



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the E. Los Angeles area includes 24 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	Eastern Los Angeles
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Body / Refinish Rate	\$43.00
Frame Rate	\$65.00
Mechanical Rate	\$85.00
Material Rate	\$30.00
LKQ Mark-Up	21%

Total Repair Facilities Surveyed	24
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**2009 Labor Rate Survey
California
Eastern Los Angeles**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body/Refinish Labor Rate	Frame Rate	Mechanical Rate	Material Rate	LKQ Mark-up
1/22/2009	12:57 PM	New Tech Auto Body	3444 N. San Fernando Rd.	Los Angeles	90065	323-341-7900	Conrad Aquino	\$45.00	\$65.00	\$110.00	\$35.00	25%
1/22/2009	12:59 PM	Castle Body Shop	1620 Hillhurst	Los Angeles	90001	323-666-1261	George Guillen	\$42.00	\$65.00	\$85.00	\$30.00	25%
1/22/2009	1:00 PM	Elite Auto Body	1821 Hyperion Ave.	Los Angeles	90027	323-665-2470	Hutch Martinez	\$42.00	\$65.00	\$85.00	\$32.00	20%
1/22/2009	1:05 PM	Rick's Auto Body	1804 Hyperion Ave.	Los Angeles	90027	323-666-8636	Kevin Markirosyan	\$44.00	\$75.00	\$105.00	\$32.00	20%
1/22/2009	1:10 PM	Vine Auto Body	5208 W. Sunset	Los Angeles	90027	323-345-3333	Grant Marikyan	\$44.00	\$75.00	\$95.00	\$34.00	20%
1/22/2009	1:15 PM	AMG Body Shop	3412 N. Broadway	Los Angeles	90031	323-222-2121	Wilson Lee	\$40.00	\$65.00	\$75.00	\$30.00	20%
1/22/2009	1:31 PM	Eddies Auto Body	4809 N. Huntington Drive	Los Angeles	90032	323-227-6775	Edward Solis	\$38.00	\$55.00	\$85.00	\$28.00	10%
1/22/2009	1:46 PM	Eurasian Coach Works	7496 Santa Monica Blvd	Los Angeles	90046	323-874-4367	Sahra	\$54.00	\$77.00	\$142.00	\$30.00	20%
1/22/2009	2:03 PM	Ace Quality Collision	6144 Ferguson Dr	Los Angeles	90022	323-722-6490	Martha Galarido	\$45.00	\$65.00	\$65.00	\$28.00	20%
1/22/2009	2:07 PM	OEM Body Shop	5269 Alhambra Ave.	Los Angeles	90032	323-441-9417	Eric Ramirez	\$42.00	\$65.00	\$75.00	\$32.00	20%
1/22/2009	2:08 PM	Silverlake Auto Body	2849 Rowena Ave.	Los Angeles	90039	323-665-5112	Peter Bogikyan	\$42.00	\$85.00	\$75.00	\$30.00	20%
1/22/2009	2:39 PM	Pat Suazo's Auto Body	2808 Rowena Ave.	Los Angeles	90039	323-661-1028	Zuly Montoya	\$42.00	\$50.00	\$60.00	\$27.00	20%
1/22/2009	2:41 PM	Eagle Auto Body	4633 Eagle Rock Blvd.	Los Angeles	90041	323-550-1058	Bebe Seguria	\$42.00	\$55.00	\$75.00	\$32.00	25%
1/22/2009	2:43 PM	Columbia Auto Body	1567 Colorado Blvd.	Los Angeles	90041	323-258-0565	Paul Ekmekjian	\$42.00	\$62.00	\$80.00	\$30.00	20%
1/22/2009	2:44 PM	Competition Collision	4685 York Blvd.	Los Angeles	90041	323-257-3939	Ed Carpinelli	\$42.00	\$85.00	\$85.00	\$32.00	20%
1/22/2009	2:47 PM	McGibbons	5251 York Ave.	Los Angeles	90042	323-254-1033	Mac McGibbonst	\$38.00	\$50.00	\$60.00	\$26.00	20%
1/22/2009	2:53 PM	Cartique Auto Body	502 N. Figueroa	Los Angeles	90042	323-257-4962	Tony Tognetti	\$40.00	\$60.00	\$75.00	\$30.00	20%
1/22/2009	3:02 PM	Express Collision	3287 Verdugo Road	Los Angeles	90065	323-254-0396	James Reynolds	\$41.00	\$58.00	\$77.00	\$30.00	25%
1/22/2009	3:04 PM	York Auto Body	514 York Blvd.	Los Angeles	90042	323-254-0111	Jonathan Lopez	\$42.00	\$60.00	\$85.00	\$28.00	25%
1/22/2009	3:09 PM	City of Stars Collision Center	4751 Santa Monica Blvd.	Los Angeles	90029	323-665-5700	Rosey Gyadikyan	\$45.00	\$60.00	\$75.00	\$32.00	25%
1/22/2009	3:12 PM	213 Collision Repair	5670 Venice Blvd	Los Angeles	90019	323-934-9992	Jessey Gracian	\$40.00	\$55.00	\$65.00	\$26.00	20%
1/22/2009	3:15 PM	3 million Collision Center	5212 W Pico Blvd	Los Angeles	90019	323-937-6237	Jimmy	\$42.00	\$65.00	\$105.00	\$32.00	20%
1/22/2009	3:20 PM	A&B Auto Body	110 N Soto St	Los Angeles	90033	323-264-6414	leo Cardenas	\$36.00	\$50.00	\$65.00	\$25.00	20%
1/22/2009	3:23 PM	Beverly Coach Craft	2320 Sawtelle Blvd	Los Angeles	90064	310-477-6561	Sam Adamyan	\$45.00	\$70.00	\$125.00	\$30.00	25%
							AVERAGE:	\$42.17	\$64.00	\$83.43	\$29.83	21%
							MEDIAN:	\$42.00	\$65.00	\$80.00	\$30.00	21%
							WEIGHTED:	\$42.00	\$65.00	\$75.00	\$30.00	20%
Total	24											



**2009 Labor Rate Survey
California
Eastern Los Angeles**

Body/Refinish Rate			Frame Rate			Mechanical Rate			Material Rate			LKQ Mark-Up		
Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	# of Rates	Percentage
\$40.00	3	12%	\$50.00	3	12%	\$60.00	2	8%	\$25.00	1	4%	10%	1	4%
\$36.00	1	4%	\$55.00	3	12%	\$65.00	3	12%	\$26.00	2	8%	20%	16	64%
\$38.00	2	8%	\$58.00	1	4%	\$75.00	6	24%	\$27.00	1	4%	25%	7	28%
\$41.00	1	4%	\$60.00	1	4%	\$77.00	1	4%	\$28.00	3	12%	30%	0	0%
\$42.00	10	40%	\$62.00	1	4%	\$80.00	1	4%	\$30.00	8	32%			
\$44.00	2	8%	\$65.00	7	28%	\$85.00	5	20%	\$32.00	7	28%			
\$45.00	3	12%	\$70.00	1	4%	\$95.00	1	4%	\$34.00	1	4%			
\$54.00	1	4%	\$75.00	2	8%	\$105.00	2	8%	\$35.00	1	4%			
			\$77.00	1	4%	\$110.00	1	4%						
			\$85.00	2	8%	\$125.00	1	4%						
						\$142.00	1	4%						



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RE: Auto Body Labor Rate Survey

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As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the E. San Fernando Valley area includes 24 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

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888-999-2200 ext 2457

CC:
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TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	Eastern San Fernando Valley
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Body / Refinish Rate	\$44.00
Frame Rate	\$65.00
Mechanical Rate	\$87.00
Material Rate	\$32.00
LKQ Mark-Up	22%

