



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

# **Insurance Bulletin Number 2011-3**

## **Auto Body Labor Rate Survey**

### **Insurers and Groups Which Must Participate in 2011 Survey**

The following insurers and insurance groups have been determined to meet the criteria in Insurance Regulation 108, i.e. greater than 1% market share, which requires compliance with the regulation in calendar year 2011. The determination was made based upon 2010 calendar year premium data as reported to the Department through the National Association of Insurance Commissioners.

Pursuant to Insurance Regulation 108, each insurer and insurance group listed below must, prior to June 1, 2011, send questionnaires to the Facilities listed by the Commercial Licensing Division as [Fully Licensed Auto Body Repair Facilities](#) as posted on the Commercial Licensing – Auto Body portion of the Departments' website at [www.dbr.ri.gov](http://www.dbr.ri.gov). 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 comply with the regulation it is the responsibility of the individual insurers to do so. Please refer to Insurance Regulation 108 for complete information on compliance. Each insurer and insurance group listed below must email a report to [Paula.Palozzi@dbr.ri.gov](mailto:Paula.Palozzi@dbr.ri.gov) not later than September 1, 2011. In addition, a hard copy must be mailed to Ms. Palozzi's attention at the address noted above.

<b>Progressive Group</b>	<b>15.67%</b>	<b>(Group Market Share)</b>
United Fnc'l Cas Co		0.97%
National Continental Ins Co		0.19%
Progressive Direct Ins Co		3.24%
Progressive Cas Ins Co		6.95%
Progressive Max Ins Co		1.46%
Progressive Northern Ins Co		2.70%
Progressive Northwestern Ins Co		0.16%
<b>Allstate Insurance Group</b>	<b>13.0%</b>	<b>(Group Market Share)</b>
Encompass Ins Co Of Amer		0.15%
Encompass Ind Co		0.41%
Allstate Prop & Cas Ins Co		1.66%
Allstate Ins Co		3.58%
Allstate Ind Co		0.90%
Allstate Fire & Cas Ins Co		6.31%

<b>Amica Mutual Group</b>	<b>9.66%</b>	
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<b>Berkshire Hathaway Insurance Group</b>	<b>8.12%</b>	<b>(Group Market Share)</b>
National Ind Co		0.33%
Geico Ind Co		2.40%
Government Employees Ins Co		1.27%
Geico Gen Ins Co		4.32%
Geico Cas Co		0.09%
<b>Metropolitan Group</b>	<b>7.62%</b>	<b>(Group Market Share)</b>
Metropolitan Prop & Cas Ins Co		3.49%
Metropolitan Grp Prop & Cas Ins Co		1.99%
Metropolitan Gen Ins Co		0.05%
Metropolitan Cas Ins Co		2.09%
<b>Nationwide Corporation Group</b>	<b>7.07%</b>	<b>(Group Market Share)</b>
Nationwide Assur Co		0.44%
National Cas Co		0.15%
Nationwide Mut Fire Ins Co		0.05%
Nationwide Mut Ins Co		5.86%
Nationwide Prop & Cas Ins Co		0.56%
<b>Liberty Mutual Group</b>	<b>7.00%</b>	<b>(Group Market Share)</b>
Peerless Ind Ins Co		0.29%
American States Ins Co		0.01%
Liberty Mut Fire Ins Co		4.18%
Liberty Mut Ins Co		0.20%
Netherlands Ins Co The		0.21%
Peerless Ins Co		2.06%
Wausau Underwriters Ins Co		0.03%
Wausau Business Ins Co		0.07%
Liberty Ins Corp		0.19%
<b>Travelers Group</b>	<b>5.0%</b>	<b>(Group Market Share)</b>
Travelers Cas Ins Co Of Amer		0.07%
Northland Ins Co		0.05%
St Paul Fire & Marine Ins Co		0.01%
Charter Oak Fire Ins Co		0.35%
Phoenix Ins Co		0.18%
Travelers Ind Co		0.16%
Travelers Ind Co Of Amer		0.12%
Travelers Property Cas Co Of Amer		0.53%
Travelers Ind Co Of CT		0.13%
Travelers Home & Marine Ins Co		2.87%

Travco Ins Co		0.19%
Travelers Commercial Ins Co		0.16%
Travelers Cas Co Of CT		0.01%
<b>United Services Automobile Assn. Group</b>	<b>3.39%</b>	<b>(Group Market Share)</b>
USAA General Ind Co		0.24%
Garrison Prop & Cas Ins Co		0.20%
USAA		1.55%
USAA Cas Ins Co		1.41%
<b>Mapfre Insurance Group</b>	<b>3.25%</b>	<b>(Group Market Share)</b>
American Commerce Ins Co		3.25%
<b>AmTrust GMACI Maiden Group</b>	<b>1.96%</b>	<b>(Group Market Share)</b>
New South Ins Co		1.25%
Integon General		0.12%
National Gen Ins Co		0.10%
Integon Natl Ins Co		0.16%
National Gen Assur Co		0.33%
<b>Main Street America Group</b>	<b>1.78%</b>	<b>(Group Market Share)</b>
NGM Ins Co		0.61%
Main St Amer Assur Co		0.39%
Old Dominion Ins Co		0.79%
<b>Selective Insurance Group</b>	<b>1.48%</b>	<b>(Group Market Share)</b>
Selective Ins Co Of SC		1.25%
Selective Ins Co of the Southeast		0.23%
<b>Harleysville Group</b>	<b>1.41%</b>	<b>(Group Market Share)</b>
Harleysville Mut Ins Co		0.77%
Harleysville Ins Co		0.02%
Harleysville Worcester Ins Co		0.36%
Harleysville Preferred Ins Co		0.26%
<b>Tower Group</b>	<b>1.27%</b>	<b>(Group Market Share)</b>
Mountain Valley Ind Co		0.02%
Massachusetts Homeland Ins Co		1.21%
Tower Natl Ins Co		0.02%
Tower Ins Co Of NY		0.01%
<b>Hartford Fire &amp; Casualty Group</b>	<b>1.00%</b>	<b>(Group Market Share)</b>
Sentinel Ins Co Ltd		0.13%
Hartford Fire In Co		0.07%
Hartford Accident & Ind Co		0.04%
Hartford Cas Ins Co		0.02%

Twin City Fire Ins Co	0.06%
Hartford Underwriters Ins Co	0.66%
Hartford Ins Co Of The Midwest	0.03%

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 either voluntarily conduct the survey and file a report with the Department or may adopt the prevailing labor rate of another insurer on file with the Department for calendar year 2010. Questions regarding this Bulletin may be directed to Paula Pallozzi, Chief Property & Casualty Insurance Rate Analyst at [Paula.Pallozzi@dbr.ri.gov](mailto:Paula.Pallozzi@dbr.ri.gov)

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May 11, 2011