



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

Insurance Bulletin Number 2016-1

Auto Body Labor Rate Survey

Insurers and Groups Which Must Participate in 2016 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. 1% or greater market share, which requires compliance with the regulation in calendar year 2016. The determination was made based upon 2015 calendar year premium data as reported to the Department through the National Association of Insurance Commissioners.

[R.I. Gen. Laws § 27-29-4.4](#) was amended in the last legislative session to require separate and distinct surveys for the two classifications of Auto Body Shops – Class A and Class B. Please note that the survey form now 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 and that information must be included in the filing with the department.

Each insurer and insurance group listed below must, prior to June 1, 2016, send questionnaires to the Fully Licensed Auto Body Repair Facilities listed in the chart posted on the Department website adjacent to this bulletin including a list of Class A shops as of May 1, 2016. Insurers should be mindful that the certification process is a fluid process and additional shops may be added to the Class A list. A current roster of Class A shops may be generated by clicking [here](#). 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, 2016. Hard copies are NO longer required to be submitted.

Progressive Group	19.30%	(Group Market Share)
United Fnc'l Cas Co		1.04%
National Continental Ins Co		0.43%
Progressive Direct Ins Co		7.46%
Progressive Cas Ins Co		8.20%
Progressive Max Ins Co		0.80%
Progressive Northern Ins Co		1.32%
Progressive Northwestern Ins Co		0.04%

Allstate Insurance Group	11.11%	(Group Market Share)
Encompass Ins Co Of Amer		0.05%
Encompass Ind Co		0.13%
Allstate Prop & Cas Ins Co		0.63%
Allstate Ins Co		1.61%
Allstate Ind Co		0.44%
Allstate Fire & Cas Ins Co		6.65%
Esurance Prop & Cas Ins Co		1.59%
Berkshire Hathaway Insurance Group	10.32%	(Group Market Share)
National Fire & Marine Ins Co		0.01%
National Ind Co		0.09%
Geico Ind Co		2.82%
Government Employees Ins Co		1.48%
Geico Gen Ins Co		5.90%
Geico Cas Co		0.03%
Amica Mutual Group	9.54%	(Group Market Share)
Amica Mut Ins Co		9.54%
Liberty Mutual Group	7.22%	(Group Market Share)
Peerless Ind Ins Co		0.23%
Liberty Mut Fire Ins Co		2.19%
Liberty Mut Ins Co		0.31%
American Fire & Cas Co		0.01%
Ohio Cas Ins Co		0.01%
Ohio Security Ins Co		0.15%
Netherlands Ins Co The		0.45%
Peerless Ins Co		1.41%
First Liberty Ins Corp		0.03%
LM Ins Corp		0.26%
LM Gen Ins Co		2.14%
Liberty Ins Corp		0.02%
Nationwide Corporation Group	6.63%	(Group Market Share)
Nationwide Assur Co		0.45%
National Cas Co		0.12%
Harleysville Ins Co		0.47%
Nationwide Mut Fire Ins Co		0.11%
Nationwide Mut Ins Co		4.50%
Nationwide Ins Co of America		0.03%
Harleysville Worcester Ins Co		0.22%
Nationwide Agribusiness Ins Co		0.02%
Harleysville Preferred Ins Co		0.26%
Nationwide Prop & Cas Ins Co		0.33%
Victoria Fire & Cas Co		0.01%

Metropolitan Group	6.33%	(Group Market Share)
Metropolitan Prop & Cas Ins Co		1.69%
Metropolitan Grp Prop & Cas Ins Co		2.02%
Metropolitan Gen Ins Co		0.01%
Metropolitan Cas Ins Co		2.60%
United Services Automobile Assn. Group	4.38%	(Group Market Share)
USAA General Ind Co		1.05%
Garrison Prop & Cas Ins Co		0.55%
United Serv Automobile Assn		1.13%
USAA Cas Ins Co		1.65%
Mapfre Insurance Group	3.65%	(Group Market Share)
American Commerce Ins Co		3.65%
Travelers Group	3.57%	(Group Market Share)
Travelers Cas Ins Co Of Amer		0.12%
Northland Ins Co		0.30%
St Paul Fire & Marine Ins Co		0.01%
Charter Oak Fire Ins Co		0.13%
Travelers Ind Co		0.25%
Travelers Ind Co Of Amer		0.04%
Travelers Property Cas Co Of Amer		0.28%
Travelers Ind Co Of CT		0.18%
Travelers Home & Marine Ins Co		2.16%
Travco Ins Co		0.10%
Selective Insurance Group	1.86%	(Group Market Share)
Selective Ins Co of America		0.11%
Selective Ins Co of SC		1.53%
Selective Ins Co of the Southeast		0.22%
Main Street America Group	1.84%	(Group Market Share)
NGM Ins Co		0.68%
Main St Amer Assur Co		0.09%
Old Dominion Ins Co		1.07%
Ohio Mutual Group	1.57%	(Group Market Share)
United Ohio Ins Co		1.16%
Casco Ind Co		0.40%
Providence Mut Fire Ins Co	1.22%	(Co Market Share)
AmTrust GMACI Maiden Group	1.06%	(Group Market Share)
New South Ins Co		0.14%
Integon General		0.32%
National Gen Ins Co		0.08%
Integon Natl Ins Co		0.40%

National Gen Assur Co	0.13%	
Hartford Fire & Casualty Group	1.03%	(Group Market Share)
Sentinel Ins Co Ltd		0.14%
Hartford Fire In Co		0.06%
Hartford Accident & Ind Co		0.05%
Hartford Cas Ins Co		0.01%
Twin City Fire Ins Co		0.07%
Hartford Underwriters Ins Co		0.32%
Hartford Ins Co of The Midwest		0.37%

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 rates of another insurer on file with the Department for calendar year 2015 **and file its adopted rates** for each classification of shops **with the Department via email to dbr.specialreports@dbr.ri.gov not later than October 1, 2016.** Questions regarding this Bulletin may be directed to dbr.specialreports@dbr.ri.gov.

Elizabeth Kelleher Dwyer
Superintendent of Insurance
April 29, 2016