1)	Tallahassee	\$264.08	\$285.67	\$309.95	\$70.12	\$79.60	\$95.40	\$44.48	\$53.14	\$60.49									
Miami-Dade (2)	Central Miami	\$909.62	\$950.04	\$995.50	\$207.09	\$222.54	\$248.29	\$267.54	\$295.14	\$318.58									
Orange (2)	Central Orlando	\$494.38	\$526.70	\$563.05	\$108.61	\$119.36	\$137.29	\$120.41	\$144.21	\$164.41									

Addendum to Presentation on Personal Injury Protection (PIP) Insurance

Platinum A Rating Example

Allstate Fire & Casualty

Impacts on Minimum Required Limits

Region	Description	/10 10/20/10			/10 15/30/10			/10 25/50/10			/10 25/50/10/5		
		PIP/PD	BI/PD	Change	PIP/PD	BI/PD	Change	PIP/PD	BI/PD	Change	PIP/PD	BI/PD/MP	Change
Broward (1)	Central Fort Lauderdale	\$1,331.31	\$1,016.42	-23.7%	\$1,331.31	\$1,103.18	-17.1%	\$1,331.31	\$1,267.56	-4.8%	\$1,331.31	\$1,634.32	22.8%
Duval (2)	Central Jacksonville	\$816.52	\$686.53	-15.9%	\$816.52	\$749.11	-8.3%	\$816.52	\$867.68	6.3%	\$816.52	\$1,075.70	31.7%
Escambia (1)	Pensacola	\$907.98	\$681.58	-24.9%	\$907.98	\$723.33	-20.3%	\$907.98	\$802.45	-11.6%	\$907.98	\$1,021.24	12.5%
Hillsborough (1)	Central Tampa	\$2,076.29	\$1,518.12	-26.9%	\$2,076.29	\$1,649.58	-20.6%	\$2,076.29	\$1,898.67	-8.6%	\$2,076.29	\$2,396.15	15.4%
Leon (1)	Tallahassee	\$631.32	\$526.16	-16.7%	\$631.32	\$567.91	-10.0%	\$631.32	\$647.03	2.5%	\$631.32	\$801.08	26.9%
Miami-Dade (2)	Central Miami	\$2,840.83	\$1,847.36	-35.0%	\$2,840.83	\$1,954.39	-31.2%	\$2,840.83	\$2,157.19	-24.1%	\$2,840.83	\$2,832.97	-0.3%
Orange (2)	Central Orlando	\$1,082.11	\$870.28	-19.6%	\$1,082.11	\$949.93	-12.2%	\$1,082.11	\$1,100.84	1.7%	\$1,082.11	\$1,376.23	27.2%

Direct General

Note: Highest MP offered is \$2,000; BI and UM Impacts on Minimum Required Limits

Region	Description	/10 10/20/10			/10 15/30/10			/10 25/50/10			/10 25/50/10/2		
		PIP/PD	BI/PD	Change	PIP/PD	BI/PD	Change	PIP/PD	BI/PD	Change	PIP/PD	BI/PD/MP	Change
Broward (1)	Central Fort Lauderdale	\$1,748.20	\$1,475.50	-15.6%				\$1,748.20	\$1,691.20	-3.3%	\$1,748.20	\$2,166.06	23.9%
Duval (2)	Central Jacksonville	\$879.14	\$832.14	-5.3%				\$879.14	\$949.93	8.1%	\$879.14	\$1,154.20	31.3%
Escambia (1)	Pensacola	\$852.40	\$817.70	-4.1%				\$852.40	\$928.70	9.0%	\$852.40	\$1,133.09	32.9%
Hillsborough (1)	Central Tampa	\$1,683.47	\$1,564.86	-7.0%				\$1,683.47	\$1,838.45	9.2%	\$1,683.47	\$2,294.26	36.3%
Leon (1)	Tallahassee	\$698.00	\$670.00	-4.0%				\$698.00	\$753.50	8.0%	\$698.00	\$901.90	29.2%
Miami-Dade (2)	Central Miami	\$2,280.00	\$1,674.00	-26.6%				\$2,280.00	\$1,848.25	-18.9%	\$2,280.00	\$2,420.91	6.2%
Orange (2)	Central Orlando	\$933.00	\$871.50	-6.6%				\$933.00	\$999.50	7.1%	\$933.00	\$1,259.22	35.0%

15/30 Limits Not Offered

GEICO General

Impacts on Minimum Required Limits

Region	Description	/10 10/20/10			/10 15/30/10			/10 25/50/10			/10 25/50/10/5		
		PIP/PD	BI/PD	Change	PIP/PD	BI/PD	Change	PIP/PD	BI/PD	Change	PIP/PD	BI/PD/MP	Change
Broward (1)	Central Fort Lauderdale	\$534.00	\$505.46	-5.3%	\$534.00	\$541.94	1.5%	\$534.00	\$596.65	11.7%	\$534.00	\$781.49	46.3%
Duval (2)	Central Jacksonville	\$325.53	\$343.34	5.5%	\$325.53	\$367.81	13.0%	\$325.53	\$404.52	24.3%	\$325.53	\$515.78	58.4%
Escambia (1)	Pensacola	\$284.60	\$307.70	8.1%	\$284.60	\$328.51	15.4%	\$284.60	\$359.72	26.4%	\$284.60	\$461.33	62.1%
Hillsborough (1)	Central Tampa	\$502.90	\$491.25	-2.3%	\$502.90	\$528.77	5.1%	\$502.90	\$585.05	16.3%	\$502.90	\$754.94	50.1%
Leon (1)	Tallahassee	\$235.30	\$253.93	7.9%	\$235.30	\$270.17	14.8%	\$235.30	\$294.52	25.2%	\$235.30	\$369.23	56.9%
Miami-Dade (2)	Central Miami	\$707.32	\$587.01	-17.0%	\$707.32	\$620.11	-12.3%	\$707.32	\$669.75	-5.3%	\$707.32	\$895.22	26.6%
Orange (2)	Central Orlando	\$394.90	\$379.12	-4.0%	\$394.90	\$404.10	2.3%	\$394.90	\$441.56	11.8%	\$394.90	\$578.27	46.4%

