

# The Road To Justice Starts Here

## surprising factors

### THAT IMPACT THE COST OF YOUR AUTO INSURANCE

By Attorney Michael T. Gibson

A recent study found that Florida has the third-highest auto insurance premiums in the country. This is not surprising, as Florida has been amongst the top five most expensive states for auto insurance premiums for quite some time now. But in recent years, the average premium has risen at much higher rates for almost everyone in the state, regardless of driving history and/or claims history.

There are a number of reasons this has occurred. For one, Florida is one of the few states holding on to a No-Fault system. There is perhaps no issue that has been debated more in the halls of Tallahassee than our PIP insurance requirement. In 2021, on an overwhelming bipartisan basis, the Florida Legislature voted to end Florida's No-Fault/PIP system and to replace it with Mandatory Bodily Injury (BI) Insurance for all Florida drivers. In a state where almost no law ever passes on a bipartisan basis, the vote in favor of BI was overwhelming. On the eve of the deadline for the Governor to sign the bill and/or veto it, Governor DeSantis vetoed the bill, and once again, Florida failed to move into the vast majority of the states which require BI. In my opinion, and based on seeing other states who have moved from a No-Fault/PIP system to a Mandatory BI system, our insurance rates would likely be substantially cheaper today had the Governor followed the express will of the Legislature and signed that bill into law.

But, that did not happen, and here we are today, with the third most expensive insurance premiums in the country. So, how can you go about getting your car insurance company to offer you the most coverage, for the lowest cost possible.

When shopping around for the best auto insurance rates, there are factors you would expect to impact the cost. But as we know in the auto insurance world, there are always surprises. The factors that affect just how much car insurance costs can vary by region and demographic, and include the age of the driver, the driver's experience, and the legislation of that given state.

For instance, most states consider teenage drivers to be high risk, and as a result, the premiums to insure a teen driver can be higher. The type of car being insured can also determine the cost you will pay for insurance. For instance, an insurance company may be less likely to offer a lower insurance policy for a sports car than a family vehicle.

Below are some surprising factors that can impact how much you pay for car insurance.

- Your history of car insurance (or lack of). If you have a long history of insurance coverage, and if you have chosen policies with more coverage, you will likely pay less. So what level of coverage do you need to see the savings? Research shows that people with a five-year history of carrying \$100,000 of bodily injury coverage per person and \$300,000 per collision (often designated as "BI 100/300") can expect to pay an average of \$184 less a year for the same insurance policy as someone with no history of insurance coverage. In contrast, if you have a lapse in insurance coverage (even if it is only a few days), this indicates "high-risk" behavior for insurance companies and it will cost you.
- The reasons you drive. When you apply for auto insurance the agent will ask you how you use your vehicle. Do you drive solely to get to and from work? Do you have a truck to transport materials to and from your farm? Research reveals that prices can vary up to 18% depending on how a person uses their vehicle. People who use their vehicles on a farm will pay the least, while those who use their cars for business will pay the most for car insurance- approximately \$227 more each year.
- Lying during the application process. Insurance companies are not big fans of dishonesty. If you do not disclose accidents or other violations during the application process, this can cost you. Also, if you in anyway drive for Uber or Lyft, you need to disclose the same when applying for insurance. If the insurance company finds out later on that you in any way drive for one of these entities and did not disclose the same, they will rescind your policy and void your coverage.

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## nueva ley que puede afectar

### LOS GRUPOS DE JOVENES Y JUVENILES DE SU IGLESIA U ORGANIZACIÓN

Por Juan Jose Rodriguez, Abogado de Enlace

El gobernador de la Florida, Ron Desantis, firmo una ley que impide a menores de 16 años a que tengan cuentas en las redes sociales. Esta ley impedirá que los niños menores de 16 años abran cuentas en las redes sociales, aunque permitiría a los padres dar su consentimiento para que los niños de 14 y 15 años tengan cuentas.

Es sumamente importante recalcar que Los niños menores de 14 años no podían abrir cuentas, aunque tengan la autorización de sus padres.

Como muchos de ustedes tienen conocimiento, las principales plataformas de redes sociales (en este momento) son Instagram, Facebook, WhatsApp, TikTok, Twitter, LinkedIn, Pinterest, YouTube y Snapchat.

Para sorpresa de muchos, la plataforma de WhatsApp es considerada como una red social ya que comparte algunas características de las redes sociales, como la interacción entre usuarios y la posibilidad de compartir contenido. Por lo tanto, si el grupo de juveniles en su iglesia u organización tienen un chat, según esta ley hay que investigar y verificar las edades de cada uno de sus integrantes.

