

From: Florida Department of Financial Services [ServicePoint@fldfs.com]
Sent: Friday, July 29, 2011 11:17 AM
To:
Subject: [Service Request Number:1-716381765]

STATE OF FLORIDA
DEPARTMENT OF FINANCIAL SERVICES

Representing Jeff Atwater
Chief Financial Officer

Thank you for contacting the Florida Department of Financial Services with questions concerning your automobile policy. We appreciate the opportunity to serve you.

Each company has their own underwriting guidelines to determine whether it is willing to write a policy and the premium rate it will charge. As long as the guidelines are not in violation of Florida statutes, they may be used. The Florida Department of Financial Services and the Office of Insurance Regulation verify that the guidelines are not in violation of the statutes, but have no authority to create those statutes. Florida statutes are changed by the legislative process.

Most companies use traffic citations, including those issued due to red light cameras, in their underwriting of a policy. You would need to check with the individual company to determine whether this is included in their underwriting guidelines.

Thank you for the opportunity to be of assistance. For additional information on insurance or financial matters, please visit us on the web at www.myfloridacfo.com. While there, be sure to check out [Consumer eViews](#), Chief Financial Officer Jeff Atwater's weekly newsletter.

Sincerely,

Rick Lunsford
DFS Insurance Specialist III

FLORIDA DEPARTMENT OF FINANCIAL SERVICES • DIVISION OF CONSUMER SERVICES

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