Total Repair Facilities Surveyed	24
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**2009 Labor Rate Survey
California
Eastern San Fernando Valley**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body/Refinish Labor Rate	Frame Rate	Mechanical Rate	Material Rate	LKQ Mark-up
1/26/2009	4:12PM	Saller's International Auto Body	11511 Ventura Blvd	Studio City	91604	818-753-9595	Helen	\$50.00	\$65.00	\$95.00	\$28.00	20%
1/26/2009	2:10PM	Kastore & Queen Body Shop	14310 Oxnard St.	Van Nuys	91401	818-780-8800	Haim	\$42.00	\$65.00	\$85.00	\$32.00	20%
1/26/2009	12:56PM	Pro Am Auto Body	1410 W. Magnolia Blvd.	Burbank	91506	818-842-4998	Haik Hovsepian	\$38.00	\$65.00	\$65.00	\$28.00	20%
1/26/2009	12:57PM	Bistagne Brothers Body Shop	1400 Chevy Chase	Glendale	91206	818-242-6876	Bob Bistagne	\$45.00	\$70.00	\$90.00	\$35.00	25%
1/26/2009	12:59PM	Country Club Auto Body	11025 Stranwood Ave.	Mission Hills	91345	818-837-1892	Pat Sardella	\$42.00	\$75.00	\$90.00	\$34.00	25%
1/26/2009	1:05PM	Gene's Paint and Body	2604 Honolulu Ave.	Montrose	91020	818-249-5485	Marco Villegas	\$42.00	\$60.00	\$70.00	\$32.00	25%
1/26/2009	1:07 PM	Burbank Body Shop	149 E. Providencia Ave.	Burbank	91502	818-845-8694	Norma Medina	\$44.00	\$70.00	\$85.00	\$34.00	20%
1/26/2009	1:08 PM	North Hollywood Auto Body	4872 Lankershim Blvd.	North Hollywood	91601	818-980-8668	Cathrin Kay	\$44.00	\$65.00	\$80.00	\$34.00	20%
1/26/2009	1:10PM	DC Auto Crafters	57 E. Providencia	Burbank	91502	818-846-5032	Kristen	\$55.00	\$65.00	\$135.00	\$34.00	25%
1/26/2009	2:04PM	Golden Touch	11201 Burbank Blvd.	North Hollywood	91601	818-760-1264	Fred Azar	\$42.00	\$65.00	\$95.00	\$28.00	20%
1/26/2009	2:06PM	All Valley Auto Body	4730 Lankershim Blvd.	North Hollywood	91602	818-760-3182	Mikhael Levis	\$42.00	\$65.00	\$85.00	\$32.00	25%
1/26/2009	2:08PM	Morenos Auto Body	7203 Lankershim Blvd.	North Hollywood	91605	818-765-6171	Karina Diaz	\$38.00	\$53.00	\$88.00	\$28.00	20%
1/26/2009	2:14PM	Julians Auto Body	6916 Lankershim Blvd.	North Hollywood	91605	818-765-8500	Melinda Gutierrez	\$41.00	\$55.00	\$75.00	\$28.00	20%
1/26/2009	2:15PM	High Class Auto Body	11615 Vanowen St. #1	North Hollywood	91605	818-765-7400	Vahe "Vic" Hazarian	\$42.00	\$65.00	\$85.00	\$28.00	20%
1/26/2009	4:20PM	101 Collision Center	300 S Lake	Burbank	91502	818-566-8234	Kim Gremore	\$44.00	\$70.00	\$75.00	\$38.00	20%
1/26/2009	2:17PM	Avo's Auto Body	6712 Lankershim Blvd.	North Hollywood	91605	818-982-4045	Gary Azaryan	\$50.00	\$70.00	\$90.00	\$30.00	20%
1/26/2009	2:20PM	McAllisters	6929 Laurel Canyon Blvd.	North Hollywood	91605	818-982-6050	Raquel Muraz	\$45.00	\$71.00	\$95.00	\$35.00	20%
1/26/2009	3:55PM	Marco's Auto Body No. Hollywood	6827 Vineland Blvd.	North Hollywood	91605	818-506-8000	Edwin Ruano	\$56.00	\$80.00	\$125.00	\$45.00	25%
1/26/2009	4:27PM	West Coast Auto Body	5950 Laurel Canyon Blvd	Valley Village	91607	818-509-8971	Vi Maldenian	\$45.00	\$65.00	\$85.00	\$35.00	20%
1/26/2009	4:05PM	Sam's Precious	6301 Colfax	North Hollywood	91606	818-762-7014	Sam Baspeghian	\$42.00	\$65.00	\$75.00	\$30.00	20%
1/26/2009	4:06PM	G & H Auto Body	4368 Lankershim Blvd.	North Hollywood	91602	818-506-7854	Chris Payalsyan	\$40.00	\$55.00	\$75.00	\$30.00	20%
1/26/2009	4:09PM	Auto Body Repair Experts	9908 San Fernando Rd.	Pacioma	91331	818-890-9858	Robert	\$42.00	\$55.00	\$75.00	\$32.00	20%
1/26/2009	4:17PM	5 Star Collision Center	9329 Sunland Blvd	Sun Valley	91352	818-768-2222	Don	\$45.00	\$65.00	\$80.00	\$30.00	20%
1/26/2009	4:11PM	California Collision Center	1821 S Brand Blvd	Glendale	91204	323-245-0145	Many Kassounian	\$44.00	\$66.00	\$95.00	\$36.00	25%
							AVERAGE:	\$44.00	\$65.23	\$86.95	\$32.55	22%
							MEDIAN:	\$43.00	\$65.00	\$83.00	\$30.00	21%
							WEIGHTED:	\$42.00	\$65.00	\$80.00	\$28.00	20%
Total	24											



**2009 Labor Rate Survey
California
Eastern San Fernando Valley**

Body/Refinish Rate		
Rate	Number of Rates	Percentage
\$38.00	2	8%
\$40.00	1	4%
\$41.00	1	4%
\$42.00	8	32%
\$44.00	4	16%
\$45.00	4	16%
\$50.00	2	8%
\$55.00	1	4%
\$56.00	1	4%

Frame Rate		
Rate	Number of Rates	Percentage
\$53.00	1	4%
\$55.00	3	12%
\$60.00	1	4%
\$65.00	11	44%
\$66.00	1	4%
\$70.00	4	16%
\$71.00	1	4%
\$75.00	1	4%
\$80.00	1	4%

Mechanical Rate		
Rate	Number of Rates	Percentage
\$ 65.00	1	4%
\$ 70.00	1	4%
\$ 75.00	5	20%
\$ 80.00	2	8%
\$ 85.00	5	20%
\$ 88.00	1	4%
\$ 90.00	3	12%
\$ 95.00	4	16%
\$125.00	1	4%
\$135.00	1	4%

Material Rate		
Rate	Number of Rates	Percentage
\$28.00	6	24%
\$30.00	4	16%
\$32.00	4	16%
\$34.00	4	16%
\$35.00	3	12%
\$36.00	1	4%
\$38.00	1	4%
\$45.00	1	4%

LKQ Mark-Up		
Rate	Number of Rates	Percentage
20%	17	68%
25%	7	28%



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Our Survey for the W. San Gabriel area includes 25 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

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Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	San Gabriel- WEST
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Body / Refinish Rate	\$47.00
Frame Rate	\$66.00
Mechanical Rate	\$91.00
Material Rate	\$35.00
LKQ Mark-Up	25%
Total Repair Facilities Surveyed	25