Addendum to Presentation on Personal Injury Protection (PIP) Insurance

Platinum A Rating Example

Progressive American

Note: BI and UM limits of 15/30 not offered Impacts on Minimum Required Limits

Region	Description	Impacts on Minimum Required Limits		
		/10	10/20/10	Change
Broward (1)	Central Fort Lauderdale	\$1,088.00	\$1,100.00	1.1%
Duval (2)	Central Jacksonville	\$778.00	\$866.00	11.3%
Escambia (1)	Pensacola	\$635.00	\$682.00	7.4%
Hillsborough (1)	Central Tampa	\$1,166.00	\$1,173.00	0.6%
Leon (1)	Tallahassee	\$527.00	\$593.00	12.5%
Miami-Dade (2)	Central Miami	\$1,271.00	\$1,112.50	-12.5%
Orange (2)	Central Orlando	\$962.00	\$962.00	0.0%

Impacts on Minimum Required Limits		
/10	15/30/10	Change
PIP/PD	BI/PD	Change

15/30 Limits Not Offered

Impacts on Minimum Required Limits		
/10	25/50/10	Change
PIP/PD	BI/PD	Change
\$1,088.00	\$1,265.44	16.3%
\$778.00	\$1,001.08	28.7%
\$635.00	\$772.20	21.6%
\$1,166.00	\$1,354.28	16.1%
\$527.00	\$670.44	27.2%
\$1,271.00	\$1,246.26	-1.9%
\$962.00	\$1,101.48	14.5%

Impacts on Minimum Required Limits		
/10	25/50/10/5	Change
PIP/PD	BI/PD/MP	Change
\$1,088.00	\$1,634.72	50.3%
\$778.00	\$1,240.20	59.4%
\$635.00	\$949.96	49.6%
\$1,166.00	\$1,750.52	50.1%
\$527.00	\$799.08	51.6%
\$1,271.00	\$1,686.62	32.7%
\$962.00	\$1,427.32	48.4%

State Farm

Impacts on Minimum Required Limits

Region	Description	Impacts on Minimum Required Limits		
		/10	10/20/10	Change
Broward (1)	Central Fort Lauderdale	\$701.67	\$722.45	3.0%
Duval (2)	Central Jacksonville	\$385.53	\$491.81	27.6%
Escambia (1)	Pensacola	\$327.45	\$404.70	23.6%
Hillsborough (1)	Central Tampa	\$1,006.21	\$954.91	-5.1%
Leon (1)	Tallahassee	\$245.80	\$345.88	40.7%
Miami-Dade (2)	Central Miami	\$1,335.45	\$1,049.79	-21.4%
Orange (2)	Central Orlando	\$591.63	\$609.44	3.0%

Impacts on Minimum Required Limits		
/10	15/30/10	Change
PIP/PD	BI/PD	Change
\$701.67	\$761.63	8.5%
\$385.53	\$522.40	35.5%
\$327.45	\$428.42	30.8%
\$1,006.21	\$1,003.58	-0.3%
\$245.80	\$367.47	49.5%
\$1,335.45	\$1,090.21	-18.4%
\$591.63	\$641.76	8.5%

Impacts on Minimum Required Limits		
/10	25/50/10	Change
PIP/PD	BI/PD	Change
\$701.67	\$805.70	14.8%
\$385.53	\$556.81	44.4%
\$327.45	\$455.10	39.0%
\$1,006.21	\$1,058.33	5.2%
\$245.80	\$391.75	59.4%
\$1,335.45	\$1,135.67	-15.0%
\$591.63	\$678.11	14.6%

Impacts on Minimum Required Limits		
/10	25/50/10/5	Change
PIP/PD	BI/PD/MP	Change
\$701.67	\$977.58	39.3%
\$385.53	\$648.36	68.2%
\$327.45	\$537.04	64.0%
\$1,006.21	\$1,288.38	28.0%
\$245.80	\$444.89	81.0%
\$1,335.45	\$1,430.81	7.1%
\$591.63	\$822.32	39.0%

