

**Department of Business Regulation** 

1511 Pontiac Avenue, Bldg. 69-2 Cranston, RI 02920

## **Insurance Bulletin Number 2018-13**

## Auto Body Labor Rate Survey Reports 2018 Prevailing Labor Rates

In accordance with <u>Insurance Bulletin 2018-7</u>, insurers and insurance groups that were determined to meet the criteria established in <u>230-RICR-20-05-10</u>, i.e., greater than 1% market share, have submitted the 2018 Auto Body Labor Rate Survey Reports to this Department. The 2018 prevailing labor rates as established by these insurers follow:

<b>Progressive Group</b>		22.04%	(Group Market Share)
Prevailing Sheet Metal/Refinish Rate Prevailing Frame Rate	<u>Class A</u> \$47.00 \$47.00	<u>Class</u> \$47.0 \$47.0	00
Prevailing Mechanical Rate (Also noted Aluminum negotiated)	\$60.00	\$60.0	0
Allstate Insurance Group		10.46%	(Group Market Share)
	<u>Class A</u>	<u>Class</u>	<u>s B</u>
Prevailing Sheet Metal/Refinish Rate	\$50.00	\$48.0	00
Prevailing Frame Rate	\$50.00	\$49.0	00
Prevailing Mechanical Rate	\$59.00	\$59.0	0
Aluminum Rate	\$80.00	\$80.0	00
Berkshire Hathaway Insurance	e Group	10.37%	(Group Market Share)
		<u>Class</u>	Л

	Class A	Class B
GEICO*:		
Prevailing Body/Paint Rate	\$45.00	\$45.00
Prevailing Frame Rate	\$45.00	\$45.00
Prevailing Mechanical Rate	\$54.00	\$54.00
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\*Also noted gives adjusters discretion to make reasonable adjustments.

	<u>Class A</u>	Class B
National Indemnity:		
Prevailing Labor Rate	(non-aluminum) \$48.00	\$48.00

Amica Mutual Group		9.15%	(Group Market Share)
Prevailing Labor Rate Aluminum Rate	<u>Class A</u> \$48.00 \$50.00	<u>Clas</u> \$46	
Liberty Mutual Group		6.59%	(Group Market Share)
Prevailing Labor Rate (Also noted exceptions involving com vehicles)	Class A \$48.00 mercial veh	<u>Clas</u> \$46 sicles or alu	.00
Nationwide Corporation Grou	<u>p</u>	5.86%	(Group Market Share)
Class AClass BPrevailing Labor Rate $$50.00$ $$48.00$ (Also noted negotiations with body shops may take place and Aluminum negotiated)			
United Services Automobile As	<u>ssn. Grou</u>	<u>p</u> 5.58%	(Group Market Share)
Prevailing Rate (Also noted concession for Aluminum	<u>Class A</u> \$52.00 h repairs)	<u>Cla</u> \$50	<u>ss B</u> .00
<u>Metropolitan Group</u>		5.08%	(Group Market Share)
Prevailing Labor Rate	<u>Class A</u> \$50.00	<u>Clas</u> \$48	
Mapfre Insurance Group		3.97%	(Group Market Share)
Prevailing Labor Rate	<u>Class A</u> \$48.00	<u>Clas</u> \$47	
<b>Travelers Group</b>		3.38%	(Group Market Share)
Prevailing Labor Rate (Also noted Aluminum negotiated)	<u>Class A</u> \$53.00	<u>Clas</u> \$50	
<u>Main Street America Group</u>		2.49%	(Group Market Share)
Prevailing Labor Rate (Also noted Aluminum negotiated)	<u>Class A</u> \$46.00	<u>Clas</u> \$46	

Selective Insurance Group		1.96%	(Group Market Share)
	Class A	Clas	s B
Prevailing Sheet Metal/Refinish Rate	\$52.00	\$52.	.00
Prevailing Frame Rate	\$60.00	\$60	.00
Prevailing Mechanical Rate	\$90.00	\$90.	.00
Aluminum	\$100.00	\$100	.00
<u>Ohio Mutual Group</u>		1.37%	(Group Market Share)
	<u>Class A</u>	<u>Clas</u>	ss B
Prevailing Sheet Metal Rate	\$51.00	\$51.	00
Prevailing Frame Rate	\$55.00	\$55.	00
Prevailing Mechanical Rate	\$69.00	\$69.0	00
Aluminum Rate	\$103.00	\$101	.00
(Also noted will continue to negotiate)	)		
<u>Providence Mutual Fire Ins Co</u>	<u>)</u>	1.10%	(Co Market Share)
	<u>Class A</u>	<u>Clas</u>	s B
Prevailing Labor Rate	\$48.00	\$48.	00
Prevailing Mechanical Rate	\$65.00	\$65.	.00
Aluminum Rate	\$85.00	\$85.	.00
AmTrust GMACI Maiden Gro	oup	1.04%	(Group Market Share)
Provailing Labor Data	<u>Class A</u>	Clas	
Prevailing Labor Rate	\$50.00	\$48.	UU

In accordance with <u>Insurance Bulletin 2018-7</u>, 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) may voluntarily conduct the survey and file a report electronically with the Department at <u>dbr.specialreports@dbr.ri.gov</u> by October 1, 2018. If no report is filed, the insurer must negotiate the labor rate(s). The 2018 prevailing labor rates as established by these insurers follow:

## **Arbella Insurance Group**

Prevailing Labor Rate	<u>Class A</u> \$48.00	<u>Class B</u> \$48.00
EMC Insurance Companies		
	Class A	Class B
Prevailing Sheet Metal Rate	\$48.00	\$48.00
Prevailing Frame Rate	\$48.00	\$48.00
Prevailing Mechanical Rate	\$48.00	\$48.00
Aluminum Rate	\$85.00	\$85.00

## **NLC Insurance Companies**

<u>ALC Insulance Companies</u>		
	Class A	Class B
Prevailing Labor Rate	\$49.00	\$49.00
Prevailing Mechanical Rate	Negotiated	Negotiated
(Also noted Aluminum negotiated)		

Privilege Underwriters Reciprocal Exchange (PURE)			
Class A	Class B		
\$55.00	\$55.00		
\$55.00	\$55.00		
\$65.00	\$65.00		
\$65.00	\$65.00		
\$85.00	\$85.00		
Class A	<u>Class B</u>		
\$48.00	\$46.00		
\$95.00	\$95.00		
State Farm Insurance Companies/HiRoad Assurance Company			
Class A	<u>Class B</u>		
\$48.00	\$48.00		
\$51.00	\$51.00		
\$90.00	\$90.00		
	Class A \$55.00 \$55.00 \$65.00 \$65.00 \$85.00 \$85.00 \$95.00 <b><u>Class A</u> \$48.00 \$95.00 <u><b>nies/HiRoad</b></u> Class A \$48.00 \$51.00</b>		

(Also noted will continue to negotiate)

Questions regarding this Bulletin may be directed to <u>dbr.specialreports@dbr.ri.gov</u>.

Elizabeth Kelleher Dwyer Superintendent of Insurance October 5, 2018