**2009 Labor Rate Survey
California
San Gabriel**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanic al Rate	Material Rate	LKQ Mark-up
2/23/2009	4:57PM	Seidners Collision	15 N. Curtis Ave.	Alhambra	91081	626-300-0006	George	\$52.00	\$68.00	\$90.00	\$42.00	25%
2/23/2009	4:58PM	Alhambra Auto Craft	539 W. Main St.	Alhambra	91801	626-570-1046	Ryan	\$52.00	\$75.00	\$95.00	\$32.00	20%
2/23/2009	4:59PM	Wondries Collision	328 S. Marengo Ave.	Alhambra	91803	626-414-1900	Haidee	\$52.00	\$75.00	\$90.00	\$28.00	20%
2/23/2009	5:00PM	Duran's Quality Paint	1849 Puente Ave	Baldwin Park	91706	626-814-3004	Jessica Duran	\$48.00	\$75.00	\$85.00	\$40.00	25%
2/23/2009	5:01PM	Service Auto Body	645 E. San Bernardino Rd	Covina	91723	626-915-6800	Dave	\$46.00	\$55.00	\$100.00	\$34.00	20%
2/23/2009	5:02PM	Detroit Auto Body	521 N. 2nd Ave.	Covina	91723	626-339-7810	Eddy	\$45.00	\$69.00	\$85.00	\$30.00	25%
2/23/2009	5:03PM	Platinum Collision	433 E. San Bernardino Rd	Covina	91723	626-915-4953	Warren	\$45.00	\$60.00	\$125.00	\$34.00	25%
2/23/2009	5:05PM	Longo Collision	3534 N. Peck	El Monte	91731	626-580-6000	Kim	\$45.00	\$65.00	\$100.00	\$45.00	30%
2/23/2009	5:07PM	M1	11662 Ramona Blvd.	El Monte	91732	626-575-4835	Maggie Thai	\$48.00	\$75.00	\$100.00	\$32.00	30%
2/23/2009	5:09PM	Han's Auto Body	11212 Rush St.	El Monte	91733	626-448-8883	Alex Han	\$42.00	\$68.00	\$75.00	\$32.00	20%
2/23/2009	5:25PM	Auto Pro	2028 Loma Ave.	El Monte	91733	626-350-1978	Bach Ngyen	\$45.00	\$65.00	\$85.00	\$35.00	25%
2/23/2009	5:26PM	H & M Auto Body	2710 Merced Ave.	El Monte	91733	626-448-1218	Henri Mach	\$42.00	\$65.00	\$68.00	\$30.00	25%
2/23/2009	5:27PM	L Monty Auto Body	1841 Tyler	El Monte	91733	626-442-8776	George	\$52.00	\$90.00	\$75.00	\$32.00	25%
2/23/2009	5:29PM	Arrow Glen	153 E. Arrow Highway	Glendora	91740	626-963-5817	Charlie Ramirez	\$50.00	\$65.00	\$137.00	\$34.00	25%
2/23/2009	5:30PM	Seidners Collision - Glendora	1949 Auto Centre Dr.	Glendora	91740	909-305-0745	Steve Seidner	\$52.00	\$68.00	\$90.00	\$42.00	25%
2/23/2009	5:32PM	Monterey Park Auto Body	401 Monterey Pass Rd.	Monterey Park	91754	626-284-7625	Jason	\$45.00	\$65.00	\$85.00	\$30.00	20%
2/23/2009	5:35PM	Richmont Collision	8801 Garvey Ave.	Rosemead	91770	626-307-8780	Vana	\$42.00	\$59.00	\$79.00	\$30.00	20%
2/23/2009	5:36PM	JT Auto Body Shop	2714 River Ave.	Rosemead	91770	626-571-2636	Tony Yip	\$40.00	\$65.00	\$70.00	\$42.00	25%
2/23/2009	5:37PM	Seidners Collision - West Covina	2525 E. Workman Avd.	West Covina	91791	626-915-7878	Terri	\$52.00	\$65.00	\$90.00	\$42.00	30%
2/23/2009	5:38PM	Marcos Auto Body	600 E. Las Tunas Dr.	San Gabriel	91776	626-309-9100	Rosario	\$56.00	\$80.00	\$130.00	\$45.00	25%
2/23/2009	5:45PM	Auto Square Collision	11528 Garvey Ave.	El Monte	91732	626-442-6558	Jesscia	\$46.00	\$65.00	\$90.00	\$30.00	30%
2/23/2009	5:46PM	Superior PV	2637 Rosemead Blvd.	El Monte	91733	626-401-2887	John	\$50.00	\$70.00	\$110.00	\$45.00	25%
2/23/2009	5:47PM	Unversal Auto Body	2908 Durfee Ave	El Monte	91732	626-575-8981	Jerry	\$45.00	\$55.00	\$70.00	\$35.00	25%
2/23/2009	5:48PM	Seidners Collision - Rosemead	4500 N. Rosemead Blvd.	Rosemead	91770	626-285-7131	Kathy	\$52.00	\$68.00	\$90.00	\$42.00	25%
2/23/2009	5:50PM	Auto Network	130 Agostino Road	San Gabriel	91776	626-285-5489	Bruce	\$45.00	\$55.00	\$75.00	\$26.00	25%
							AVERAGE:	\$47.56	\$67.40	\$91.56	\$35.56	25%
							MEDIAN:	\$47.00	\$66.00	\$91.00	\$35.00	25%
							WEIGHTED:	\$46.00	\$65.00	\$90.00	\$36.00	25%
Total	25											



**2009 Labor Rate Survey
California
San Gabriel**

Body / Refinish Rate			Frame Rate			Mechanical Rate			Material Rate			LKQ Mark-Up		
Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage
\$40.00	1	4%	\$55.00	3	11%	\$68.00	1	4%	\$26.00	1	4%	20%	6	22%
\$42.00	2	7%	\$59.00	1	4%	\$70.00	2	7%	\$28.00	1	4%	25%	15	56%
\$45.00	3	11%	\$60.00	1	4%	\$75.00	3	11%	\$30.00	5	19%	30%	4	15%
\$46.00	8	30%	\$65.00	8	30%	\$79.00	1	4%	\$32.00	4	15%			
\$48.00	1	4%	\$68.00	4	15%	\$85.00	4	15%	\$34.00	3	11%			
\$50.00	4	15%	\$69.00	1	4%	\$90.00	6	22%	\$35.00	2	7%			
\$52.00	1	4%	\$70.00	1	4%	\$95.00	1	4%	\$40.00	1	4%			
\$56.00	4	15%	\$75.00	4	15%	\$100.00	3	11%	\$42.00	5	19%			
			\$80.00	1	4%	\$110.00	1	4%	\$45.00	3	11%			
			\$90.00	1	4%	\$125.00	1	4%						
						\$130.00	1	4%						
						\$137.00	1	4%						



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the E. San Gabriel area includes 25 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	San Gabriel -EAST
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Body / Refinish Rate	\$46.00
Frame Rate	\$65.00
Mechanical Rate	\$91.00
Material Rate	\$35.00
LKQ Mark-Up	25%

Total Repair Facilities Surveyed	25
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**2009 Labor Rate Survey
San Gabriel**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanical Rate	Material Rate	LKQ Mark-up
2/19/2009	11:15PM	Cenco Auto Body	125 W. Live Oak Ave.	Arcadia	91007	626-574-8682	Anthony	\$45.00	\$65.00	\$90.00	\$35.00	25%
2/19/2009	11:19PM	Seidner's Collision Center	15432 Nelson Ave.	City of Industry	91744	626-330-9711	Mellisa	\$52.00	\$68.00	\$90.00	\$42.00	30%
2/19/2009	11:21PM	California Collision Center	13962 Valley Blvd.	City of Industry	91746	626-333-1678	Danny	\$42.00	\$50.00	\$65.00	\$32.00	25%
2/19/2009	11:22PM	West Coast Auto Body	15144 Valley Blvd.	City of Industry	91746	626-961-2779	Frank	\$50.00	\$65.00	\$85.00	\$35.00	25%
2/19/2009	11:23PM	Haddicks Auto Body	15120 E. Valley Blvd.	City of Industry	91746	626-968-6430	Suzie	\$52.00	\$65.00	\$95.00	\$36.00	25%
2/19/2009	11:24PM	Seidner's Collision Center	1000 Evergreen St.	Duarte	91010	626-358-1155	Araceli	\$52.00	\$68.00	\$97.00	\$42.00	30%
2/19/2009	11:26PM	Auto Service Performance	630 S. Mountain View	La Habra	90631	562-694-8834	Ely	\$46.00	\$55.00	\$75.00	\$32.00	20%
2/19/2009	11:28PM	Don Steves	2120 E. Lambert	La Habra	90631	562-690-3266	Coleen	\$48.00	\$75.00	\$100.00	\$35.00	25%
2/19/2009	11:39PM	Monrovia Collision Center	114 N. Magnolia Ave.	Monrovia	91016	626-357-0662	Kevin	\$48.00	\$70.00	\$90.00	\$35.00	25%
2/19/2009	11:40PM	Don's Body Shop	3217 W. Beverly	Montebello	90640	323-721-2140	Laura	\$48.00	\$65.00	\$85.00	\$32.00	25%
2/19/2009	11:41PM	Seidner's Collision Center	321 W. Whittier Blvd.	Montebello	90640	323-722-3220	Monica	\$52.00	\$68.00	\$92.00	\$42.00	25%
2/19/2009	11:43PM	McCurdy Body Works	583 N. Lake	Pasadena	91101	626-796-1653	Karen	\$45.00	\$65.00	\$100.00	\$35.00	25%
2/19/2009	11:48PM	Marco's Auto Body	565 N. Fair Oaks Ave.	Pasadena	91103	626-795-7500	Karel	\$56.00	\$80.00	\$130.00	\$45.00	25%
2/19/2009	11:50PM	Pete's Collision	188 N Daisy Av	Pasadena	91107	626 432-1961	Pete	\$45.00	\$55.00	\$75.00	\$30.00	25%
2/19/2009	12:04PM	Holmes Body Shop	1095 E. Colorado Blvd.	Pasadena	91106	626-795-6447	Tim	\$45.00	\$60.00	\$90.00	\$30.00	25%
2/19/2009	12:06PM	Douglas Auto Body	2463 E. Colorado Blvd.	Pasadena	91107	626-795-7577	Kevin	\$46.00	\$65.00	\$95.00	\$32.00	20%
2/19/2009	12:07PM	Baker Paint and Body	1950 E. Walnut	Pasadena	91107	626-793-7463	Ron	\$44.00	\$60.00	\$80.00	\$30.00	25%
2/19/2009	12:08PM	Thorson Motor Center	3456 E. Colorado Blvd.	Pasadena	91107	626-795-8851	Jonny	\$46.00	\$65.00	\$95.00	\$30.00	25%
2/19/2009	12:12PM	Greg's Auto Body	9347 Santa Fe Springs Rd	SantaFe Springs	90670	562-946-5400	Jacky	\$48.00	\$65.00	\$92.00	\$33.00	25%
2/19/2009	12:13PM	Marco's Auto Body	1300 Fair Oaks Ave.	So. Pasadena	91030	626-441-0171	Jeff	\$56.00	\$80.00	\$130.00	\$45.00	25%
2/19/2009	12:22PM	Eckles Auto Body	11630 Whittier Blvd.	Whittier	90601	562-692-8300	Maria	\$52.00	\$65.00	\$95.00	\$38.00	25%
2/19/2009	12:23PM	Greg's Auto Body	12745 Whittier Blvd.	Whittier	90602	562-789-1300	Allen	\$48.00	\$65.00	\$92.00	\$33.00	25%
2/19/2009	12:25PM	Saturn of Whittier	13809 E. Whittier Blvd.	Whittier	90606	562-464-1245	Daniel	\$45.00	\$61.00	\$96.00	\$30.00	20%
2/19/2009	12:26PM	Whittier Auto Craft	12130 E. Washington Blvd	Whittier	90606	562-698-8227	Ralph	\$46.00	\$65.00	\$80.00	\$32.00	25%
2/18/2009	3:08PM	C & L Auto Body	132 Las Tunas Drive	Arcadia	91007	626-445-6630	Jamy	\$45.00	\$65.00	\$90.00	\$35.00	25%
							AVERAGE:	\$48.08	\$65.20	\$92.16	\$35.04	25%
							MEDIAN:	\$46.00	\$65.00	\$91.00	\$35.00	25%
							WEIGHTED:	\$45.00	\$65.00	\$90.00	\$35.00	25%
Total	25											