Addendum to Presentation on Personal Injury Protection (PIP) Insurance

Platinum A Rating Example

Allstate Fire & Casualty

Impacts on Full Coverage

Region	Description	10/20/10/1 10/20/10/1			10/20/10/1 15/30/10/5			10/20/10/1 25/50/10/5			25/50/10/5 25/50/10/5		
		Full Cov (Incl PIP)	Full Cov (No PIP)	Change	Full Cov (Incl PIP)	Full Cov (No PIP)	Change	Full Cov (Incl PIP)	Full Cov (No PIP)	Change	Full Cov (Incl PIP)	Full Cov (No PIP)	Change
Broward (1)	Central Fort Lauderdale	\$2,385.94	\$2,157.06	-9.6%	\$2,385.94	\$2,378.99	-0.3%	\$2,385.94	\$2,614.16	9.6%	\$2,843.04	\$2,614.16	-8.1%
Duval (2)	Central Jacksonville	\$1,629.33	\$1,499.87	-7.9%	\$1,629.33	\$1,636.03	0.4%	\$1,629.33	\$1,789.61	9.8%	\$1,919.07	\$1,789.61	-6.7%
Escambia (1)	Pensacola	\$1,639.96	\$1,493.85	-8.9%	\$1,639.96	\$1,602.20	-2.3%	\$1,639.96	\$1,711.43	4.4%	\$1,857.54	\$1,711.43	-7.9%
Hillsborough (1)	Central Tampa	\$3,315.96	\$2,942.71	-11.3%	\$3,315.96	\$3,207.70	-3.3%	\$3,315.96	\$3,538.76	6.7%	\$3,912.01	\$3,538.76	-9.5%
Leon (1)	Tallahassee	\$1,367.22	\$1,269.61	-7.1%	\$1,367.22	\$1,367.41	0.0%	\$1,367.22	\$1,476.64	8.0%	\$1,574.25	\$1,476.64	-6.2%
Miami-Dade (2)	Central Miami	\$4,189.06	\$3,667.41	-12.5%	\$4,189.06	\$3,919.10	-6.4%	\$4,189.06	\$4,191.04	0.0%	\$4,712.69	\$4,191.04	-11.1%
Orange (2)	Central Orlando	\$1,992.68	\$1,812.51	-9.0%	\$1,992.68	\$1,979.82	-0.6%	\$1,992.68	\$2,170.79	8.9%	\$2,350.96	\$2,170.79	-7.7%

Direct General

Note: Highest MP offered is \$2,000; BI and UMImpacts on Full Coverage

Region	Description	10/20/10/1 10/20/10/1			10/20/10/1 15/30/10/5			10/20/10/1 25/50/10/2			25/50/10/5 25/50/10/2		
		Full Cov (Incl PIP)	Full Cov (No PIP)	Change	Full Cov (Incl PIP)	Full Cov (No PIP)	Change	Full Cov (Incl PIP)	Full Cov (No PIP)	Change	Full Cov (Incl PIP)	Full Cov (No PIP)	Change
Broward (1)	Central Fort Lauderdale	\$3,650.80	\$3,433.16	-6.0%	\$3,650.80	\$3,881.34	6.3%	\$3,650.80	\$3,881.34	6.3%	\$4,180.18	\$3,881.34	-7.1%
Duval (2)	Central Jacksonville	\$2,371.70	\$2,330.61	-1.7%	\$2,371.70	\$2,593.41	9.3%	\$2,371.70	\$2,593.41	9.3%	\$2,723.64	\$2,593.41	-4.8%
Escambia (1)	Pensacola	\$2,469.00	\$2,458.32	-0.4%	\$2,469.00	\$2,714.26	9.9%	\$2,469.00	\$2,714.26	9.9%	\$2,834.14	\$2,714.26	-4.2%
Hillsborough (1)	Central Tampa	\$3,805.88	\$3,624.32	-4.8%	\$3,805.88	\$4,171.86	9.6%	\$3,805.88	\$4,171.86	9.6%	\$4,455.37	\$4,171.86	-6.4%
Leon (1)	Tallahassee	\$2,090.00	\$2,084.80	-0.2%	\$2,090.00	\$2,288.98	9.5%	\$2,090.00	\$2,288.98	9.5%	\$2,384.18	\$2,288.98	-4.0%
Miami-Dade (2)	Central Miami	\$4,740.00	\$4,535.25	-4.3%	\$4,740.00	\$4,960.15	4.6%	\$4,740.00	\$4,960.15	4.6%	\$5,359.15	\$4,960.15	-7.4%
Orange (2)	Central Orlando	\$2,458.00	\$2,395.80	-2.5%	\$2,458.00	\$2,741.40	11.5%	\$2,458.00	\$2,741.40	11.5%	\$2,885.60	\$2,741.40	-5.0%

15/30 Limits Not Offered

GEICO General

Impacts on Full Coverage

Region	Description	10/20/10/1 10/20/10/1			10/20/10/1 15/30/10/5			10/20/10/1 25/50/10/5			25/50/10/5 25/50/10/10		
		Full Cov (Incl PIP)	Full Cov (No PIP)	Change	Full Cov (Incl PIP)	Full Cov (No PIP)	Change	Full Cov (Incl PIP)	Full Cov (No PIP)	Change	Full Cov (Incl PIP)	Full Cov (No PIP)	Change
Broward (1)	Central Fort Lauderdale	\$1,340.84	\$1,259.12	-6.1%	\$1,340.84	\$1,403.61	4.7%	\$1,340.84	\$1,501.63	12.0%	\$1,583.35	\$1,549.59	-2.1%
Duval (2)	Central Jacksonville	\$970.04	\$926.86	-4.5%	\$970.04	\$1,020.27	5.2%	\$970.04	\$1,082.03	11.5%	\$1,125.21	\$1,081.63	-3.9%
Escambia (1)	Pensacola	\$916.00	\$881.04	-3.8%	\$916.00	\$966.20	5.5%	\$916.00	\$1,017.21	11.0%	\$1,052.17	\$1,022.05	-2.9%
Hillsborough (1)	Central Tampa	\$1,206.96	\$1,130.25	-6.4%	\$1,206.96	\$1,264.28	4.7%	\$1,206.96	\$1,358.06	12.5%	\$1,434.77	\$1,341.36	-6.5%
Leon (1)	Tallahassee	\$862.15	\$833.03	-3.4%	\$862.15	\$897.00	4.0%	\$862.15	\$940.48	9.1%	\$969.60	\$941.05	-2.9%
Miami-Dade (2)	Central Miami	\$1,640.10	\$1,527.30	-6.9%	\$1,640.10	\$1,671.46	1.9%	\$1,640.10	\$1,758.00	7.2%	\$1,870.80	\$1,713.99	-8.4%
Orange (2)	Central Orlando	\$1,013.09	\$955.63	-5.7%	\$1,013.09	\$1,061.33	4.8%	\$1,013.09	\$1,128.64	11.4%	\$1,186.10	\$1,121.31	-5.5%

