
Premiums

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How Premiums are Determined

The premium is the amount you pay for your insurance coverage. Financing your premium or paying it monthly adds extra costs. Some companies add a one-time membership or policy fee when you pay your first premium. When you buy auto insurance, ask your agent for a full explanation of the charges and for straightforward advice on how to keep your premium down.

If you buy your auto insurance with a credit card, Florida law provides that any refund due you must be paid directly to you. You will still be responsible for any charge or interest added by the credit card company.

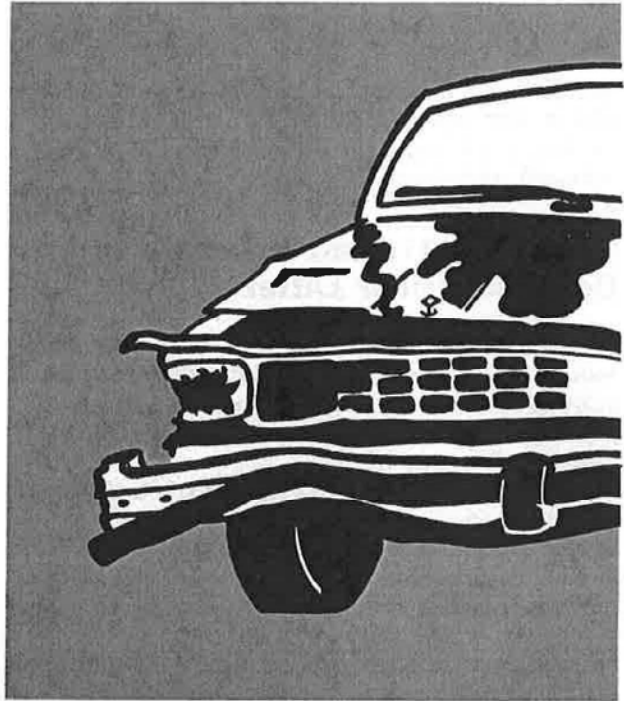
Your premium may not be increased solely because of a physical handicap that does not impair driving ability.

Your premium may not be increased solely because you have been convicted of any non-criminal moving violation once during the most recent 18 months unless you violated the speed limit by more than 15 miles per hour.

Your comprehensive or uninsured motorist premium cannot be increased solely because you were involved in an accident or convicted of a moving traffic violation.

As of October 1, 1988, insurers may not increase your PIP, liability, medical payments, or collision premium, or refuse to renew the policy solely because of one accident in a three-year period, unless the company incurred a loss and they can prove you were at fault. If you have two or more accidents during a three-year period, the company cannot increase the premium or refuse to renew the policy unless the company incurred a loss or can prove you were at fault.

**Beginning October 1, 1989,
Property Damage Liability insurance
will be required by law in addition
to PIP coverage.**



A company cannot increase your premium or refuse to renew the policy if you were:

- lawfully parked;
- reimbursed for damages or have a judgment against the person at fault;
- struck in the rear by another vehicle traveling in the same direction and were not convicted of a moving violation in connection with the accident;
- struck by a hit-and-run driver if you report the accident to authorities within 24 hours after it was discovered;
- not convicted of a moving violation, if the operator of the other vehicle was convicted of such a violation;
- determined by a court not to be liable for damages;
- charged with a violation which was later dismissed or nolle prossed;

Premiums

- not at-fault, as explained in a written statement by you establishing facts demonstrating you were not at fault.

Your insurance company must notify you of this list and, if your situation fits any one of the above, the company cannot refuse to renew you or they must make the proper refund of any additional premiums charged.

Shopping Around is Important Because Prices Differ

The difference between auto insurance premiums may be hundreds of dollars from one company to another. Because of the wide range of prices it's important that you shop around for the best buy for your needs.

The premium a company quotes you will vary according to:

- who regularly drives your car;
- your driving record and the record of other drivers who use your car;
- the model and value of your car;
- what type of coverage you select, including liability limits and deductibles;
- where you live or garage your car.

Generally, you are likely to pay more for auto insurance if a young person drives your car, if you or others driving your car have had accidents or violations, if you drive an expensive car, if you select high liability limits and low deductibles, if you live in a congested area with more frequent and costly accidents or in an area with a high percentage of uninsured drivers and if you have not carefully shopped around for a policy.

After you have selected a company, your premium might increase at renewal time even if you have had no accidents or violations while the policy was in effect.

