



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

## Insurance Bulletin Number 2013-5

### Auto Body Labor Rate Survey Reports 2013 Prevailing Labor Rates

In accordance with [Insurance Bulletin 2013-3](#), 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 2013 Auto Body Labor Rate Survey Reports to this Department. The 2013 prevailing labor rates as established by these insurers follows:

<b>Progressive Group</b>		<b>15.04%</b>	<b>(Group Market Share)</b>
Prevailing Sheet Metal/Refinish Rate	\$45.00		
Prevailing Frame Rate	\$45.00		
Prevailing Mechanical Rate	\$60.00		

<b>Allstate Insurance Group</b>		<b>12.42%</b>	<b>(Group Market Share)</b>
Prevailing Sheet Metal/Refinish Rate	\$46.00		
Prevailing Frame Rate	\$49.00		
Prevailing Mechanical Rate	\$59.00		

<b>Amica Mutual Group</b>		<b>10.26%</b>	<b>(Co Market Share)</b>
Prevailing Labor Rate	\$45.00		

<b>Berkshire Hathaway Insurance Group</b>		<b>10.26%</b>	<b>(Group Market Share)</b>
GEICO*:			
Prevailing Body/Paint Rate	\$45.00		
Prevailing Mechanical Rate	\$50.00		

\*Also noted gives adjusters discretion to make reasonable adjustments.

National Indemnity:			
Prevailing Labor Rate	\$45.00		

<b>Liberty Mutual Group</b>		<b>8.01%</b>	<b>(Group Market Share)</b>
Prevailing Labor Rate	\$45.00		

<b>Metropolitan Group</b>		<b>8.00%</b>	<b>(Group Market Share)</b>
Prevailing Sheet Metal Rate	\$47.00		
Prevailing Frame/Mechanical Rate	\$52.00		

<b>Nationwide Corporation Group</b>	<b>7.24%</b>	<b>(Group Market Share)</b>
Prevailing Paint/Body Labor Rate	\$45.00	
Prevailing Frame Rate	\$47.00	
Prevailing Mechanical Rate	\$45.00-50.00	
Paint and Material	\$26.00	
<b>Travelers Group</b>	<b>4.63%</b>	<b>(Group Market Share)</b>
Prevailing Labor Rate	\$49.00 Providence County \$50.00 Kent and Washington Counties \$47.00 Bristol and Newport Counties	
<b>United Services Automobile Assn. Group</b>	<b>3.92%</b>	<b>(Group Market Share)</b>
Prevailing Labor Rate (does not exceed)	\$48.00	
<b>Mapfre Insurance Group</b>	<b>3.27%</b>	<b>(Group Market Share)</b>
Prevailing Labor Rate	\$45.00	
<b>Main Street America Group</b>	<b>1.97%</b>	<b>(Group Market Share)</b>
Prevailing Labor Rate	\$46.00	
<b>Selective Insurance Group</b>	<b>1.79%</b>	<b>(Group Market Share)</b>
Prevailing Labor Rate	Negotiated	
<b>AmTrust GMACI Maiden Group</b>	<b>1.53%</b>	<b>(Group Market Share)</b>
Prevailing Labor Rate	\$46.00	
<b>EMC Insurance Group</b>	<b>1.06%</b>	<b>(Group Market Share)</b>
Prevailing Labor Rate	\$45.00	
<b>Providence Mutual Fire Ins Co</b>	<b>1.04%</b>	<b>(Co Market Share)</b>
Prevailing Labor Rate	\$45.00	

In accordance with [Insurance Bulletin 2013-3](#), 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, 2013 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](mailto:DBR.specialreports@dbr.ri.gov) not later than October 1, 2013.

Questions regarding this Bulletin may be directed to [DBR.specialreports@dbr.ri.gov](mailto:DBR.specialreports@dbr.ri.gov).

Joseph Torti III  
Superintendent of Insurance  
September 18, 2013