Addendum to Presentation on Personal Injury Protection (PIP) Insurance

Platinum A Rating Example

Progressive American

Note: BI and UM limits of 15/30 not offered Impacts on Full Coverage

Region	Description	Impacts on Full Coverage		
		10/20/10/1 Full Cov (Incl PIP)	10/20/10/1 Full Cov (No PIP)	Change
Broward (1)	Central Fort Lauderdale	\$2,939.00	\$2,786.20	-5.2%
Duval (2)	Central Jacksonville	\$2,319.00	\$2,224.20	-4.1%
Escambia (1)	Pensacola	\$1,974.00	\$1,903.60	-3.6%
Hillsborough (1)	Central Tampa	\$2,958.00	\$2,788.80	-5.7%
Leon (1)	Tallahassee	\$1,711.00	\$1,659.80	-3.0%
Miami-Dade (2)	Central Miami	\$3,138.00	\$2,945.80	-6.1%
Orange (2)	Central Orlando	\$2,470.00	\$2,336.00	-5.4%

10/20/10/1 15/30/10/5		
Full Cov (Incl PIP)	Full Cov (No PIP)	Change

10/20/10/1 25/50/10/5		
Full Cov (Incl PIP)	Full Cov (No PIP)	Change
\$2,939.00	\$3,229.92	9.9%
\$2,319.00	\$2,562.72	10.5%
\$1,974.00	\$2,143.20	8.6%
\$2,958.00	\$3,255.16	10.0%
\$1,711.00	\$1,865.88	9.1%
\$3,138.00	\$3,326.72	6.0%
\$2,470.00	\$2,697.20	9.2%

25/50/10/5 25/50/10/10		
Full Cov (Incl PIP)	Full Cov (No PIP)	Change
\$3,382.72	\$3,332.01	-1.5%
\$2,657.52	\$2,630.78	-1.0%
\$2,213.60	\$2,193.83	-0.9%
\$3,424.36	\$3,362.23	-1.8%
\$1,917.08	\$1,902.40	-0.8%
\$3,518.92	\$3,443.75	-2.1%
\$2,831.20	\$2,787.67	-1.5%

15/30 Limits Not Offered

State Farm

Impacts on Full Coverage

Region	Description	Impacts on Full Coverage		
		10/20/10/1 Full Cov (Incl PIP)	10/20/10/1 Full Cov (No PIP)	Change
Broward (1)	Central Fort Lauderdale	\$1,601.26	\$1,488.19	-7.1%
Duval (2)	Central Jacksonville	\$1,156.56	\$1,101.39	-4.8%
Escambia (1)	Pensacola	\$1,029.54	\$981.73	-4.6%
Hillsborough (1)	Central Tampa	\$1,922.50	\$1,754.41	-8.7%
Leon (1)	Tallahassee	\$894.22	\$861.42	-3.7%
Miami-Dade (2)	Central Miami	\$2,401.36	\$2,162.31	-10.0%
Orange (2)	Central Orlando	\$1,346.90	\$1,251.59	-7.1%

10/20/10/1 15/30/10/5		
Full Cov (Incl PIP)	Full Cov (No PIP)	Change
\$1,601.26	\$1,573.42	-1.7%
\$1,156.56	\$1,160.55	0.3%
\$1,029.54	\$1,033.46	0.4%
\$1,922.50	\$1,848.86	-3.8%
\$894.22	\$901.15	0.8%
\$2,401.36	\$2,245.78	-6.5%
\$1,346.90	\$1,318.46	-2.1%

10/20/10/1 25/50/10/5		
Full Cov (Incl PIP)	Full Cov (No PIP)	Change
\$1,601.26	\$1,645.82	2.8%
\$1,156.56	\$1,213.96	5.0%
\$1,029.54	\$1,080.19	4.9%
\$1,922.50	\$1,928.71	0.3%
\$894.22	\$941.23	5.3%
\$2,401.36	\$2,316.99	-3.5%
\$1,346.90	\$1,372.74	1.9%

25/50/10/5 25/50/10/10		
Full Cov (Incl PIP)	Full Cov (No PIP)	Change
\$1,758.88	\$1,670.48	-5.0%
\$1,269.12	\$1,228.53	-3.2%
\$1,127.99	\$1,093.74	-3.0%
\$2,096.80	\$1,954.79	-6.8%
\$974.03	\$948.58	-2.6%
\$2,556.05	\$2,340.43	-8.4%
\$1,468.04	\$1,392.94	-5.1%

Michael Carlson



As the executive director of PIFF, Michael Carlson brings substantial experience in legislative and executive leadership to this role. Prior to joining PIFF, Carlson served as the Director of Legislative Affairs and later the Deputy Chief of Staff for the Department of Financial Services. He has also served as the Staff Director of the Insurance Committee and the Economic Development, Trade, and Banking Committee in the Florida House of Representatives. Michael is an attorney admitted to practice law in Florida and Georgia and has been named one of the “Legal Elite” by Florida Trend.

Gerald Wester

Consultant



Gerald Wester is a partner of Capital City Consulting, LLC. Having more than 26 years of lobbying experience and an extensive knowledge in financial services and health care, Gerald has represented numerous clients before the Florida Legislature and State Agencies.

Gerald began in 1987 as a private sector governmental consultant after a 12-year career in insurance regulation, where he served in various management positions within Florida's Insurance Department, including 4 years as chief of the regulatory staff.

Gerald graduated from the Florida State University with a Bachelor of Science in Accounting and a Masters in Public Administration.