**2009 Labor Rate Survey
San Gabriel**

Body / Refinish Rate			Frame Rate			Mechanical Rate			Material Rate			LKQ Mark-Up		
Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage
\$42.00	1	4%	\$50.00	1	4%	\$65.00	1	4%	\$30.00	5	20%	20%	3	12%
\$44.00	1	4%	\$55.00	2	8%	\$75.00	2	8%	\$32.00	5	20%	25%	21	84%
\$45.00	6	24%	\$60.00	2	8%	\$80.00	2	8%	\$33.00	2	8%	30%	1	4%
\$46.00	4	16%	\$61.00	1	4%	\$85.00	2	8%	\$35.00	6	24%			
\$48.00	5	20%	\$65.00	12	48%	\$90.00	5	20%	\$36.00	1	4%			
\$50.00	1	4%	\$68.00	3	12%	\$92.00	3	12%	\$38.00	1	4%			
\$52.00	5	20%	\$70.00	1	4%	\$95.00	4	16%	\$42.00	3	12%			
\$56.00	2	8%	\$75.00	1	4%	\$96.00	1	4%	\$45.00	2	8%			
			\$80.00	2	8%	\$97.00	1	4%						
						\$100.00	2	8%						
						\$130.00	2	8%						



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the E. Westlake area includes 25 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	East Westlake
-------------------------	----------------------

Body / Refinish Rate	\$44.00
Frame Rate	\$64.00
Mechanical Rate	\$85.00
Material Rate	\$31.00
LKQ Mark-Up	25%
Total Repair Facilities Surveyed	25



**2009 Labor Rate Survey
East Westlake**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanic al Rate	Material Rate	LKQ Mark-up
2/4/2009	4:05pm	Canoga Auto Body	7319 Canoga Ave.	Canoga Park	91303	818-347-6583	Jody	\$48.00	\$68.00	\$80.00	\$35.00	25%
2/4/2009	4:05pm	Norm's Auto Body	19763 Sherman Way	Canoga Park	91306	818-882-2565	Jay	\$45.00	\$65.00	\$85.00	\$35.00	25%
2/4/2009	4:08pm	Auto Body Works	19733 Sherman Way	Winnetka	91306	818-886-1067	Beth	\$46.00	\$58.00	\$89.00	\$36.00	30%
2/4/2009	4:09pm	Romaina Auto Body	21400 Lassen #H	Chatsworth	91311	818-998-6714	Sam	\$42.00	\$65.00	\$75.00	\$30.00	20%
2/4/2009	4:10pm	Doug's Custom Paint & Body	10149 Canoga Ave.	Chatsworth	91311	818-998-5595	David	\$45.00	\$60.00	\$85.00	\$32.00	25%
2/4/2009	4:12pm	Sharp Auto Painting	18206 Parthenia	Northridge	91324	818-700-1011	Facilia	\$45.00	\$65.00	\$85.00	\$35.00	25%
2/4/2009	4:13pm	American Collision	18822 Parthenia Ave.	Northridge	91324	818-772-5757	Carlos	\$46.00	\$65.00	\$95.00	\$30.00	25%
2/4/2009	4:16pm	Auto Stiegler Collision	6700 Reseda Blvd.	Reseda	91335	818-757-2090	Rudy	\$46.00	\$60.00	\$125.00	\$34.00	20%
2/4/2008	4:18pm	Folk's Auto Body	6705 Reseda Blvd.	Reseda	91335	818-881-7151	Aurthur	\$44.00	\$60.00	\$95.00	\$32.00	30%
2/4/2009	4:20pm	Precision Auto Body	7654 Tampa Ave.	Reseda	91335	818-888-7654	Patty	\$48.00	\$75.00	\$110.00	\$38.00	30%
2/4/2009	4:21pm	Vahe Auto Body	14258 Aetna	Van Nuys	91401	818-782-0208	Varoojh	\$40.00	\$55.00	\$75.00	\$30.00	20%
2/4/2009	4:23pm	Expert Auto Body	14326 Oxnard	Van Nuys	91401	818-786-8400	Abraham	\$42.00	\$70.00	\$75.00	\$32.00	20%
2/4/2009	4:23pm	DM Auto Body	14137 Oxnard	Van Nuys	91401	323-873-4166	Pete	\$44.00	\$65.00	\$85.00	\$28.00	25%
2/4/2009	4:30pm	Keyes Collision/Pride Auto Bod	15106 Oxnard St.	Van Nuys	91401	818-780-2000	Eric	\$50.00	\$65.00	\$120.00	\$38.00	25%
2/4/2009	4:31pm	Ford Auto Body	7857 N. Sepulveda	Van Nuys	91405	818-988-7200	J.C	\$50.00	\$75.00	\$105.00	\$32.00	20%
2/4/2009	4:32pm	Paul's Auto Body	7740 Sepulveda	Van Nuys	91405	818-783-8407	Marianne	\$44.00	\$65.00	\$95.00	\$32.00	25%
2/4/2009	4:35pm	Frontline Recon Service	5901 Sepulveda	Van Nuys	91411	818-908-0088	Javier	\$42.00	\$65.00	\$75.00	\$30.00	20%
2/4/2009	4:35pm	New Century Auto Body	16816 Saticoy	Van Nuys	91406	818-782-0008	Victor	\$42.00	\$65.00	\$75.00	\$30.00	20%
2/4/2009	4:36pm	Casa Automotive Body Shop	14723 Aetna St.	Van Nuys	91411	818-373-4940	Kristina	\$40.00	\$55.00	\$95.00	\$30.00	20%
2/4/2009	4:41pm	H & R Auto Paint & Body Repa	18539 Topham St	Tarzana	91325	818-342-4999	Shawn	\$42.00	\$65.00	\$75.00	\$30.00	20%
2/4/2009	4:43pm	Russ's Auto Body & Paint	7343 Canby Ave	Reseda	91401	818-342-6008	Sam	\$38.00	\$55.00	\$75.00	\$36.00	25%
2/4/2009	4:46pm	Center Valley Automotive	18425 Vanowen St	Reseda	91411	818-996-9197	Vince	\$45.00	\$55.00	\$85.00	\$35.00	25%
2/4/2009	4:52pm	Valley Motor Center	14954 Oxnard St	Van Nuys	91411	818-909-5444	Elain	\$46.00	\$60.00	\$80.00	\$28.00	25%
2/4/2009	4:55pm	Rydell Collision	14950 Oxnard St.	Van Nuys	91411	818-779-2590	Liz	\$44.00	\$55.00	\$105.00	\$30.00	30%
2/4/2009	4:57pm	Eurotech Autobody	6336 Woodman Ave	Van Nuys	91411	818-787-1208	Garo	\$45.00	\$65.00	\$115.00	\$34.00	25%
							AVERAGE:	\$44.36	\$63.04	\$90.36	\$32.48	24%
							MEDIAN:	\$44.00	\$64.00	\$85.00	\$31.00	25%
							WEIGHTED:	\$43.00	\$65.00	\$80.00	\$30.00	25%
Total	25											



