



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

Insurance Bulletin Number 2026-2

Auto Body Labor Rate Survey

Insurers and Groups That Must Participate in 2026 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 2026. The determination was made based upon 2025 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, 2026, 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 no later than September 1, 2026.

Hard copies should **NOT** be submitted.

Progressive Group	37.73%	(Group Market Share)
United Fnel Cas Co		2.17%
Progressive Direct Ins Co		19.62%
Progressive Cas Ins Co		15.18%
Progressive Max Ins Co		0.26%
Progressive Northern Ins Co		0.50%

Allstate Insurance Group	11.51%	(Group Market Share)
Allstate Prop & Cas Ins Co		0.17%
Allstate Ins Co		0.23%
Allstate Ind Co		0.10%
Allstate Fire & Cas Ins Co		6.10%
Allstate N Amer Ins Co		1.70%
Integon Gen Ins Corp		0.13%
Integon Natl Ins Co		0.22%
National Gen Assur Co		0.03%
National Gen Ins Co		2.73%
New South Ins Co		0.01%
MIC Gen Ins Corp		0.09%
Berkshire Hathaway Insurance Group	8.37%	(Group Market Share)
National Ind Co		0.27%
GEICO Ind Co		2.41%
Government Employees Ins Co		0.80%
GEICO Advantage Ins Co		0.05%
GEICO Gen Ins Co		4.47%
GEICO Marine Ins Co		0.21%
Amguard Ins Co		0.14%
National Fire & Marine Ins Co.		0.01%
National Liab & Fires Ins Co		0.01%
Amica Mutual Group	6.49%	(Group Market Share)
Amica Mut Ins Co		6.35%
Amica Prop & Cas Ins Co		0.14%
United Services Automobile Assn. Group	4.49%	(Group Market Share)
USAA General Ind Co		1.03%
Garrison Prop & Cas Ins Co		0.82%
United Serv Automobile Assn		1.24%
USAA Cas Ins Co		1.40%
Liberty Mutual Group	4.02%	(Group Market Share)
Liberty Mut Fire Ins Co		0.37%
Liberty Mut Personal Ins Co		1.03%
Liberty Surplus Ins Co		0.88%
American Fire & Cas Co		0.01%
Ohio Cas Ins Co		0.02%
Ohio Security Ins Co		0.12%
LM Ins Corp		0.01%
LM Gen Ins Co		0.69%
West Amer Ins Co		0.03%
Safeco Ins Co of Amer		0.84%
General Ins Co of Amer		0.02%

Auto Club Enterprises Ins Grp	3.28%	(Group Market Share)
Motor Club Ins Co		3.28%
St Paul Travelers Group	2.85%	(Group Market Share)
Travelers Cas Ins Co Of Amer		0.18%
Northland Ins Co		0.02%
Charter Oak Fire Ins Co		0.09%
Travelers Ind Co		0.12%
Travelers Ind Co Of Amer		0.09 %
Travelers Property Cas Co Of Amer		0.14%
Travelers Ind Co Of CT		0.16%
Travelers Cas Co of CT		0.01%
Travelers Home & Marine Ins Co		1.81%
Travco Ins Co		0.09%
Phoenix Ins Co		0.02%
Fidelity & Guar Ins Co		0.03%
St Paul Protective Ins Co		0.03%
St Paul Mercury Ins Co		0.02%
St Paul Guardian Ins Co		0.04%
Farmers Insurance Group	2.17%	(Group Market Share)
Farmers Prop & Cas Ins Co		0.27%
Farmers Grp Prop & Cas Ins Co		1.21%
Farmers Cas Ins Co		0.66%
Foremost Ins Co Grand Rapids MI		0.03%
Nationwide Corporation Group	2.07%	(Group Market Share)
Nationwide Gen Ins Co		0.99%
Nationwide Affinity Co of Amer		0.03%
Scottsdale Ins Co		0.01%
Nationwide Assur Co		0.01%
Nationwide Mut Ins Co		1.00%
Nationwide Prop & Cas Ins Co		0.01%
Nationwide Agribusiness Ins Co		0.02%
Mapfre Insurance Group	2.02%	(Group Market Share)
American Commerce Ins Co		2.02%
Selective Insurance Group	1.45%	(Group Market Share)
Selective Ins Co of America		0.36%
Selective Ins Co of SC		0.73%
Selective Ins Co of the Southeast		0.36%
Arbella Ins Group	1.06%	(Group Market Share)
Arbella Protection Ins Co		1.06%

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 no later than September 1, 2026, 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

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Superintendent of Insurance
April 30, 2026