
FLORIDA JUSTICE ASSOCIATION

Families & Taxpayers Deserve Accountability Support Financial Responsibility for All Car Owners

In Florida, cars would seem to be more valuable than people. Current law only requires owners of private passenger cars to demonstrate “financial responsibility” by having:

- **“Property Damage”** liability protection with minimum limits of \$10,000 to cover damage caused to other people’s property by the owner or owner’s family.
- **“Personal Injury Protection”** (PIP) of \$10,000 to cover drivers and their passengers’ injuries, regardless of fault

As of January 3, 2010, 4.27% of Florida drivers were uninsured.ⁱ Of the 12,110,858 drivers requiring insurance (of the over 15 ½ million licensed drivers), that accounts for 517,134 uninsured drivers on Florida’s roads.ⁱⁱ

Amazingly, private passenger vehicle owners are *not* required to have **“Bodily Injury”** liability protection, to cover serious injuries to others caused by the vehicle’s driver. **Florida is one of only two states that does not require financial responsibility for bodily injury liability.**ⁱⁱⁱ That’s unfair to:

- **Florida taxpayers.** They must pick up millions each year – for the cost-shifting of treating auto accident victims injured by at-fault negligent drivers who don’t buy bodily injury liability insurance.
- **Florida trauma centers and the indigent patients they serve.** They provide the uncompensated care and also absorb much of the cost-shifting, leaving less money for helping indigent patients.
- **Financially responsible car owners.** They pay higher insurance premiums for “Uninsured/Underinsured Motorist” (UM) insurance, which covers serious injuries to car owners and their family caused by drivers with insufficient or no bodily injury liability insurance.

Financial Responsibility legislation would make Florida families more important than Fords, by requiring a minimal amount of Bodily Injury liability protection (\$25,000 per person/\$50,000 per incident) for all private passenger vehicles, and tightening the existing self-insurance requirements. The bill would:

- **Save financially responsible Florida drivers millions in insurance premiums.** An actuarial analysis estimated that requiring Bodily Injury liability coverage would save Florida car owners an average of 31 percent on their *UM* insurance *per vehicle*.
- **Save Florida taxpayers and trauma centers millions.** There would be a larger pool of bodily injury insurance coverage to cover medical injuries and other damages for car accident victims.

Protect Florida Families & Taxpayers Make Car Owners Financially Responsible

ⁱ According to information obtained from DHSVM on February 15, 2011.

ⁱⁱ Department of Highway Safety and Motor Vehicles, Performance Statistics, Division of Driver License, <http://www.flhsmv.gov/html/FactsFigures/0911.pdf>

ⁱⁱⁱ "Compulsory Auto/Uninsured Motorists" Insurance Information Institute Website, http://www.iii.org/issues_updates/compulsory-auto/uninsured-motorists.html