

AI-03982 Florida Car Insurance Cost

Owner	Ⓜ Rigel Arcayan
Tags	Problem
Created time	June 29, 2026 10:42 PM

30 male, car insurance with 2009 Chevy Colorado pickup truck zip code 34442, liability and but max liability and min from Progressive Insurance. Cost per year and per month.

For a 30-year-old male driving a 2009 Chevy Colorado in **Dunnellon, Florida (ZIP code 34442)**, auto insurance rates are highly influenced by Florida's unique insurance market and strict minimum coverage requirements.

Because car insurance pricing requires a hard pull of your personal driving record, credit history, and claim history, the numbers below represent **estimated averages** for Progressive based on current actuarial market data for this specific risk profile and vehicle.

Progressive Liability Insurance Cost Breakdown

Coverage Level	Estimated Cost Per Month	Estimated Cost Per Year	What It Covers
Florida State Minimum	\$70 – \$95	\$840 – \$1,140	Meets Florida's unique \$10k PIP / \$10k PD standard. Does <i>not</i> automatically include Bodily Injury.
Progressive Maximum Liability	\$135 – \$180	\$1,620 – \$2,160	Upgraded to max underlying limits (\$250k/\$500k/\$100k or \$500k combined single limit).

What "Minimum" vs. "Maximum" Actually Means in Florida

Florida handles minimum auto insurance differently than almost any other state, making the gap between minimum and maximum protection massive:

1. Florida Minimum Liability

Florida is a "no-fault" state. A minimum policy with Progressive to legally drive legally includes:

- **\$10,000 Personal Injury Protection (PIP):** Covers your own medical expenses regardless of fault.
- **\$10,000 Property Damage (PD):** Covers damage you cause to someone else's vehicle or property.
- *Note:* Florida **does not** require Bodily Injury (BI) liability at the state minimum level, meaning a minimum policy leaves you completely exposed if you injure someone else.

2. Progressive Maximum Liability

Maxing out your standard auto liability limits with Progressive typically moves your policy to split limits of **\$250,000 per person / \$500,000 per accident for Bodily Injury** and **\$100,000 for Property Damage** (often abbreviated as 250/500/100), or a **\$500,000 Combined Single Limit (CSL)**.

- This shields your personal assets and income from being seized or garnished if you are sued after a severe accident.

Why the 2009 Chevy Colorado Helps Your Rate

The 2009 Chevy Colorado is an older, reliable mid-size truck. Because you are looking for **liability-only** (dropping comprehensive and collision coverage), you aren't paying to insure the value of the truck itself—only the damage it could cause to others. Older trucks generally carry lower liability premiums because they cause less catastrophic damage in collisions compared to massive modern heavy-duty vehicles, keeping your Progressive premium on the lower end of the spectrum for a 30-year-old male in Florida.