



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

Insurance Bulletin Number 2018-13

Auto Body Labor Rate Survey Reports 2018 Prevailing Labor Rates

In accordance with [Insurance Bulletin 2018-7](#), insurers and insurance groups that were determined to meet the criteria established in [230-RICR-20-05-10](#), i.e., greater than 1% market share, have submitted the 2018 Auto Body Labor Rate Survey Reports to this Department. The 2018 prevailing labor rates as established by these insurers follow:

Progressive Group **22.04%** (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Sheet Metal/Refinish Rate	\$47.00	\$47.00
Prevailing Frame Rate	\$47.00	\$47.00
Prevailing Mechanical Rate	\$60.00	\$60.00
(Also noted Aluminum negotiated)		

Allstate Insurance Group **10.46%** (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Sheet Metal/Refinish Rate	\$50.00	\$48.00
Prevailing Frame Rate	\$50.00	\$49.00
Prevailing Mechanical Rate	\$59.00	\$59.00
Aluminum Rate	\$80.00	\$80.00

Berkshire Hathaway Insurance Group **10.37%** (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
GEICO*:		
Prevailing Body/Paint Rate	\$45.00	\$45.00
Prevailing Frame Rate	\$45.00	\$45.00
Prevailing Mechanical Rate	\$54.00	\$54.00

*Also noted gives adjusters discretion to make reasonable adjustments.

	<u>Class A</u>	<u>Class B</u>
National Indemnity:		
Prevailing Labor Rate (non-aluminum)	\$48.00	\$48.00

Amica Mutual Group 9.15% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$48.00	\$46.00
Aluminum Rate	\$50.00	

Liberty Mutual Group 6.59% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$48.00	\$46.00
(Also noted exceptions involving commercial vehicles or aluminum constructed vehicles)		

Nationwide Corporation Group 5.86% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$50.00	\$48.00
(Also noted negotiations with body shops may take place and Aluminum negotiated)		

United Services Automobile Assn. Group 5.58% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Rate	\$52.00	\$50.00
(Also noted concession for Aluminum repairs)		

Metropolitan Group 5.08% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$50.00	\$48.00

Mapfre Insurance Group 3.97% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$48.00	\$47.00

Travelers Group 3.38% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$53.00	\$50.00
(Also noted Aluminum negotiated)		

Main Street America Group 2.49% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$46.00	\$46.00
(Also noted Aluminum negotiated)		

Selective Insurance Group 1.96% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Sheet Metal/Refinish Rate	\$52.00	\$52.00
Prevailing Frame Rate	\$60.00	\$60.00
Prevailing Mechanical Rate	\$90.00	\$90.00
Aluminum	\$100.00	\$100.00

Ohio Mutual Group 1.37% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Sheet Metal Rate	\$51.00	\$51.00
Prevailing Frame Rate	\$55.00	\$55.00
Prevailing Mechanical Rate	\$69.00	\$69.00
Aluminum Rate	\$103.00	\$101.00

(Also noted will continue to negotiate)

Providence Mutual Fire Ins Co 1.10% (Co Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$48.00	\$48.00
Prevailing Mechanical Rate	\$65.00	\$65.00
Aluminum Rate	\$85.00	\$85.00

AmTrust GMACI Maiden Group 1.04% (Group Market Share)

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$50.00	\$48.00

In accordance with [Insurance Bulletin 2018-7](#), 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 voluntarily conduct the survey and file a report electronically with the Department at dbr.specialreports@dbr.ri.gov by October 1, 2018. If no report is filed, the insurer must negotiate the labor rate(s). The 2018 prevailing labor rates as established by these insurers follow:

Arbella Insurance Group

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$48.00	\$48.00

EMC Insurance Companies

	<u>Class A</u>	<u>Class B</u>
Prevailing Sheet Metal Rate	\$48.00	\$48.00
Prevailing Frame Rate	\$48.00	\$48.00
Prevailing Mechanical Rate	\$48.00	\$48.00
Aluminum Rate	\$85.00	\$85.00

NLC Insurance Companies

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$49.00	\$49.00
Prevailing Mechanical Rate (Also noted Aluminum negotiated)	Negotiated	Negotiated

Privilege Underwriters Reciprocal Exchange (PURE)

	<u>Class A</u>	<u>Class B</u>
Prevailing Sheet Metal Rate	\$55.00	\$55.00
Prevailing Frame Rate	\$55.00	\$55.00
Prevailing Mechanical Rate	\$65.00	\$65.00
Aluminum Refinish Rate	\$65.00	\$65.00
Aluminum Frame/Structural Rate	\$85.00	\$85.00

Quincy Mutual Group

	<u>Class A</u>	<u>Class B</u>
Prevailing Labor Rate	\$48.00	\$46.00
Aluminum Rate	\$95.00	\$95.00

State Farm Insurance Companies/HiRoad Assurance Company

	<u>Class A</u>	<u>Class B</u>
Prevailing Sheet Metal Rate	\$48.00	\$48.00
Prevailing Frame Rate	\$51.00	\$51.00
Prevailing Mechanical Rate (Also noted will continue to negotiate)	\$90.00	\$90.00

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

Elizabeth Kelleher Dwyer
Superintendent of Insurance
October 5, 2018