Some reasons for premium increases include:

- addition of another car to the policy;
- addition of a teen-ager or another driver to your policy;
- driving a longer distance to work or school;
- moving to an area where the company charges higher rates;
- increasing the policy's coverage;
- an overall increase in the company's rates after you purchased the policy.

Teen-age Drivers

When adding a teen-age driver to your automobile coverage your insurance company will consider the age, sex, driving experience and driving record of the youth.

Guidelines for insuring youthful drivers will vary from company to company. Check with your company before your son or daughter applies for their temporary driving permit to find out what your company requires.

Your company's guidelines will determine when you must report a young operator. Some companies require young operators be reported when they obtain a temporary driving permit, while others require they be reported immediately upon receipt of their driver's license. Be sure to follow the requirements of your insurance company for reporting young drivers, because if your teen-ager is involved in an accident, you may not be covered if you have not met the company's requirements.

With some companies your premium could be affected by whether the youth is listed as the principal driver of the car. Rates may be less expensive if adults are the principal operators and the automobile has not been provided exclusively for use by the youth.

Rates for young male drivers are higher than for females because statistical information shows that males are involved in more automobile accidents.

Check with your company to find out if they offer discounts to young operators if they have completed a driver's education course. These courses are usually available through public high schools. Discounts may also be offered for students who maintain good grades. Also, discounts may be offered for students who attended school more than 100 miles from home and who do not have a vehicle at school with them.

Getting Help

If you have a problem or question you have not been able to resolve with your insurance company or agent and you need assistance, call the Insurance Department toll-free at 1-800-342-2762 or contact the Consumer Service Office in your area (see Insurance Consumer Service Office list in back of this guide). Ask for the Insurance Consumer Service Request Form. The form will outline the information needed from you so a specialist from the Insurance Department can assist you.

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If your young driver attends school away from home and has taken an automobile along, you will be charged the rates for their coverage in the area where they go to school. For example, if you live in Pensacola and your son or daughter attends school in Miami you will be charged Miami rates for his or her coverage.

Discounted Rates For Seniors

If you are 65 or older, you may be eligible for reduced rates by successfully completing a Motor Vehicle Accident Prevention Course approved by the Department of Highway Safety and Motor Vehicles. *Effective January 1, 1989, the eligible age is reduced to 55.*

There are two courses approved by the Department of Highway Safety for this program. One course — 55 Alive — is offered by the American Association of Retired Persons. Another course — Mature Driver — is offered by the National Safety Council. For more information on these courses, contact your local AARP chapter or Safety Council office.

The premium reduction will be effective for a 3-year period. To keep the discount, you must not be responsible for an accident or convicted of a moving traffic violation and you will have to retake and successfully complete the course at the end of each 3-year term.

You cannot qualify for the discount if you are mandated by the court to take the course as a result of a traffic violation.

Some companies also offer discounts for senior drivers who are retired or who drive only during the daytime. To find out about reduced rates offered by your insurance company, contact your agent.

Read your policy, and ask your agent to explain what benefits your policy will pay and what conditions may be excluded from the policy. If you still have questions, contact one of the Insurance Consumer Service Offices listed at the end of this guide.

Filing A Claim

1. Notify police and your insurance agent immediately.

2. If your car is not drivable and your policy includes Rental Reimbursement Coverage, you will be reimbursed for car rental according to the terms of the policy. If another driver was at fault, that driver's liability coverage may reimburse you for renting a vehicle similar to your own. Discuss this with your agent and the insurance adjuster.

3. Find out how many repair estimates you are required to get and if the insurance company wants to make its own estimate. You may choose the repair shop, but your insurance company may only reimburse you up to the lowest bid. Make sure the insurance adjuster inspects the car and the company has agreed to pay before repairs are started.

4. Once you and your insurance company have agreed upon an amount for the repairs, and you have signed a settlement agreement, the company must pay you within 20 days, or you are entitled to 12 percent interest on the amount of the claim.

5. Keep an extra copy of accident reports, repair estimates and any other documents relating to your claim.

6. Once your car is repaired, check immediately to see that the repair work is complete and satisfactory. If additional damage is discovered after your claim has been submitted, immediately contact your insurance company about the additional damages.

Sample Rates

Auto insurance premiums vary widely. Many factors are used when premiums are determined. They include your age, sex, marital status, driving record, use of the car, number of miles the car is driven, the make and model year of the car, and the area where you live.

Following are sample rates for a sample driver in 12 areas in Florida. Your premiums will probably be different from the ones in this guide because of your age, your driving record, the kind of car you own and the area where you live.

