



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

Insurance Bulletin Number 2023-6

Auto Body Labor Rate Survey Reports

2023 Prevailing Labor Rates

In accordance with [Insurance Bulletin 2023-4](#), 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 2023 Auto Body Labor Rate Survey Reports to this Department. The 2023 prevailing labor rates as established by these insurers follow:

Progressive Group 26.62% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Sheet Metal/Refinish Rate	\$52.00	\$50.00
Prevailing Frame Rate	\$52.00	\$50.00
Prevailing Mechanical Rate	\$62.00	\$62.00
(Also noted Aluminum negotiated)		

Berkshire Hathaway Insurance Group 12.73% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
GEICO*:		
Prevailing Body/Paint Rate	\$51.00	\$51.00
Prevailing Frame Rate	\$51.00	\$51.00
Prevailing Mechanical Rate	\$58.00	\$58.00

*Also noted gives adjusters discretion to make reasonable adjustments.

	<u>Class A</u>	<u>Class B</u>
National Indemnity:		
Prevailing Labor Rate (non-aluminum)	\$60.00	\$60.00

Allstate Insurance Group 9.16% (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) 0.49% (Group Market Share)

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

Amica Mutual Group 7.85% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$53.00	\$51.00
Aluminum Rate	\$55.00	

Liberty Mutual Group 7.13% (Group Market Share)

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

United Services Automobile Assn. Group 5.44% (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 3.70% (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 3.06% (Group Market Share)

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

Travelers Group 2.77% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$55.00	\$50.00

Mapfre Insurance Group 2.67% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$51.00	\$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	\$53.00
Prevailing Frame Rate	\$56.00	\$54.00
Prevailing Mechanical Rate	\$66.00	\$64.00
Aluminum	\$79.00	\$79.00

Main Street America Group 1.63% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$51.00	\$49.00

Selective Insurance Group 1.53% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Sheet Metal/Refinish Rate	\$60.00	\$60.00
Prevailing Frame Rate	\$66.00	\$66.00
Prevailing Mechanical Rate	\$102.00	\$102.00
Aluminum	\$125.00	\$125.00

State Farm Group 1.35% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Sheet Metal Rate	\$57.00	\$56.00
Prevailing Frame Rate	\$57.00	\$56.00
Prevailing Mechanical Rate	\$84.00	\$84.00
(Also noted will continue to negotiate)		

Ohio Mutual Group 1.19% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Sheet Metal Rate	\$65.00	\$54.00
Prevailing Frame Rate	\$65.00	\$58.00
Prevailing Mechanical Rate	\$73.50	\$73.50
Aluminum Rate	\$109.00	\$109.00
(Also noted will continue to negotiate)		

In accordance with [Insurance Bulletin 2023-4](#) 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, 2023. If no report is filed, the insurer must negotiate the labor rates. The 2023 prevailing labor rates as established by these insurers follow.

Rhode Island Automobile Ins Plan

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

Arbella Insurance Group

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$53.00	\$51.00

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	\$54.00	\$54.00
Prevailing Mechanical Rate	\$62.00	\$62.00

(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	\$125.00	\$119.00

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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