Recomendaciones si usted utiliza las redes sociales para comunicarse con los juveniles:

- confirmar - con copias de certificados de nacimiento- las edades de sus jóvenes y juveniles
- Si tienen entre 14 y 15 años, necesitan una autorización de los padres para participar y abrir cuenta en las redes sociales
- Los menores de 14 años no pueden tener cuentas, aunque tengan autorización de sus padres. No hay excepciones.
- Las iglesias / sociedades / organizaciones deben de verificar - como medida preventiva - las edades de los amigos o seguidores que sean jóvenes o juveniles para eliminar a los juveniles que son partícipes de sus redes sociales y que con esta nueva ley es ilegal para ellos el tener cuentas en las redes sociales. La ley es nueva y no sabemos en quien recaer la responsabilidad de cumplir con las restricciones establecidas por esta nueva ley, aunque asumimos que sea responsabilidad de los padres.

Esta ley entra en vigor el 1 de julio del 2024. Que Dios te continúe bendiciendo. ■

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- Your level of education. Research found that nationally, people with a bachelor's degree save \$32 more each year than people without a high school diploma. Choosing not to disclose your level of education can cause your premium to be higher, because the default option is the lowest-tier, signifying "no high school or diploma."
- Marital status. You may already know that married people pay less for their auto insurance than single people, but you may not know the impact it has on divorced or widowed people. When a single person gets married, his or her insurance rate will drop \$74 a year, on average. If you get divorced, your rate goes back to where it was. But if you are married and your spouse passes away, your rates will also climb a little higher, though not as high as if you had gotten a divorce.
- Not all violations are created equally. Research found that a DUI will make a driver's car insurance rate 3,200% higher than a texting-while-driving violation would. However, violations vary widely among states. For example, speeding, causing a collision ("at-fault accident"), driving recklessly, racing or driving under the influence of alcohol will all raise car insurance rates at least a couple hundred dollars- and as much as several thousand. A DUI will raise rates more than 100% in seven states, and although DUIs increase average annual premiums the most nationally, 23 states cite racing as the costliest violation.
- How long you have had your license. The amount of time you have been licensed to drive can also impact your rates, because it is a strong indicator of the amount of driving experience you have. If you have been licensed for less than three years you will most likely pay higher rates than someone the same age who has been licensed for more than three years.
- Having a poor credit score. People with no credit pay 67% more for car insurance than people with excellent credit, on average. Farmers Insurance seems most reliant on credit data, with credit newcomers paying over twice as much as customers who have an excellent credit rating. Even GEICO has a 24% penalty for customers with poor credit. You can see where you stand by viewing a free credit summary on Credit.com.
- Car safety features. Drivers have additional tools available to help reduce their insurance premiums, but most of these are slow to impact your monthly rates- for example, demonstrating safe driving behavior. Installing the following car safety devices can have an immediate effect on your car insurance premiums- not to mention give you peace of mind while on the roads:
  - Anti-theft Tools and Devices: Whether these have been installed or come standard with your vehicle, alarms and navigation systems can make you eligible for insurance discounts, some even as high as 10-25 percent off your total premium. Any technology

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## way to go kiddos

By Attorney (and proud father) Michael T. Gibson

Summer is here but there has been no slowdown in the Gibson house. First off, both Brady and Eme finished the school year with straight A averages. Awesome job kids. Jen and I always put school first, and while each of them juggles busy schedules with hockey and dance, it is great to see them succeeding in the classroom.

For Brady and I, this was the first time that we participated in Spring Travel hockey. We took a trip to Chicago for a tournament and followed that up by doing tournaments in Tampa and Coral Springs. Brady has moved up an age level and a skill level and is now playing 16AA. Chicago was an eye opener for us both. Probably some of the most violent hockey either of us have seen. But in Tampa, after getting blown out in our first game, the team rallied and won the next three games, taking third place. Brady had his first two goal game at 16U and was a big contributor all weekend. The kids came back from being down 3-0 with five minutes to go in the game to force overtime, and then win in a shootout in the third-place game. Overall, he is adjusting to the physicality and speed of this level. I am back on the bench as an assistant coach. This was a fun team for us both to be a part of. Up next for Brady, a July trip to Princeton University for an Ivy League prospects camp.

And Eme and Jen are wrapping up another dance season. Eme participated in seven dances in each competition, including 2 solos. In this dance world, this meant a lot of costume, hair and makeup changes for Jen. Both did great. Eme received a special award and recognition from the judges for one of her solo dances. I got to attend a couple of the local competitions, and I was blown away at her improvement. Up next for the girls is a trip to Nationals this month. Good luck Eme!