Paul P. Sanford

Mr. Sanford is a graduate of the University of Florida with a B.A in Political Science and he is also a graduate of Vanderbilt Law School. Mr. Sanford joined the law firm of Rogers, Towers, Bailey, Jones & Gay in Jacksonville in 1975. During the years 1975 through 1979, he was engaged in commercial litigation, with a primary emphasis on construction contract litigation and surety bond defense litigation. Mr. Sanford was the Senior Partner in charge of the Rogers Towers Tallahassee office from 1980-2001, when he opened his own law office as Paul P. Sanford & Associates.

In 1980, Mr. Sanford began representing a number of business clients in legislative matters before the Florida Legislature. He also commenced an administrative law practice, with primary emphasis on the Department of Insurance, Department of Revenue and other health care matters. Mr. Sanford represents businesses, insurers and health maintenance organizations on various types matters, such as licensing, acquisitions, mergers, form filings, rate filings, market conduct examinations, financial examinations, administrative complaints. Mr. Sanford also represents clients on tax issues and disputes with the Department of Revenue. In recent years, the emphasis of Mr. Sanford's legislative practice has been on financial services, insurance, and life and health issues, including availability and affordability of health insurance, benefit packages, contracts and forms, premium rates, provider contracts, and related matters. He participated in the rewrite of the insurance code during Sunset in 1982 and in the years 1989 through 1993. He continues to represent numerous clients on all types of insurance, business and tax issues.

Mr. Sanford has been involved with numerous political activities, including: 1982-1994-Served on the Florida Insurance Council Board of Directors; 1989-Elected president of the Florida Insurance Council; 1990-Appointed to the Insurance Premium Tax Task Force by Senate President Bob Crawford ;1997-2000-Served as General Counsel for the Florida Birth-Related Neurological Injury Compensation Association.

Mr. Sanford currently acts as Legislative Counsel for Blue Cross and Blue Shield of Florida and the American Council of Life Insurers. Other governmental affairs clients include: Amerada Hess Corp., Asurion Corporation, FCCI Insurance Group, Florida Association of Health Plans, Florida Insurance Council, Florida Power & Light Company, Florida Life & Health Guaranty Association, JM Family Enterprises, Inc.

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E-Mail Address: paulsanf@aol.com

Paul Jess Biography

FJA Deputy Executive Director, General Counsel, Lobbyist. FJA's Deputy Executive Director and chief lawyer, Mr. Jess, a Martindale-Hubbell "AV" rated lawyer, also serves as an FJA lobbyist and staff liaison for several FJA committees. Prior to joining the FJA staff in 1988, he practiced law with the firm of Akerman, Senterfitt & Eidson, concentrating in commercial litigation. Mr. Jess also served as an intelligence officer in the U.S. Navy and, until his retirement in 2003 at the rank of Captain, served as the Reserve Intelligence Area Commander for Florida. Mr. Jess earned his J.D. from the FSU College of Law with High Honors and received his B.S.S.W. from The Ohio State University.

William A. Bell

William Bell is General Counsel of the Florida Hospital Association. He received his Master of Education degree from the University of Miami and his Juris Doctor from Southern Methodist University.

He currently serves on the Board of Directors for the Patient Safety Organization of Florida, the Florida Academy of Healthcare Attorneys, and the Florida Medical Malpractice Joint Underwriting Association. He also served on the Board of the National Health Lawyers Association.

Bio for Monte Stevens – Florida Medical Association

Monte Stevens is the Director of Government Affairs and Public Policy for the Florida Medical Association (FMA). In this capacity he represents FMA members to the Florida Legislature and executive branch.

Prior to coming to the FMA, Monte had a lengthy career working for multiple state government agencies. For the five years immediately before he arrived at the FMA he served as Government Affairs Director for the Florida Office of Insurance Regulation (OIR) where he was responsible for representing the agency in the Legislative process and with the Florida Cabinet. In this capacity, Monte worked at the highest levels of state government on numerous difficult and controversial issues. Prior to his time at OIR, Monte was on the staff for the Majority Office for the Florida House of Representatives under Speaker Marco Rubio and was Deputy Director of Legislative Affairs for the Agency for Health Care Administration and the Department of Financial Services.

Monte came to Tallahassee in 2002 after a successful career as a collegiate debate coach and instructor, culminating with a stint as Deputy Director of Debate at Harvard University. He majored in Political Science at the University of Missouri-Kansas City and studied Communication Studies during graduate school at Kansas State University.

Paul Lambert, Florida Chiropractic Association, General Counsel

A graduate from Florida State College of Law, Paul has been the FCA's general counsel since 1977. While advising on all legislative matters, Paul brings national perspective to chiropractic issues also serving as president of the National Association of Chiropractic Attorneys.

G. Donovan Brown

G. Donovan Brown is a Counsel for State Government Relations with the Property and Casualty Insurers Association of America (PCI). In this position he handles all facets of state government relations for PCI in Florida, Alabama and Mississippi.

Brown has spent a decade in government and law. He came to PCI from Foley & Lardner LLP, where he was an associate. In that position, he counseled and represented clients on matters pending before the Florida legislature and state executive agencies, specifically the Florida Office of Insurance Regulation and the Florida Department of Financial Services. Previously, he was an associate at Akerman Senterfitt LLP, and prior to his legal career, he served as a special assistant to Governor Jeb Bush and deputy chief of counterdrug law enforcement, also under Governor Bush. Brown excelled in his legal career and has been named to Florida Trend's Legal Elite as an up-and-coming attorney.

He is a graduate of the University of Florida's Levin College of Law and also earned a bachelor's degree in business administration from the University of Florida.