**2009 Labor Rate Survey
East Westlake**

Body / Refinish Rate		
Rate	Number of Rate	Percentage
\$38.00	1	4%
\$40.00	2	8%
\$42.00	5	20%
\$44.00	4	16%
\$45.00	5	20%
\$46.00	4	16%
\$48.00	2	8%
\$50.00	2	8%

Frame Rate		
Rate	Number of Rates	Percentage
\$ 55.00	5	20%
\$ 58.00	1	4%
\$ 60.00	4	16%
\$ 65.00	11	44%
\$ 68.00	1	4%
\$ 70.00	1	4%
\$ 75.00	2	8%

Mechanical Rate		
Rate	Number of Rates	Percentage
\$75.00	1	4%
\$80.00	6	24%
\$85.00	3	12%
\$89.00	5	20%
\$95.00	2	8%
\$105.00	3	12%
\$110.00	1	4%
\$115.00	1	4%
\$120.00	1	4%
\$125.00	1	4%
\$120.00	1	4%

Material Rate		
Rate	Number of Rates	Percentage
\$28.00	2	8%
\$30.00	8	32%
\$32.00	5	20%
\$34.00	2	8%
\$35.00	4	16%
\$36.00	2	8%
\$38.00	2	0.08

LKQ Mark-Up		
Rate	Number of Rate	Percentage
20%	9	36%
25%	12	48%
30%	4	16%



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the San Luis Obispo County area includes 24 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	San Luis Obispo County
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Body / Refinish Rate	\$75.00
Frame Rate	\$85.00
Mechanical Rate	\$86.00
Material Rate	\$35.00
LKQ Mark-Up	25%

Total Repair Facilities Surveyed	24
---	----



**2009 Labor Rate Survey
San Luis Obispo County**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanica l Rate	Material Rate	LKQ Mark-up
2/9/2009	4:44pm	Progressive Auto Art	251 Tank Farm Rd.	San Luis Obispo	93401	805-541-9063	Jack	\$75.00	\$85.00	\$85.00	\$38.00	20%
2/9/2009	4:59pm	Los Osos Auto Body	2090 11th St.	Los Osos	93402	805-528-6445	Tony	\$75.00	\$80.00	\$85.00	\$35.00	25%
2/9/2009	5:10pm	Grossini's Auto Body	140 N. 6th St.	Grover Beach	93433	805-489-2188	David	\$75.00	\$85.00	\$85.00	\$35.00	25%
2/9/2009	4:54pm	B & B Collision Repair	845 Fiero Lane	San Luis Obispo	93401	805-541-2771	Jennifer	\$75.00	\$85.00	\$85.00	\$36.00	25%
2/9/2009	4:47pm	Hongs Quality Auto Metal Work	70 Prado Rd.	San Luis Obispo	93401	805-543-3528	Hong	\$75.00	\$85.00	\$95.00	\$36.00	25%
2/9/2009	4:55pm	San Luis Autobody Carstar	139 Granada Dr.	San Luis Obispo	93401	805-541-8781	Kevin	\$75.00	\$80.00	\$85.00	\$37.00	25%
2/9/2009	5:08pm	San Luis Auto Body	7755 San Luis Ave.	Atascadero	93422	805-466-7400	Dave	\$75.00	\$80.00	\$85.00	\$37.00	25%
2/9/2009	5:05pm	Crocketts Auto Body	931 Grand Ave.	Arroyo Grande	93420	805-489-8515	Bob	\$70.00	\$85.00	\$85.00	\$40.00	25%
2/9/2009	4:55pm	Jeffries Auto Body	69 Tank Farm Rd.	San Luis Obispo	93401	805-543-4757	Tom	\$75.00	\$90.00	\$90.00	\$40.00	25%
2/9/2009	4:58pm	Rainbow Auto Painting	760 Francis St.	San Luis Obispo	93401	805-544-9731	John	\$80.00	\$89.00	\$89.00	\$35.00	30%
2/9/2009	5:09pm	Cambria Auto Restorations	2419 Village Ln. #F	Cambria	93428	805-927-1237	Victor	\$70.00	\$75.00	\$75.00	\$36.00	30%
2/9/2009	4:51pm	Vintage Auto Body	3453 Empresa Dr.	San Luis Obispo	93401	805-544-7979	Don	\$75.00	\$85.00	\$85.00	\$36.00	30%
2/10/2009	11:28am	C & N Auto Body	759 Ralcoa Way	Arroyo Grande	93420	805-343-0412	Nacho	\$72.00	\$89.00	\$89.00	\$34.00	20%
2/10/2009	11:49am	Rainbow Marine Auto Body	1107 Paso Robles St	Paso Robles	93446	805-239-3762	Tom	\$75.00	\$85.00	\$85.00	\$35.00	20%
2/10/2009	11:06am	Hunter Auto Body	1236 Railroad St.	Paso Robles	93446	805-238-7288	Joe	\$80.00	\$85.00	\$85.00	\$35.00	20%
2/10/2009	11:10am	Precision Collision Auto Body	1811 N. River Rd.	Paso Robles	93447	805-239-3323	Mike	\$70.00	\$75.00	\$80.00	\$35.00	25%
2/10/2009	11:32am	Mesa Auto Body	850 Sheridan Rd # F	Arroyo Grande	93421	805-343-2553	Roman	\$70.00	\$80.00	\$80.00	\$35.00	25%
2/10/2009	11:20am	Otis Auto Body	3474 Empresa Dr	San Luis Obispo	93401	805-544-0577	Lupe	\$75.00	\$95.00	\$95.00	\$36.00	25%
2/10/2009	11:22am	San Luis Customs & Collision	731 Buckley Rd	San Luis Obispo	93401	805-541-4938	Paul	\$75.00	\$85.00	\$95.00	\$37.00	25%
2/10/2009	11:04am	Sierra Body Shop	262 S. 4th St.	Grover Beach	93433	805-481-3855	Mike	\$75.00	\$85.00	\$90.00	\$35.00	30%
2/10/2009	11:13am	Riveras Body and Paint Shop	110 Brisco Road	Arroyo Grande	93420	805-481-3113	Pedro	\$80.00	\$90.00	\$90.00	\$35.00	30%
2/10/2009	11:12am	Classic Coach Werks	6909 Sycamore Rd.	Atascadero	93422	805-466-7626	Kory	\$75.00	\$80.00	\$85.00	\$35.00	33%
2/10/2009	11:08am	Davis Auto Body - North	2485 Theater Drive	Paso Robles	93446	805-238-7800	Ann	\$75.00	\$85.00	\$85.00	\$37.00	33%
2/10/2009	11:15am	Reids Auto Body Inc.	1701 Monterey St.	San Luis Obispo	93401	805-543-3348	Russell	\$95.00	\$105.00	\$105.00	\$42.00	34%
							AVERAGE:	\$75.50	\$85.13	\$87.21	\$36.33	26%
							MEDIAN:	\$75.00	\$85.00	\$86.00	\$35.00	25%
							WEIGHTED:	\$75.00	\$85.00	\$85.00	\$35.00	25%
Total	24											



**2009 Labor Rate Survey
San Luis Obispo County**

Body / Refinish Rate			Frame Rate			Mechanical Rate			Material Rate			LKQ Mark-Up		
Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage
\$70.00	4	17%	\$75.00	2	8%	\$75.00	1	4%	\$34.00	1	4%	20%	4	17%
\$72.00	1	4%	\$80.00	5	21%	\$80.00	2	8%	\$35.00	10	42%	25%	12	50%
\$75.00	15	63%	\$85.00	11	46%	\$85.00	12	50%	\$36.00	5	21%	30%	5	21%
\$80.00	3	13%	\$89.00	2	8%	\$89.00	2	8%	\$37.00	4	17%	33%	2	8%
\$95.00	1	4%	\$90.00	2	8%	\$90.00	3	13%	\$38.00	1	4%	34%	1	4%
			\$95.00	1	4%	\$95.00	3	13%	\$40.00	2	8%			
			\$105.00	1	4%	\$105.00	1	4%	\$42.00	1	4%			



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the Santa Barbara / Goleta area includes 15 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	Santa Barbara / Goleta
-------------------------	-------------------------------

Body / Refinish Rate	\$69.00
Frame Rate	\$80.00
Mechanical Rate	\$91.00
Material Rate	\$36.00
LKQ Mark-Up	25%
Total Repair Facilities Surveyed	15