I would also love to give Jen a shot out, as she participated in the parent dance at Eme's dance recital. From watching the video, I am pretty sure I can see where Eme gets the dance skills. There was some icy hot involved, but Jen did a great job. You still have it Babe!

We hope you and your family are making some summertime memories. ■

"Surprising Factors That Impact the Cost of your Auto Insurance" continued from page 2.

- that makes your car less likely to be targeted for theft makes you less risky to be insured.
- Airbags and Seatbelts: Some insurance companies will lower your car insurance rates if you have newer automated seatbelts, while others will offer discounts for passenger side and side impact airbags. Updating these features can qualify you for better discounts and increase the safety of your vehicle.
- Electronic Stability Control/Traction Control: Most new vehicles are equipped with this safety feature. Insurance companies offer savings for drivers whose cars feature technology that utilizes sensors, microprocessors, and specific controls in the car to prevent skidding and spinning out of control.
- Collision Monitoring and Blind Spot Alerts: These car safety devices reduce the chance of accidents, and of insurance claims resulting from collisions. Many new vehicles come standard with these accident-avoidance systems. If you are considering having these safety features installed, you should check with your car insurance provider and make sure they offer this discount.
- Telematic Devices: These devices monitor how much you drive and in doing so can save you money. If these devices prove that you are a safe or low-mileage driver, you should be eligible for additional discounts offered by your insurance company. Besides measuring the amount of miles you drive, they also track things like sudden braking and rapid acceleration. Reducing these driving habits makes a person a safer driver, and can entitle them to savings with most car insurance providers. Some insurance companies even offer these devices and encourage parents to use them as a way of monitoring driving habits of their teen drivers.

When it comes to finding a good insurance, at a decent price, you should shop around. Trust me, there is no loyalty from an insurance company when you make a claim. They do not care that every generation of your family has purchased from them. I would never just get a quote from one carrier, I would get at least three. And I would recommend using an insurance agent who sells policies from multiple carriers, not just one.

Lastly, and here is probably the most important piece of advice I can give. Please make sure that you are purchasing Uninsured Motorist Coverage, or UM for short. Due to Florida not requiring Bodily Injury Liability coverage, approximately 40% of all drivers in the state do not have any insurance to cover the folks they hurt if they cause an accident. And given the rising costs of insurance, we are seeing more and more uninsured drivers than ever before. Yes, UM will add cost to your policy. But if you are injured by an uninsured or underinsured driver, it will be your only recourse. Insurance companies have to offer you UM when you purchase or renew your policy. Please ask about it and get a quote for various levels of UM. I recommend a minimum of \$100,000/\$300,000, and I recommend that you elect "Stacking" coverage. This provides you with the most coverage available and possible under current Florida law. ■

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## THE AUTO JUSTICE COMMUNITY HERO OF THE MONTH

### Hector and Mary Luz

By Attorney Michael T. Gibson

In the vibrant and diverse community of Central Florida, Hector and Mary Luz stand out as pillars of support and guidance. This dynamic married couple, dedicated to improving the lives of minorities and the Latino community, have been instrumental in providing essential health services and education.

Hector, a community wellness coach, and Mary Luz, a dedicated nurse, have combined their expertise to make a significant impact on the health and well-being of their community. They are known for their tireless efforts in cancer prevention, offering workshops under the "Take Control of Your Health" initiative. These workshops empower individuals with knowledge and tools to make informed health decisions.

The couple's collaboration with the American Heart Association has further extended their reach. By leading various health modules, Hector and Mary Luz educate community members on cardiovascular health, emphasizing the importance of prevention and healthy lifestyle choices. Their work is not confined to one location; they engage with government agencies, clinics, senior centers, and churches of different denominations to ensure their message reaches as many people as possible.

Recently, Hector and Mary Luz have expanded their community services to include food distribution in the Tampa area. This new venture was made possible through the support of Michael T. Gibson, and it marks a significant step in addressing food insecurity in their community. Now, they are not only health advocates but also part of the team of essential resources.

In addition to their health initiatives, Hector and Mary Luz have started offering financial strategies to help families, churches, and businesses navigate how to diversify and create the foundation for a tax-free retirement. Their goal is to help their community escape the "traps" of financial stress, providing them with the knowledge and tools to achieve economic stability.

For more information or to get involved, you can reach Hector and Mary Luz at [financialhector@gmail.com](mailto:financialhector@gmail.com). Their dedication to service and community welfare truly makes them community heroes, continuously striving to uplift and support those around them.

For all of their efforts to make Central Florida a better place for all of us, we salute Hector and Mary Luz as our Auto Justice Community Heroes of the Month, and thank them for all they do! ■

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