He resides in Tallahassee, Florida with his wife, Audrey and two children.

Adam Levine

Adam Levine graduated from Lehigh University (Bethlehem, PA) with a Bachelor of Arts in Biology and minors in Psychology and the Classics before graduating from the Albany Medical College (Albany, NY) with an M.D. Adam then completed a residency in Obstetrics and Gynecology at the Medical University of South Carolina (Charleston, SC) before completing a fellowship in Reproductive Endocrinology and Infertility at Johns Hopkins University School of Medicine (Baltimore, MD). Adam moved to Tampa Bay and entered a busy private practice in 1998. After a mid-life crisis Adam entered Stetson University College of Law's night program in 2006, graduated in 2009, and opened a law practice after passing the Florida Bar focusing on health and administrative law and civil litigation. Adam became interested in Florida No-Fault and personal injury protection when several of his clients experienced difficulty related to Hillsborough County's attempt to regulate Personal Injury Protection Clinics. As a result, Adam met Attorney Luke Lirot and became involved with his constitutional challenge to the 2012 PIP changes (2012 House Bill 119). This challenge remains ongoing and the First District Court of Appeal recently reversed the Trial Court's temporary injunction. Also as a result of this challenge, Luke Lirot and Adam became the General Counsel for the Florida State Massage Therapy Association. Adam also currently serves as an Adjunct Professor of Law at Stetson teaching Introduction to the Physical Exam and Medical Records (1 credit), Deposing Medical Experts (1 credit), and Medical Jurisprudence (3 credits), and at the end of November will be a Visiting Professor of Law at Victoria University College of Law and Justice in Melbourne Australia teaching Advocacy and Communication.

THE FLORIDA SENATE

APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

11/5/13

Meeting Date

Topic Citizens Eligibility for non-residents

Bill Number (if applicable)

Name John Sebree

Amendment Barcode (if applicable)

Job Title Sr. Vice President of Public Policy

Address 200 S. Monroe St.

Phone 850 224-1400

Street

Tallahassee, FL 32301

City

State

Zip

E-mail John.S@FAR.ORG

Speaking: For Against Information

Representing Florida Realtors

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 (10/20/11)

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

11/5

Meeting Date

Topic Personal Auto Insurance Bill Number
Name Sandra Starnes Amendment Barcode (if applicable)
Job Title Director, Property + Casualty Product Review (if applicable)
Address 200 E. Gaines St. Phone 850 - 413 - 5344
Tallahassee FL 32399-0330 E-mail sandra.starnes@flor.com
City State Zip

Speaking: For Against Information

Representing 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.

S-001 (10/20/11)

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)



11-5-13

Meeting Date

Topic PIP/BI

Bill Number _____
(if applicable)

Name MICHAEL W. CARLSON

Amendment Barcode _____
(if applicable)

Job Title Executive Director

Address 215 S. Monroe Street Ste. 835 Phone 850 597 7425

Street

Tall. FL 32301

City

State

Zip

E-mail Michael.Carlson@PIFF.net

Speaking: For Against Information

Representing Personal Insurance Federation -

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 (10/20/11)

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

11/15/2013
Meeting Date

Topic PIP

Bill Number _____
(if applicable)

Name ADAM LEVIN

Amendment Barcode _____
(if applicable)

Job Title ATTORNEY

Address 1180 GOLF BLVD #305
Street

Phone 727-512-1969

COVINGTON FL 33767
City State Zip

E-mail ASCRUVE@MSN.COM

Speaking: For Against Information

Representing FLORIDA STATE MASSAGE THERAPY ASSOCIATION

Appearing at request of Chair: Yes No

Lobbyist registered with Legislature: Yes No
pending review marked in

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)

10/5/2013

Meeting Date

Topic _____

Bill Number _____
(if applicable)

Name Gerald Wester

Amendment Barcode _____
(if applicable)

Job Title _____

Address 101 E College Suite 501

Phone 850 445 7256

Street

City

Tal FL 32301

State

Zip

E-mail Gwester@CapacityConsult.com

Speaking: For Against Information

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.

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S-001 (10/20/11)

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

5 NOV 2013
Meeting Date

Topic PIP

Bill Number _____
(if applicable)

Name PAUL JESS

Amendment Barcode _____
(if applicable)

Job Title _____

Address 218 S MONROE ST
Street

Phone 224-9403

TALLAHASSEE FL 32301
City State Zip

E-mail _____

Speaking: For Against Information

Representing FLORIDA JUSTICE ASSOCIATION

Appearing at request of Chair: Yes No

Lobbyist registered with Legislature: Yes No

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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)

11/3/13
Meeting Date

Topic PIP

Bill Number _____
(if applicable)

Name Bill Bell

Amendment Barcode _____
(if applicable)

Job Title General Counsel

Address 306 E College Ave

Phone 222-9800

Tallah FL 32301
City State Zip

E-mail billb@fla.org

Speaking: For Against Information

Representing Fla. Hospital Assn

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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S-001 (10/20/11)

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

11/6/13

Meeting Date

Topic BI

Bill Number draft BI bill
(if applicable)

Name PAUL WATSON LAMBERT

Amendment Barcode _____
(if applicable)

Job Title GENERAL Counsel,

Address 502 North Adams St.

Phone 850 224-9393

Street

Tallahassee, FL 32301

E-mail plambert@paul Lambert Law.com

City

State

Zip

Speaking: For Against Information

Representing Florida Chiropractic 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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S-001 (10/20/11)

THE FLORIDA SENATE
APPEARANCE RECORD

(Deliver BOTH copies of this form to the Senator or Senate Professional Staff conducting the meeting)

Meeting Date _____

Topic PID

Bill Number _____
(if applicable)

Name Donoran Brown

Amendment Barcode _____
(if applicable)

Job Title _____

Address 215 S. Monroe St

Phone _____

Street
 Tamp FL 32301
City State Zip

E-mail _____

Speaking: For Against Information

Representing PCI

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)

11-5-13

Meeting Date

Topic CITIZENS PROPERTY INS.