**2009 Labor Rate Survey
Santa Barbara / Goleta -**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanical Rate	Material Rate	LKQ Mark-up
2/11/2009	2:05pm	Bianchi Motor Company	435 E. Haley St.	Santa Barbara	93101	805-965-5261	Mike	\$70.00	\$80.00	\$110.00	\$42.00	25%
2/11/2009	2:06pm	Fermies A1 Auto Body & Paint	825 Cacique St.	Santa Barbara	93103	805-962-2442	Fermi	\$70.00	\$80.00	\$100.00	\$42.00	25%
2/11/2009	2:08pm	101 Collision	606 E. Haley St.	Santa Barbara	93103	805-564-8533	Megan	\$65.00	\$85.00	\$90.00	\$35.00	25%
2/11/2009	2:09pm	Tri-County	709 Reddick	Santa Barbara	93103	805-966-0200	Elizabeth	\$65.00	\$90.00	\$100.00	\$35.00	25%
2/11/2009	2:11pm	Diamond Finish Autobody Inc.	336 Edison Ave.	Santa Barbara	93103	805-568-0744	Abel	\$70.00	\$80.00	\$100.00	\$42.00	25%
2/11/2009	2:12pm	Channel City Auto Body	611 E. Gutierrez St.	Santa Barbara	93103	805-965-1540	Anna	\$70.00	\$80.00	\$90.00	\$40.00	25%
2/11/2009	2:15pm	Hughes Auto Body	5387 Overpass Road	Santa Barbara	93111	805-967-7726	Christina	\$67.00	\$75.00	\$79.00	\$35.00	20%
2/11/2009	2:17pm	National Auto Body	879 S. Kellogg Rd.	Goleta	93117	805-964-6664	Rick	\$75.00	\$95.00	\$110.00	\$35.00	20%
2/11/2009	2:18pm	Dino Denunzio Paint & Body Shop	59 Depot Rd.	Goleta	93117	805-683-8189	Dino	\$70.00	\$75.00	\$85.00	\$35.00	25%
2/11/2009	2:21pm	Prestigious Auto Body	264 S. Orange Ave.	Goleta	93117	805-964-8900	Alex	\$70.00	\$90.00	\$90.00	\$42.00	25%
2/11/2009	2:23pm	Pacific Auto Body	4749 Carpinteria	Carpinteria	93013	805-684-1402	John	\$70.00	\$75.00	\$80.00	\$42.00	25%
2/11/2009	3:14pm	Auto Body & Paint Action	315 E. Haley St.	Santa Barbara	93101	805-568-0744	Luise	\$70.00	\$80.00	\$95.00	\$37.00	25%
2/11/2009	3:19pm	McLean's Auto Body & Paint	650 S. Fairview Ave	Goleta	93117	805-963-5851	Ruben	\$70.00	\$85.00	\$85.00	\$42.00	25%
2/11/2008	3:23pm	A Quality Body & Paint	5665 Daley St.	Goleta	93117	805-967-2180	Eve	\$65.00	\$65.00	\$85.00	\$35.00	20%
2/11/2008	3:34pm	Flores Auto Body Shop	312 N. Calle Cesar	Santa Barbara	93101	805-962-3970	Luise	\$65.00	\$80.00	\$90.00	\$35.00	25%
							AVERAGE	\$68.80	\$81.00	\$92.60	\$38.27	24%
							MEDIAN:	\$69.00	\$80.00	\$91.00	\$36.00	25%
							WEIGHTED	\$70.00	\$80.00	\$90.00	\$35.00	25%
Total	15											



**2009 Labor Rate Survey
Santa Barbara / Goleta -**

[illegible]



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the Santa Maria / Lompoc area includes 13 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	Santa Maria / Lompoc
-------------------------	-----------------------------

Body / Refinish Rate	\$67.00
Frame Rate	\$77.00
Mechanical Rate	\$85.00
Material Rate	\$35.00
LKQ Mark-Up	25%

Total Repair Facilities Surveyed	13
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**2009 Labor Rate Survey
Santa Maria / Lompoc -**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanical Rate	Material Rate	LKQ Mark-up
2/11/2009	3:40pm	Mainline Auto Body	501 North 8th St.	Lompoc	93436	805-735-6456	Holly	\$70.00	\$75.00	\$80.00	\$34.00	27%
2/11/2009	3:43pm	Accurate Auto Body	1300 North H St.	Lompoc	93436	805-736-0980	Troy	\$65.00	\$75.00	\$106.00	\$35.00	33%
2/11/2009	3:44pm	Beattie Motors	437 North R St.	Lompoc	93436	805-736-4515	Dana	\$75.00	\$80.00	\$90.00	\$37.00	27%
2/11/2009	3:46pm	Iverson Motor Co.	1918 South Broadway	Santa Maria	93454	805-925-9545	Veronica	\$65.00	\$75.00	\$89.00	\$32.00	20%
2/11/2009	3:48pm	Custom Craft Body Shop	912 N. Broadway #B	Santa Maria	93454	805-922-0128	Jaime	\$75.00	\$90.00	\$90.00	\$35.00	25%
2/11/2009	3:50pm	Home Motors	1313 E. Main St.	Santa Maria	93454	805-928-7744	Bernie	\$70.00	\$85.00	\$95.00	\$35.00	25%
2/11/2009	3:51pm	Foster's Body and Paint	305 F East Oak	Santa Maria	93454	805-922-6191	Steve	\$70.00	\$75.00	\$85.00	\$40.00	33%
2/11/2009	3:53pm	Gold Coast Collision	1134 W. Cook St.	Santa Maria	93454	805-928-7448	Emilio	\$75.00	\$85.00	\$85.00	\$35.00	25%
2/11/2009	3:57pm	Main Street Collision	201 N. Russell	Santa Maria	93458	805-614-0888	Joe	\$70.00	\$75.00	\$80.00	\$40.00	20%
2/11/2009	4:01pm	Santa Maria Body Shop	1021 S. Blosser Rd	Santa Maria	93458	805-922-2363	Gilbert	\$65.00	\$75.00	\$85.00	\$35.00	25%
2/11/2009	4:06pm	Dan's Body Shop	219 W. Betteravia Rd	Santa Maria	93458	805-347-1391	Tony	\$65.00	\$70.00	\$70.00	\$30.00	20%
2/11/2009	4:10pm	J & J Body Shop	110 E El Camino St	Santa Maria	93458	805-922-2572	Inaz	\$65.00	\$85.00	\$70.00	\$30.00	25%
2/11/2009	4:18pm	Central Coast Body & Paint	500 N. Broadway	Santa Maria	93458	805-925-7890	Paz	\$65.00	\$75.00	\$75.00	\$35.00	25%
		LL.,					AVERAGE:	\$68.85	\$78.46	\$84.62	\$34.85	25%
							MEDIAN:	\$67.00	\$77.00	\$85.00	\$35.00	25%
							WEIGHTED:	\$65.00	\$75.00	\$85.00	\$35.00	25%
Total	13											



**2009 Labor Rate Survey
Santa Maria / Lompoc -**

Body / Refinish Rate			Frame Rate			Mechanical Rate			Material Rate			LKQ Mark-Up		
Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage
\$65.00	6	46%	\$70.00	1	8%	\$70.00	2	15%	\$30.00	2	15%	20%	3	23%
\$70.00	4	31%	\$75.00	7	54%	\$75.00	1	8%	\$32.00	1	8%	25%	6	46%
\$75.00	3	23%	\$80.00	1	8%	\$80.00	2	15%	\$34.00	1	8%	27%	2	15%
			\$85.00	3	23%	\$85.00	3	23%	\$35.00	6	46%	33%	2	15%
			\$90.00	1	8%	\$89.00	1	8%	\$37.00	1	8%			
						\$90.00	2	15%	\$40.00	2	15%			
						\$95.00	1	8%						
						\$106.00	1	8%						



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the Thousand Oaks / Simi Valley area includes 26 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	Thousand Oaks / Simi Valley
-------------------------	------------------------------------

Body / Refinish Rate	\$53.00
Frame Rate	\$73.00
Mechanical Rate	\$92.00
Material Rate	\$37.00
LKQ Mark-Up	25%

