



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

Insurance Bulletin Number 2015-5

Auto Body Labor Rate Survey

Insurers and Groups Which Must Participate in 2015 Survey

The following insurers and insurance groups have been determined to meet the criteria in [230-RICR-20-05-10](#) (formerly Insurance Regulation 108), i.e. greater than 1% market share, which requires compliance with the regulation in calendar year 2015. The determination was made based upon 2014 calendar year premium data as reported to the Department through the National Association of Insurance Commissioners.

Each insurer and insurance group listed below must, prior to June 1, 2015, send questionnaires to the Fully Licensed Auto Body Repair Facilities listed in the chart 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 comply with the regulation it is the responsibility of the individual insurers to do so. Please refer to [230-RICR-20-05-10](#) (formerly Insurance Regulation 108) for complete information on compliance. Each insurer and insurance group listed below must email a report to dbr.specialreports@dbr.ri.gov not later than September 1, 2015. Hard copies are NO longer required to be submitted.

Progressive Group	16.91%	(Group Market Share)
United Fnc'l Cas Co		0.87%
National Continental Ins Co		0.27%
Progressive Direct Ins Co		5.94%
Progressive Cas Ins Co		7.27%
Progressive Max Ins Co		0.93%
Progressive Northern Ins Co		1.55%
Progressive Northwestern Ins Co		0.08%
Allstate Insurance Group	11.39%	(Group Market Share)
Encompass Ins Co Of Amer		0.07%
Encompass Ind Co		0.19%
Allstate Prop & Cas Ins Co		0.79%
Allstate Ins Co		2.42%
Allstate Ind Co		0.40%
Allstate Fire & Cas Ins Co		6.25%
Esurance Prop & Cas Ins Co		1.27%

Berkshire Hathaway Insurance Group	10.53%	(Group Market Share)
National Fire & Marine Ins Co		0.01%
National Ind Co		0.09%
Geico Ind Co		2.69%
Government Employees Ins Co		1.49%
Geico Gen Ins Co		6.21%
Geico Cas Co		0.04%
Amica Mutual Group	10.25%	(Group Market Share)
Amica Mut Ins Co		10.25%
Liberty Mutual Group	7.86%	(Group Market Share)
Peerless Ind Ins Co		0.24%
Liberty Ins Underwriters Inc		-0.02%
Liberty Mut Fire Ins Co		2.88%
Liberty Mut Ins Co		0.17%
American Fire & Cas Co		0.01%
Ohio Cas Ins Co		0.01%
Ohio Security Ins Co		0.10%
Netherlands Ins Co The		0.51%
Peerless Ins Co		1.74%
First Liberty Ins Corp		0.02%
LM Ins Corp		0.19%
LM Gen Ins Co		1.95%
Liberty Ins Corp		0.04%
Metropolitan Group	7.50%	(Group Market Share)
Metropolitan Prop & Cas Ins Co		1.90%
Metropolitan Grp Prop & Cas Ins Co		2.18%
Metropolitan Gen Ins Co		0.02%
Metropolitan Cas Ins Co		3.40%
Nationwide Corporation Group	6.59%	(Group Market Share)
Nationwide Assur Co		0.38%
National Cas Co		0.10%
Harleysville Ins Co		0.29%
Nationwide Mut Fire Ins Co		0.09%
Nationwide Mut Ins Co		4.86%
Nationwide Ins Co of America		0.04%
Harleysville Worcester Ins Co		0.11%
Nationwide Agribusiness Ins Co		0.02%
Harleysville Preferred Ins Co		0.31%
Nationwide Prop & Cas Ins Co		0.38%

United Services Automobile Assn. Group	4.58%	(Group Market Share)
USAA General Ind Co		1.03%
Garrison Prop & Cas Ins Co		0.48%
United Serv Automobile Assn		1.47%
USAA Cas Ins Co		1.60%
Travelers Group	3.73%	(Group Market Share)
Travelers Cas Ins Co Of Amer		0.11%
Northland Ins Co		0.09%
St Paul Fire & Marine Ins Co		0.01%
Charter Oak Fire Ins Co		0.13%
Phoenix Ins Co		0.01%
Travelers Ind Co		0.16%
Travelers Ind Co Of Amer		0.03%
Travelers Property Cas Co Of Amer		0.26%
Travelers Ind Co Of CT		0.17%
Travelers Home & Marine Ins Co		2.64%
Travco Ins Co		0.13%
Mapfre Insurance Group	3.28%	(Group Market Share)
American Commerce Ins Co		3.28%
Selective Insurance Group	1.85%	(Group Market Share)
Selective Ins Co of America		0.11%
Selective Ins Co of SC		1.51%
Selective Ins Co of the Southeast		0.18%
Main Street America Group	1.81%	(Group Market Share)
NGM Ins Co		0.57%
Main St Amer Assur Co		0.12%
Old Dominion Ins Co		1.12%
Ohio Mutual Group	1.36%	(Group Market Share)
United Ohio Ins Co		0.93%
Casco Ind Co		0.43%
AmTrust GMACI Maiden Group	1.29%	(Group Market Share)
New South Ins Co		0.19%
Integon General		0.34%
National Gen Ins Co		0.05%
Integon Natl Ins Co		0.31%
Massachusetts Homeland Ins Co		0.20%
National Gen Assur Co		0.18%
Tower Natl Ins Co		0.01%
Providence Mut Fire Ins Co	1.16%	(Co 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) 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 2014 **and file its adopted rate with the Department via email to dbr.specialreports@dbr.ri.gov not later than October 1, 2015.**

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

Joseph Torti III
Superintendent of Insurance
May 1, 2015