Bill Number (if applicable)

Name JULY ROLLINS

Amendment Barcode (if applicable)

Job Title CHIEF RISK OFFICER

Address 2312 KILKEANY CTR BLVD

Phone 850-

Street

TALLAHASSEE FL 32309

City

State

Zip

E-mail july.rollins@citizensfla.com

Speaking: For Against Information

Representing CITIZENS PROPERTY INSURANCE

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.

CourtSmart Tag Report

Room: EL 110

Caption: Senate Banking and Insurance

Case:

Judge:

Type:

Started: 11/5/2013 1:36:03 PM

Ends: 11/5/2013 3:29:49 PM

Length: 01:53:47

1:36:05 PM Meeting called to order.
1:36:20 PM Roll call.
1:36:55 PM Chairman Simmons announced Steve Burgess's resignation and his new position as Consumer Advocate.
1:38:48 PM Senator Clemens recognized.
1:39:21 PM Senator Richter recognized.
1:39:55 PM Senator Hays recognized.
1:42:02 PM Chairman Simmons makes opening statement regarding commercial rating issues for out of state residents.
1:43:03 PM Chairman Simmons speaks regarding out of state residents insurance coverage (continued from last meeting).
1:45:13 PM Chairman Simmons recognized John Rollins, Chief Risk Officer, Citizens Property Insurance Corporation.
1:46:56 PM Chairman Simmons asked Mr. Rollins to give a brief overview to bring senators up to date.
1:51:05 PM Chairman Simmons asked Mr. Rollins to begin with non-residency issue.
1:52:08 PM Mr. Rollins begins to talk about occupancy types.
1:53:11 PM Almost 40% of Citizens business is rental and/or seasonal business.
1:54:29 PM Where is the location of the property being insured vs. mailing address? Is there any ability to compare the addresses?
1:55:19 PM Of the 84% with Florida addresses, 27% do not match property address.
1:55:50 PM About 14% of the property insured has non-Florida mailing addresses and 2.2% out of the country.
1:56:41 PM Senator Hays recognized.
1:56:55 PM What is unique about the rate need for US Mailing addresses outside of Florida?
1:57:30 PM Mr. Rollins responds to Senator Hays question.
1:58:52 PM Senator Hays poses that it's inappropriate for us to subsidize insurers who live outside of Florida.
2:00:07 PM Chairman Simmons responds.
2:01:22 PM Chairman Simmons asks if they declare homestead in Florida to ascertain they are Florida resident
2:02:22 PM Also suggested voting records would indicate residency.
2:02:33 PM Is this possible?
2:02:40 PM Mr. Rollins responds. There is not a statewide data base for property appraiser records.
2:03:29 PM Chairman Simmons asked if there's 1-3 different databases or 67 different ones.
2:03:44 PM Mr. Rollins said 67 different ones.
2:04:54 PM Chairman Simmons asked if the 1.2 million was accurate and 16% are receiving a rate benefit.
2:05:33 PM Senator Detert recognized.
2:05:59 PM Are the insurers paying more for a vacation home or are they saying this is their primary home?
2:06:19 PM Chairman Simmons responds. We need to accurately identify insurers.
2:08:13 PM Senator Detert asks follow up.
2:08:32 PM The benefit to this type of insurer is that we've put them in our non-actuarially sound program.
2:08:56 PM Chairman Simmons says yes.
2:09:23 PM Mr. Rollins says there is a seasonal rate charge.
2:10:02 PM There is only one way to rate insurers. Different rates across the state, but one way to rate.
2:10:28 PM Senator Detert responds to Mr. Rollins.
2:10:43 PM Has Citizens's researched to see once property sells, to adjust to an actuarial sound rate.
2:11:18 PM Mr. Rollins responds.
2:12:00 PM Chairman Simmons replies regarding "true up" that was in SB 1770, which was removed.
2:12:56 PM Senator Hays recognized.
2:13:11 PM Asks for clarification regarding the rates.
2:13:52 PM Senator Margolis recognized. She would like to hear from lobbyists and realtors.
2:14:44 PM Chairman Simmons recognized Senator Clemens.
2:15:15 PM Do we have a breakdown for outside of US / US Mailing address - what's seasonal and rental.
2:16:13 PM Rental owners will pass cost along to their renters.
2:16:24 PM Chairman Simmons recognizes President Gaetz.
2:17:31 PM Mr. Rollins responds to Senator Clemens.

