



Insurance Bulletin Number 2022-3

Auto Body Labor Rate Survey Reports

2022 Prevailing Labor Rates

In accordance with [Insurance Bulletin 2022-2](#), insurers and insurance groups that were determined to meet the criteria established in [230-RICR-20-05-10](#), i.e., greater than 1% market share, have submitted the 2022 Auto Body Labor Rate Survey Reports to this Department. The 2022 prevailing labor rates as established by these insurers follow:

Progressive Group 28.91% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Sheet Metal/Refinish Rate	\$50.00	\$49.00
Prevailing Frame Rate	\$50.00	\$49.00
Prevailing Mechanical Rate	\$62.00	\$62.00
(Also noted Aluminum negotiated)		

Berkshire Hathaway Insurance Group 11.95% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
GEICO*:		
Prevailing Body/Paint Rate	\$49.00	\$49.00
Prevailing Frame Rate	\$49.00	\$49.00
Prevailing Mechanical Rate	\$56.00	\$56.00

*Also noted gives adjusters discretion to make reasonable adjustments.

	<u>Class A</u>	<u>Class B</u>
National Indemnity:		
Prevailing Labor Rate (non-aluminum)	\$51.00	\$51.00

Allstate Insurance Group 9.51% (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	\$80.00

National Gen Group (now Allstate) 0.60% (Group Market Share)

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

Liberty Mutual Group 6.47% (Group Market Share)

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

Amica Mutual Group 6.10% (Group Market Share)

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

United Services Automobile Assn. Group 4.84% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Rate	\$55.00	\$52.00

(Also negotiations in excess of prevailing rate in some markets)

Nationwide Corporation Group 4.08% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$56.00	\$54.00

(Also noted negotiations with body shops may take place and Aluminum negotiated)

Farmers Insurance Group 3.10% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$55.00	\$52.00

Travelers Group 2.78% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$53.00	\$50.00

Auto Club Enterprises Ins Grp 2.34% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Sheet Metal Rate	\$55.00	\$52.00
Prevailing Frame Rate	\$58.00	\$56.00
Prevailing Mechanical Rate	\$76.00	\$74.00
Aluminum	\$79.00	\$79.00

Mapfre Insurance Group 2.31% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$51.00	\$50.00

(Also noted Aluminum negotiated)

Main Street America Group 1.81% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	Negotiated	Negotiated
See Consent Agreement 2022-IN-008		

State Farm Group 1.76% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Sheet Metal Rate	\$55.00	\$54.00
Prevailing Frame Rate	\$54.00	\$54.00
Prevailing Mechanical Rate	\$84.00	\$84.00
(Also noted will continue to negotiate)		

Selective Insurance Group 1.64% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Sheet Metal/Refinish Rate	\$58.00	\$58.00
Prevailing Frame Rate	\$64.00	\$64.00
Prevailing Mechanical Rate	\$100.00	\$100.00
Aluminum	\$125.00	\$125.00

Rhode Island Automobile Ins Plan 1.51% (Co. Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$52.00	\$50.00

Ohio Mutual Group 1.19% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Sheet Metal Rate	\$65.00	\$52.00
Prevailing Frame Rate	\$65.00	\$56.00
Prevailing Mechanical Rate	\$73.50	\$73.50
Aluminum Rate	\$109.00	\$109.00
(Also noted will continue to negotiate)		

In accordance with [Insurance Bulletin 2022-2](#) 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 dbr.specialreports@dbr.ri.gov by September 1, 2022. If no report is filed, the insurer must negotiate the labor rate(s). The 2022 prevailing labor rates as established by these insurers follow:

Arbella Insurance Group

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

EMC Insurance Companies

	<u>Class A</u>	<u>Class B</u>
Prevailing Sheet Metal Rate	\$48.00	\$48.00
Prevailing Frame Rate	\$50.00	\$50.00
Prevailing Mechanical Rate	\$60.00	\$60.00
Aluminum Rate	\$85.00	\$85.00

NLC Insurance Companies

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$52.00	\$52.00
Prevailing Mechanical Rate	\$60.00	\$60.00

(Also noted Aluminum negotiated)

Privilege Underwriters Reciprocal Exchange (PURE)

	<u>Class A</u>	<u>Class B</u>
Prevailing Sheet Metal Rate	\$57.00	\$57.00
Prevailing Frame Rate	\$57.00	\$57.00
Prevailing Mechanical Rate	\$65.00	\$65.00
Aluminum Refinish Rate	\$65.00	\$65.00
Aluminum Frame/Structural Rate	\$115.00	\$85.00

Quincy Mutual Group

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$48.00	\$46.00
Aluminum Structural Repair Rate	\$95.00	\$95.00

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

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