



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

Insurance Bulletin Number 2024-5

Auto Body Labor Rate Survey

Insurers and Groups That Must Participate in 2024 Survey

The following insurers and insurance groups have been determined to meet the criteria in [230-RICR-20-05-10](#), i.e. 1% or greater market share, which requires compliance with the regulation in calendar year 2024. The determination was made based upon 2023 calendar year premium data as reported to the Department through the National Association of Insurance Commissioners.

[R.I. Gen. Laws § 27-29-4.4](#) requires separate and distinct surveys for the two classifications of Auto Body Shops – Class A and Class B. The survey form has the classification section on the form. Following receipt of responses insurers must determine separate and distinct auto body labor rates for each classification of shop including a separate rate for aluminum if applicable. The survey results must be considered as a factor when setting the insurers prevailing labor rate. The separate and distinct auto body labor rate for each classification of shop must be included in the filing with the department.

Each insurer and insurance group listed below must, prior to June 1, 2024, send questionnaires to the Fully Licensed Auto Body Repair Facilities listed in the two charts posted on the Department website adjacent to this bulletin. Insurers may satisfy the requirements of the regulation by sending questionnaires and submitting the report on a group basis. If the insurance group does not file a report in accordance with the regulation, the individual insurer must file an individual report. Please refer to [230-RICR-20-05-10](#) for complete information on compliance. Each insurance group listed below (or insurer if the insurance group declines to submit a report on a group basis) must email a report to dbr.specialreports@dbr.ri.gov not later than September 1, 2024.

Hard copies should **NOT** be submitted.

Progressive Group	28.87%	(Group Market Share)
United FncI Cas Co		1.69%
Progressive Direct Ins Co		14.21%
Progressive Cas Ins Co		11.96%
Progressive Max Ins Co		0.34%
Progressive Northern Ins Co		0.65%
Protective Ins Co		0.02%

Berkshire Hathaway Insurance Group	11.93%	(Group Market Share)
National Ind Co		0.21%
Geico Ind Co		3.65%
Government Employees Ins Co		1.29%
Geico Gen Ins Co		6.59%
Geico Cas Co		0.01%
Amguard Ins Co		0.18%
Allstate Insurance Group	9.65%	(Group Market Share)
Encompass Ins Co Of Amer		0.01%
Encompass Ind Co		0.03%
Allstate Prop & Cas Ins Co		0.24%
Allstate Ins Co		0.73%
Allstate Ind Co		0.12%
Allstate Fire & Cas Ins Co		7.32%
Esurance Prop & Cas Ins Co		0.56%
Integon Gen Ins Corp		0.29%
Integon Natl Ins Co		0.27%
National Gen Assur Co		0.06%
National Gen Ins Co		0.01%
New South Ins Co		0.01%
Amica Mutual Group	8.14%	(Group Market Share)
Amica Mut Ins Co		7.95%
Amica Prop & Cas Ins Co		0.19%
Liberty Mutual Group	6.23%	(Group Market Share)
Liberty Mut Fire Ins Co		0.47%
Liberty Mut Ins Co		0.01%
Liberty Mut Personal Ins Co		1.61%
Liberty Surplus Ins Co		0.32%
American Fire & Cas Co		0.02%
Ohio Cas Ins Co		0.02%
Ohio Security Ins Co		0.19%
Netherlands Ins Co The		0.05%
Peerless Ins Co		0.25%
LM Ins Corp		0.03%
LM Gen Ins Co		1.62%
West Amer Ins Co		0.06%
Safeco Ins Co of Amer		1.60%
United Services Automobile Assn. Group	5.61%	(Group Market Share)
USAA General Ind Co		1.41%
Garrison Prop & Cas Ins Co		0.97%
United Serv Automobile Assn		1.50%
USAA Cas Ins Co		1.73%

Nationwide Corporation Group	3.16%	(Group Market Share)
Nationwide Gen Ins Co		1.54%
Nationwide Affinity Co of Amer		0.08%
National Cas Co		0.05%
Harleysville Ins Co		0.08%
Nationwide Assur Co		0.04%
Nationwide Mut Ins Co		1.30%
Harleysville Worcester Ins Co		0.02%
Nationwide Agribusiness Ins Co		0.02%
Allied Ins Co of Amer		0.01%
Scottsdale Ins Co		0.01%
Depositors Ins Co		0.01%
Auto Club Enterprises Ins Grp	2.85%	(Group Market Share)
Motor Club Ins Co		2.85%
Travelers Group	2.84%	(Group Market Share)
Travelers Cas Ins Co Of Amer		0.17%
Northland Ins Co		0.04%
Charter Oak Fire Ins Co		0.10%
Travelers Ind Co		0.15%
Travelers Ind Co Of Amer		0.03 %
Travelers Property Cas Co Of Amer		0.10%
Travelers Ind Co Of CT		0.15%
Travelers Home & Marine Ins Co		1.96%
Travco Ins Co		0.11%
Phoenix Ins Co		0.03%
Farmers Insurance Group	2.82%	(Group Market Share)
Farmers Prop & Cas Ins Co		0.37%
Farmers Grp Prop & Cas Ins Co		1.49%
Farmers Cas Ins Co		0.90%
Foremost Ins Co Grand Rapids MI		0.06%
Mapfre Insurance Group	2.54%	(Group Market Share)
American Commerce Ins Co		2.54%
Selective Insurance Group	1.46%	(Group Market Share)
Selective Ins Co of America		0.41%
Selective Ins Co of SC		0.83%
Selective Ins Co of the Southeast		0.22%
Main Street America Group	1.40%	(Group Market Share)
NGM Ins Co		0.51%
Main St Amer Assur Co		0.02%
Main Street Amer Protection Ins Co		0.66%
Old Dominion Ins Co		0.21%

State Farm Group	1.17%	(Group Market Share)
HiRoad Assur Co		0.81%
State Farm Mut Auto Ins Co		0.36%
Ohio Mutual Group	1.13%	(Group Market Share)
United Ohio Ins Co		1.13%
Rhode Island Automobile Ins Plan	1.06%	(Company Market Share)

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) should refer to [R.I. Gen. Laws §27-29-4.4](#) and [230-RICR-20-05-10](#).

All insurers that conduct a survey and determine a prevailing auto body labor rate in accordance with [R.I. Gen. Laws §27-29-4.4](#) and [230-RICR-20-05-10](#) must **file with the Department not later than September 1, 2024, via email to dbr.specialreports@dbr.ri.gov**, survey reports and prevailing labor rates for each classification of shops including a separate rate for aluminum if applicable.

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

Elizabeth Kelleher Dwyer
Superintendent of Insurance
May 1, 2024