Total Repair Facilities Surveyed	26
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**2009 Labor Rate Survey
Thousand Oaks / Simi Valley**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanic al Rate	Material Rate	LKQ Mark-up
2/19/2009	1:02PM	The Body Shop	2463 Tapo St	Simi Valley	93065	805-584-2851	Grace	\$52.00	\$75.00	\$90.00	\$36.00	25%
2/19/2009	11:09am	Virgil's Auto Body and Paint	3479 Old Conejo Road	Newbury Park	91320	805-499-4243	Ken	\$48.00	\$80.00	\$100.00	\$30.00	25%
2/19/2009	11:11am	Auto Collision Center	299 E. Thousand Oaks Blvd.	Thousand Oaks	91360	805-374-9445	Sara	\$50.00	\$75.00	\$95.00	\$34.00	25%
2/19/2009	11:12am	Scotty's Body Shop	3400 Sunset Drive	Thousand Oaks	91361	805-495-3223	Jim	\$48.00	\$55.00	\$110.00	\$30.00	20%
2/19/2009	11:14am	Mike's Auto Body	3169 Los Feliz Drive	Thousand Oaks	91362	805-494-6817	David	\$48.00	\$55.00	\$90.00	\$35.00	25%
2/19/2009	11:16am	Lances Collision Inc.	31290 La Baya Drive #4	Westlake Village	91362	818-889-1299	Lance	\$52.00	\$75.00	\$95.00	\$32.00	20%
2/19/2009	11:17am	Kemp Ford	3810 E. Thousand Oaks Blvd	Thousand Oaks	91362	805-497-2711	Nova	\$60.00	\$75.00	\$120.00	\$38.00	25%
2/19/2009	11:18am	Paradise Body & Paint Inc.	31260 La Baya Drive	Westlake Village	91362	818-889-4337	Pat	\$52.00	\$75.00	\$95.00	\$38.00	25%
2/19/2009	11:19am	Conejo Auto Body	102 Cunningham Road	Thousand Oaks	91362	805-777-8801	Junior	\$60.00	\$85.00	\$85.00	\$32.00	25%
2/19/2009	11:21am	The Paintin Place	2957 Los Feliz Drive	Thousand Oaks	91362	805-495-8080	Michael	\$52.00	\$75.00	\$95.00	\$38.00	25%
2/19/2009	11:22am	101 Collision	31265 La Baya Drive	Westlake Village	91362	818-991-6904	Nidea	\$55.00	\$75.00	\$90.00	\$40.00	30%
2/19/2009	11:24am	B & B Auto Body	3043 E. Thousand Oaks	Thousand Oaks	91362	805-497-7282	Matt	\$55.00	\$75.00	\$125.00	\$45.00	30%
2/19/2009	11:27am	North Ranch Body Craft	3075 Los Feliz Drive	Thousand Oaks	91362	805-379-3411	Daniel	\$60.00	\$85.00	\$120.00	\$38.00	25%
2/19/2009	11:31am	Westlake Independent Honda	31290 La Baya Drive #1	Westlake Village	91362	818-889-0377	Lisa	\$62.00	\$74.00	\$104.00	\$38.00	30%
2/19/2009	11:33am	Studebaker Services Auto Bod	5090 A Goldman Ave.	Moorpark	93021	805-529-9529	Eddie	\$56.00	\$70.00	\$90.00	\$38.00	20%
2/19/2009	11:35am	Pacific Coast Auto Body	5162 Goldman Ave.	Moorpark	93021	805-523-1500	Lesley	\$52.00	\$65.00	\$90.00	\$38.00	25%
2/19/2009	11:37am	Star Auto Body	1856 Los Angeles Ave.	Simi Valley	93063	805-583-8275	Moreen	\$52.00	\$55.00	\$80.00	\$32.00	20%
2/19/2009	11:38am	New Castle Motors Inc.	4320 E. Los Angeles Ave.	Simi Valley	93063	805-584-2282	Eddie	\$52.00	\$55.00	\$85.00	\$32.00	20%
2/19/2009	11:40am	Auto Body Unlimited	4610 Los Angeles Ave.	Simi Valley	93063	805-583-4848	Pierce	\$52.00	\$65.00	\$78.00	\$36.00	25%
2/19/2009	11:41am	Simi Valley Auto Body	725 E. Easy St.	Simi Valley	93065	805-522-3587	Hans	\$48.00	\$65.00	\$85.00	\$34.00	20%
2/19/2009	11:42am	1st Collision	1001 Cochran St.	Simi Valley	93065	805-522-0103	John	\$60.00	\$80.00	\$99.00	\$38.00	25%
2/19/2009	11:46am	Next Auto Body Shop	1378 Los Angeles Ave.	Simi Valley	93065	805-581-6170	Christian	\$52.00	\$75.00	\$90.00	\$36.00	25%
2/19/2009	11:57am	Holmes Body shop	31245 La Baya Dr	Westlake Village	91362	818-707-3338	Rachel	\$50.00	\$75.00	\$95.00	\$35.00	25%
2/19/2009	12:23pm	Premier Coach Inc	3053 Los Feliz Dr	Thousand Oaks	91362	805-3737366	Sherry	\$65.00	\$75.00	\$85.00	\$40.00	25%
2/19/2009	12:30pm	Auto Collision Center INC	3444 E Thousand Oaks Blvd	Westlake Village	91362	818-879-5240	Joe	\$48.00	\$65.00	\$85.00	\$32.00	25%
2/19/2009	12:57pm	Campbells Paint & body	619 Fitch Ave # 4	Moorpark	93021	805-529-0111	Brad	\$50.00	\$75.00	\$90.00	\$38.00	20%
							AVERAGE	\$53.50	\$71.31	\$94.85	\$35.88	24%
							MEDIAN:	\$53.00	\$73.00	\$92.00	\$37.00	25%
							WEIGHTED	\$52.00	\$75.00	\$90.00	\$38.00	25%
Total	26											



**2009 Labor Rate Survey
Thousand Oaks / Simi Valley**

Body / Refinish Rate			Frame Rate			Mechanical Rate			Material Rate			LKQ Mark-up		
Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage
\$48.00	5	19%	\$55.00	4	15%	\$78.00	1	4%	\$30.00	2	8%	20%	7	27%
\$50.00	3	12%	\$65.00	4	15%	\$80.00	1	4%	\$32.00	5	19%	25%	16	62%
\$52.00	9	35%	\$70.00	1	4%	\$85.00	5	19%	\$34.00	2	8%	30%	3	12%
\$55.00	2	8%	\$74.00	1	4%	\$90.00	7	27%	\$35.00	2	8%			
\$56.00	1	4%	\$75.00	12	46%	\$95.00	5	19%	\$36.00	3	12%			
\$60.00	4	15%	\$80.00	2	8%	\$99.00	1	4%	\$38.00	9	35%			
\$62.00	1	4%	\$85.00	2	8%	\$100.00	1	4%	\$40.00	2	8%			
\$65.00	1	4%				\$104.00	1	4%	\$45.00	1	4%			
						\$110.00	1	4%						
						\$120.00	2	8%						
						\$125	1	4%						



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the Ventura / Oxnard area includes 25 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
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P.O. Box 1268
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888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	Ventura / Oxnard
-------------------------	-------------------------

Body / Refinish Rate	\$48.00
Frame Rate	\$65.00
Mechanical Rate	\$84.00
Material Rate	\$32.00
LKQ Mark-Up	24%
Total Repair Facilities Surveyed	25



