



Department of Business Regulation
 1511 Pontiac Avenue, Bldg. 69-2
 Cranston, RI 02920

Insurance Bulletin Number 2016-4

Auto Body Labor Rate Survey Reports

2016 Prevailing Labor Rates

In accordance with [Insurance Bulletin 2016-1](#), insurers and insurance groups that were determined to meet the criteria established in [230-RICR-20-05-10](#) (formerly Insurance Regulation 108), i.e., greater than 1% market share, have submitted the 2016 Auto Body Labor Rate Survey Reports to this Department. The 2016 prevailing labor rates as established by these insurers follow:

Progressive Group **19.30%** (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Sheet Metal/Refinish Rate	\$47.00	\$47.00
Prevailing Frame Rate	\$47.00	\$47.00
Prevailing Mechanical Rate	\$60.00	\$60.00

Allstate Insurance Group **11.11%** (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Sheet Metal/Refinish Rate	\$50.00	\$48.00
Prevailing Frame Rate	\$50.00	\$49.00
Prevailing Mechanical Rate	\$59.00	\$59.00
Aluminum Rate	\$80.00	

Berkshire Hathaway Insurance Group **10.32%** (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
GEICO*:		
Prevailing Body/Paint Rate	\$45.00	\$45.00
Prevailing Mechanical Rate	\$54.00	\$54.00

*Also noted gives adjusters discretion to make reasonable adjustments.

	<u>Class A</u>	<u>Class B</u>
National Indemnity:		
Prevailing Labor Rate (non-aluminum)	\$45.00	\$45.00
(Also noted adjuster negotiations)		

Amica Mutual Group 9.54% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$48.00	\$46.00
Aluminum Rate	\$50.00	

Liberty Mutual Group 7.22% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Sheet Metal Rate	\$45.00-\$47.00	\$45.00-\$47.00
(Also noted exceptions involving commercial vehicles or aluminum constructed vehicles)		

Nationwide Corporation Group 6.63% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$48.00	\$48.00
(Also noted negotiations with body shops may take place)		

Metropolitan Group 6.33% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$49.00	\$47.00

United Services Automobile Assn. Group 4.38% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Rate (does not exceed)	\$52.00	\$50.00
(Also noted concession for Aluminum repairs)		

Mapfre Insurance Group 3.65% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$46.50	\$45.50

Travelers Group 3.57% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$52.00	\$49.00 Providence County \$50.00 Kent and Washington \$47.00 Bristol and Newport

Selective Insurance Group 1.86% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Sheet Metal/Refinish Rate	\$50.00	\$50.00
Prevailing Frame Rate	\$52.00	\$52.00
Prevailing Mechanical Rate	\$60.00	\$60.00

Main Street America Group 1.84% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$46.00	\$46.00

Ohio Mutual Group 1.57% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Sheet Metal Rate	\$48.00	\$48.00
Prevailing Frame Rate	\$52.00	\$52.00
Prevailing Mechanical Rate	\$77.00	\$77.00
Aluminum Rate	\$100.00	\$100.00

(Also noted will continue to negotiate)

Providence Mutual Fire Ins Co 1.22% (Co Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$45.00	\$45.00
Aluminum Rate	\$65.00	\$65.00

AmTrust GMACI Maiden Group 1.06% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$50.00	\$48.00

Hartford Fire & Casualty Group 1.03% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	Negotiated	Negotiated

In accordance with [Insurance Bulletin 2016-1](#), insurers and insurance groups writing motor vehicle liability insurance that are not listed above (determined by the Department to have less than 1% market share) must either voluntarily conduct the survey and file a report with the Department by October 1, 2016 or may adopt the prevailing labor rate(s) from an insurer or insurance group listed above, and must file its adopted rate(s) with the Department via email to dbr.specialreports@dbr.ri.gov not later than October 1, 2016.

Questions regarding this Bulletin may be directed to dbr.specialreports@dbr.ri.gov.

Elizabeth Kelleher Dwyer
Superintendent of Insurance
September 14, 2016
Amended September 20, 2016