2:17:46 PM There is a seasonal surcharge. Only 10% peril and 5% wind storm.
2:18:05 PM Senator Clemens asks follow up question.
2:18:37 PM Mr. Rollins responds.
2:19:03 PM Senator Clemens would like to see a separation of the seasonal vs rental.
2:19:30 PM Mr. Rollins says it can be accomplished and he will get that information to the committee.
2:19:49 PM Chairman Simmons poses question to Mr. Rollins re: wind only policies.
2:20:10 PM Mr. Rollins responds.
2:21:44 PM Senator Montford recognized.
2:21:53 PM Of the 180K non-Florida policies, where are they located?
2:22:18 PM Mr. Rollins says they have the ability to breakdown by county. Vast majority are around coastal area.
2:22:44 PM Senator Montford asks follow up.
2:23:26 PM If we can identify students as residents and non-residents, why can't we identify same for policies.
2:23:53 PM Mr. Rollins responds that we can change the collection information and there may be an error rate.
2:24:26 PM Chairman Simmons asks Mr. Rollins if we can ask if insured is a resident.
2:25:13 PM Mr. Rollins responds that Citizens will do what they're directed to do by law.
2:26:16 PM Chairman Simmons asks Mr. Rollins to move forward. with commerical residential market share.
2:27:53 PM Mr. Rollins speaks to commerical lines.
2:28:29 PM Heavily weighted towards condominiums.
2:28:56 PM What is the rate inadequacy?
2:29:09 PM Mr. Rollins responds to Chairman Simmons's question.
2:31:42 PM Dual mandate - to calculate an actuarially sound rate and glide path.
2:32:16 PM Senator Margolis recognized.
2:32:41 PM There are pockets of rate inadequacy all over the state, says Mr. Rollins.
2:33:28 PM Senator Clemens recognized.
2:33:45 PM Mr. Rollins responds.
2:34:25 PM Follow up by Senator Clemens re rate differential between 1 mile in and 2 miles in from coast.
2:35:28 PM Mr. Rollins responds.
2:36:56 PM Senator Hays recognized.
2:37:24 PM Does OIR still downgrade your request and how do they justify it with rate inadequacy?
2:37:45 PM Mr. Rollins responds.
2:39:42 PM Chairman Simmons asks about slide 13 - 57% by private insurers and 43% by Citizens. Is this fair to the private insurers?
2:40:32 PM Aren't we competing against private insurers?
2:40:39 PM Mr. Rollins responds.
2:40:55 PM Chairman Simmons - how much of the market has Citizens been acquiring?
2:41:14 PM Mr. Rollins directs committee to slide 15.
2:42:48 PM Trend to higher risk buildings.
2:42:58 PM Chairman Simmons thanks Mr. Rollins for his time.
2:43:39 PM Chairman Simmons directs committee to draft bill regarding repeal of PIP.
2:44:10 PM Chairman Simmons speaks to PIP, BI and emergency MED pay coverages.
2:50:09 PM Chairman Simmons recognizes Sandra Starnes, Director, Property & Casualty Product Review.
2:50:37 PM Ms. Starnes begins her presentation.
2:57:51 PM Part 2 of the presentation.
3:00:01 PM Chairman Simmons poses question to Ms. Starnes.
3:02:43 PM Senator Detert recognized.
3:03:53 PM Senator Detert has a question regarding slide 13 regarding no fault and tort system.
3:04:25 PM Ms. Starnes replies.
3:04:51 PM Senator Hays recognized.
3:04:57 PM What would happen to premiums if we add in "loser pays in court."
3:05:22 PM Ms. Starnes says she can run numbers.
3:05:51 PM Chairman Simmons recognizes Michael Carlson, Executive Director, Personal Insurance Federation of Florida.
3:06:21 PM Mr. Carlson begins his presentation.
3:07:47 PM Chairman Simmons recognizes Adam Levine, Florida State Massage Therapy Association.
3:08:34 PM Mr. Levine speaks to over utilization and asks that medical providers be included in conversations.
3:09:18 PM Chairman Simmons recognizes Gerald Wester, American Insurance Association.
3:09:48 PM Mr. Wester addresses the committee.
3:12:50 PM Chairman Simmons recognizes Paul Jess, Deputy Executive Director, General Counsel, Florida Justice Assoc.
3:13:58 PM Mr. Jess addresses the committee.
3:18:26 PM Chairman Simmons recognizes Paul Sanford, Legislative Counsel for Blue Cross.
3:18:59 PM Mr. Sanford addresses the committee.

3:21:37 PM Chairman Simmons recognizes Bill Bell, General Counsel, Florida Hospital Association.
3:21:54 PM Mr. Bell addresses the committee.
3:22:52 PM Chairman Simmons recognizes Paul Lambert, General Counsel, Florida Chiropractic Assoc.
3:23:35 PM Mr. Lambert addresses the committee.
3:24:22 PM Chairman Simmons recognizes Donovan Brown, Property Casualty Insurers Assoc. of America.
3:25:27 PM Mr. Brown addresses the committee.
3:29:20 PM Meeting adjourned.



THE FLORIDA SENATE

Tallahassee, Florida 32399-1100

COMMITTEES:

Governmental Oversight and Accountability, *Chair*
Appropriations Subcommittee on Finance and
Tax, *Vice Chair*
Appropriations
Appropriations Subcommittee on Transportation,
Tourism, and Economic Development
Banking and Insurance
Commerce and Tourism
Judiciary
Rules

JOINT COMMITTEES:

Joint Legislative Auditing Committee
Joint Select Committee on Collective Bargaining

SENATOR JEREMY RING

29th District

November 5, 2013

Chairman David Simmons
406 Senate Office Building
404 S. Monroe Street
Tallahassee, FL 32399-1100

Dear Chair Simmons,

I am requesting to be excused from the Banking and Insurance scheduled for November 5th due to the fact that I was meeting with President Gaetz and Senator Gardiner regarding legislation during the meeting.

Thank you in advance for considering this request to be excused from the Commerce and Tourism meeting scheduled for November 5th. Please do not hesitate to contact me if you have any questions.

Sincerely,

A handwritten signature in cursive script that reads "Jeremy Ring".

Jeremy Ring
Senator District 29

REPLY TO:

- 5790 Margate Boulevard, Margate, Florida 33063 (954) 917-1392 FAX: (954) 917-1394
- 405 Senate Office Building, 404 South Monroe Street, Tallahassee, Florida 32399-1100 (850) 487-5029

Senate's Website: www.flsenate.gov

DON GAETZ
President of the Senate

GARRETT RICHTER
President Pro Tempore