The sample rates are intended to show how premiums differ among companies. When buying auto insurance, conduct your own survey by comparing rates and benefits from several companies. Remember, more than 400 companies are licensed to sell auto insurance in Florida.

Sample Driver

The sample driver is an adult, 40-year-old male, whose car will not be driven by a young operator. The driver has not had any violations during the past three years. The car is a 1988 model, originally costing \$11,000 and driven 8,000 miles annually.

Sample Coverage

Coverage includes:

- \$10,000 no-fault protection with no deductible;
- liability coverage for bodily injury and property damage with split limits of \$10,000 for one person's injuries, \$20,000 for all persons' injuries and \$10,000 for property damage (also called 10/20/10 protection);
- uninsured motorist coverage with split limits of \$10,000 for one injured person and \$20,000 for all injured persons;
- collision coverage with a \$250 deductible;
- comprehensive coverage for non-collision losses (excluding towing and labor) with a \$100 deductible.

Note these differences in sample coverage:

- State Farm Mutual's rates include a one time membership fee of \$15.
- Allstate Indemnity's rates include a policy fee of \$25.

Sample Premiums

The sample premiums shown are among Florida's largest-volume auto insurance companies — based on premiums written — plus the Florida Joint Underwriting Association. The premiums shown are for the sample driver in 12 different Florida cities or counties.

The sample rates are intended to show how premiums differ among companies and to encourage you to shop around for auto insurance. Florida insurance companies not included in this guide may be quite competitive with the samples shown here.

The sample premiums are paid annually, rounded off to the nearest dollar, and assumes the premiums for the annual period are paid in full at the start.

The premiums shown here are subject to change. Companies may have entered or left the market since this guide was published and particular products may or may not still be offered.

The annual premiums shown in this guide are based on the rates in effect as of June 15, 1988.

Sample Areas

Auto insurers may not engage in unfair discrimination, but they do charge different premiums in different *areas* because of such factors as frequency of accidents, medical expenses and repair costs. Your *area* is where you principally garage your car.

The sample premiums are for 12 areas in Florida. If you do not live in one of these areas, you may still assume that prices vary by company. A company may also charge different rates for different *areas* in the same city.

Sample Companies

Facts about the companies whose prices are shown in the sample:

- United Services Automobile Association (USAA) specializes in providing coverage for military officers, their dependents and a few other groups.

Sample Rates

- Government Employees Insurance Company (GEICO) is not affiliated with the U.S. Government.
- Companies whose premiums rank them near the bottom of the list tend to specialize in insuring higher-risk drivers, which makes their prices higher than companies at the top of the list.
- It is possible a company might offer a more competitive price on a particular policy not shown in this guide.

- The Florida Joint Underwriting Association (FJUA) was created by law to carry out a program for providing automobile insurance to qualified applicants who have trouble getting insurance through ordinary methods. The FJUA consists of the insurance companies that are authorized to write automobile insurance in Florida. Most Florida agents writing auto insurance can place you in the FJUA if it is necessary to do so. Therefore, please do not contact the insurance companies or the FJUA Staff Office for coverage in the FJUA — CONTACT YOUR AGENT.

Key to Abbreviations:

PIP — Personal Injury Protection

Coll — Collision

Liab — Liability

Comp — Comprehensive

UM — Uninsured Motorist

Total — Annual Premium

ALACHUA COUNTY

Company Name	PIP	Liab	UM	Coll	Comp	Total
	\$	\$	\$	\$	\$	\$
USAA	25	108	23	167	44	367
State Farm Mutual	48	108	35	149	44	399
Allstate	61	120	24	161	51	417
GEICO	48	140	29	150	51	418
Liberty Mutual Fire	57	138	30	139	66	430
State Farm Fire & Casualty	59	134	54	184	54	485
Nationwide Mutual Fire	69	129	41	199	48	486
Allstate Indemnity	68	135	47	210	88	573
Progressive American	100	280	66	334	64	844
FJUA	75	218	78	536	240	1147

FT. LAUDERDALE

Company Name	PIP	Liab	UM	Coll	Comp	Total
	\$	\$	\$	\$	\$	\$
USAA	42	183	37	215	77	554
State Farm Mutual	95	218	95	194	81	698
Liberty Mutual Fire	111	260	110	196	109	786
Nationwide Mutual Fire	135	232	80	248	88	783
GEICO	124	261	71	220	114	790
Allstate	151	234	82	245	107	819
State Farm Fire & Casualty	120	274	115	240	101	850
Allstate Indemnity	212	263	85	320	186	1091
Progressive American	282	498	86	478	140	1484
FJUA	223	397	85	773	408	1886

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