**2009 Labor Rate Survey
Ventura / Oxnard**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanica I Rate	Material Rate	LKQ Mark-up
2/19/2009	2:06pm	Art's Frame Autobody and Pair	1501 S. Pine St. #B	Oxnard	93033	805-487-4647	Art	\$44.00	\$55.00	\$68.00	\$28.00	20%
2/19/2009	1:35pm	Ortegaz Collision Center	1742 Morris Ave.	Ventura	93003	805-644-6466	Ruben	\$42.00	\$55.00	\$70.00	\$28.00	20%
2/19/2009	1:54pm	Saticoy Auto Body	1322 Los Angeles Ave.	Ventura	93004	805-647-3616	Adolfo	\$45.00	\$65.00	\$85.00	\$28.00	20%
2/19/2009	1:58pm	Coachcraft	302 Orange Grove	Fillmore	93015	805-524-7744	Bill	\$40.00	\$60.00	\$80.00	\$30.00	20%
2/19/2009	2:25pm	Daedalus Auto Body	373 Dawson Dr # 4N	Camarillo	93012	805-482-2266	Peter	\$43.00	\$60.00	\$65.00	\$32.00	20%
2/19/2009	1:33pm	Body Master USA	6401 Ventura Blvd.	Ventura	93003	805-656-7650	Ray	\$47.00	\$65.00	\$85.00	\$32.00	20%
2/19/2009	2:33pm	Barber Ford Body Shop	3680 Mrket st	Ventura	93030	805-644-0994	Fret	\$48.00	\$65.00	\$85.00	\$32.00	20%
2/19/2009	2:22pm	Epr Colliob	852 Via Alodra	Camarillo	93012	805-389-9574	Tiffany	\$55.00	\$65.00	\$90.00	\$33.00	20%
2/19/2009	2:27pm	GM Celes Body Shop	238 Central ave	Fillmore	93015	805-524-0839	Manuel	\$46.00	\$65.00	\$85.00	\$35.00	20%
2/19/2009	2:20pm	Palmers Custom Paint & body	1031 Avenida Acaso	Camarillo	93012	805-383-4020	Allen	\$48.00	\$65.00	\$95.00	\$36.00	20%
2/19/2009	1:53pm	Hub Auto Body	1402 Lirio Ave.	Ventura	93004	805-647-2715	Tom	\$45.00	\$60.00	\$65.00	\$28.00	25%
2/19/2009	2:12pm	Bunnin Buick-GMC	1600 Auto Center Drive	Oxnard	93036	805-988-2200	Nile	\$58.00	\$65.00	\$90.00	\$30.00	25%
2/19/2009	2:00pm	Auto Body Internationsl	932 East 5th St.	Oxnard	93030	805-486-7811	Gabe	\$50.00	\$65.00	\$95.00	\$30.00	25%
2/19/2009	1:55pm	Camarillo Auto Body	120 Dawson Dr.	Camarillo	93012	805-987-6007	Mark	\$48.00	\$60.00	\$75.00	\$32.00	25%
2/19/2009	2:03pm	101 Collision LLC	3101 Sturgis Rd.	Oxnard	93030	805-278-6688	Anna	\$48.00	\$65.00	\$78.00	\$32.00	25%
2/19/2009	1:41pm	Fender Mender	1555 Morse Ave.	Ventura	93003	805-644-3791	Tom	\$48.00	\$75.00	\$90.00	\$32.00	25%
2/19/2009	1:39pm	Vista Honda	6450 Leland St.	Ventura	93003	805-983-6513	Scott	\$48.00	\$65.00	\$95.00	\$32.00	25%
2/19/2009	2:13pm	Supercraft Auto Body	1500 E. Ventura Blvd.	Oxnard	93036	805-973-1002	April	\$48.00	\$65.00	\$78.00	\$34.00	25%
2/19/2009	1:51pm	Buena Vuta Collision	390 Market St.	Ventura	93003	805-644-3901	Larry	\$48.00	\$65.00	\$80.00	\$34.00	25%
2/19/2009	1:28pm	Tip Top Paint/Body Shop	145 N. Olive St.	Ventura	93001	805-643-2997	Maria	\$48.00	\$65.00	\$85.00	\$34.00	25%
2/19/2009	1:49pm	Body Tech	2920 Seaborg Ave.	Ventura	93003	805-644-4004	Arlene	\$60.00	\$80.00	\$95.00	\$34.00	25%
2/19/2009	1:31pm	Aveneale Body Shop	378 N. Ventura Ave	Ventura	93001	805-653-6021	Armando	\$52.00	\$65.00	\$85.00	\$35.00	25%
2/19/2009	2:10pm	Tony's Body Shop	2528 Cortez St.	Oxnard	93036	805-485-5514	George	\$65.00	\$65.00	\$90.00	\$35.00	25%
2/19/2009	1:38pm	Paradise Chevrolet	6350 Leland St.	Ventura	93003	805-642-0111	Conny	\$60.00	\$75.00	\$90.00	\$35.00	25%
2/19/2009	2:04pm	DJ's Auto Collision Center	1440 S. Pine St.	Oxnard	93030	805-247-1997	Marcella	\$48.00	\$65.00	\$85.00	\$32.00	30%
							AVERAGE	\$49.28	\$64.80	\$83.36	\$32.12	23%
							MEDIAN:	\$48.00	\$65.00	\$84.00	\$32.00	24%
							WEIGHTED	\$48.00	\$65.00	\$85.00	\$32.00	25%
Total	25											



2009 Labor Rate Survey
Ventura / Oxnard

Body / Refinish Rate		
Rate	Number of Rates	Percentage
\$ 40.00	1	4%
\$ 42.00	1	4%
\$ 43.00	1	4%
\$ 44.00	1	4%
\$ 45.00	2	8%
\$ 46.00	1	4%
\$ 47.00	1	4%
\$ 48.00	10	40%
\$ 50.00	1	4%
\$ 52.00	1	4%
\$ 55.00	1	4%
\$ 58.00	1	4%
\$ 60.00	2	8%
\$ 65.00	1	4%

Frame Rate		
Rate	Number of Rates	Percentage
\$55.00	2	8%
\$60.00	4	16%
\$65.00	16	64%
\$75.00	2	8%
\$80.00	1	4%

Mechanical Rate		
Rate	Number of Rates	Percentage
\$65.00	2	8%
\$68.00	1	4%
\$70.00	1	4%
\$75.00	1	4%
\$78.00	2	8%
\$80.00	2	8%
\$85.00	7	28%
\$90.00	5	20%
\$95.00	4	16%

Material Rate		
Rate	Number of Rates	Percentage
\$28.00	4	16%
\$30.00	3	12%
\$32.00	8	32%
\$33.00	1	4%
\$34.00	4	16%
\$35.00	4	16%
\$36.00	1	4%

LKQ Mark-Up		
Rate	Number of Rates	Percentage
20%	10	40%
25%	14	56%
30%	1	4%



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the San Diego South Bay area includes 26 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	San Diego South Bay
-------------------------	----------------------------

Body / Refinish Rate	\$50.00
Frame Rate	\$67.00
Mechanical Rate	\$94.00
Material Rate	\$34.00
LKQ Mark-Up	24%
Total Repair Facilities Surveyed	26



**2009 Labor Rate Survey
San Diego South Bay**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanica I Rate	Material Rate	LKQ Mark-up
2/25/2009	4:37 PM	Midway Jeep	777 Camino Del Rio	San Diego	92108	619-224-4151	Javier	\$48.00	\$65.00	\$95.00	\$32.00	10%
2/25/2009	3:41 PM	Tipton Honda	889 Ameele Ave.	El Cajon	91920	619 440-1000	Joe	\$50.00	\$75.00	\$90.00	\$35.00	20%
2/25/2009	3:46 PM	Drew Ford	8970 La Mesa Blvd.	La Mesa	91941	619 464-7777	Gina	\$50.00	\$70.00	\$96.00	\$34.00	20%
2/25/2009	4:02 PM	Ron Baker Chevrolet	2301 National City Blvd.	National City	91950	619 477-2163	Louie	\$46.00	\$60.00	\$87.00	\$30.00	20%
2/25/2009	3:42 PM	Bob Baker Chevrolet	900 Annette Ave.	El Cajon	92020	619 440-0404	Lupe	\$50.00	\$65.00	\$90.00	\$34.00	20%
2/25/2009	3:45 PM	Collision Repair Specialty	8131 Wing Ave.	El Cajon	92020	619 440-4774	Krystal	\$50.00	\$65.00	\$85.00	\$38.00	20%
2/25/2009	4:34 PM	Hawley Auto Body	2844 Lytho St.	San Diego	92106	619 222-0371	Steve	\$50.00	\$75.00	\$95.00	\$34.00	20%
2/25/2009	4:42 PM	Witt Lincoln Mercury	588 Camino Del Rio	San Diego	92108	619 358-5030	Tony	\$51.00	\$65.00	\$98.00	\$32.00	20%
2/25/2009	5:00 PM	La Jolla Auto Body	4620 Mission Bay Dr.	San Diego	92109	858 270-6821	Paulette	\$50.00	\$70.00	\$95.00	\$38.00	20%
2/26/2009	11:16 AM	Carrillos Auto Body	3074 Adams Ave.	San Diego	92116	619 281-6791	Scott	\$50.00	\$69.00	\$84.00	\$34.00	20%
2/25/2009	4:00 PM	Bob Stall Chevrolet	7601 Alvaado Rd.	La Mesa	91941	619 460-1311	Marty	\$50.00	\$80.00	\$98.00	\$35.00	25%
2/25/2009	4:04 PM	Mossy Nissan	2700 National City Blvd.	National City	91950	619 474-7011	Cynthia	\$48.00	\$65.00	\$90.21	\$32.00	25%
2/25/2009	4:29 PM	Ball Olds Group	1935 National City Blvd.	National City	91950	619 474-6401	George	\$48.00	\$70.00	\$95.00	\$34.00	25%
2/26/2009	11:21 AM	Duggans	630 Grand Ave.	Spring Valley	91977	619 465-5655	Jason	\$50.00	\$65.00	\$90.00	\$34.00	25%
2/26/2009	11:19 AM	Carter Collision	8835 Cuyamaca St.	Santee	92071	619 258-2050	Richard	\$52.00	\$70.00	\$95.00	\$32.00	25%
2/26/2009	11:20 AM	Phil Thearies	8809 Mission Gorge Rd.	Santee	92071	619 449-0111	Jessee	\$54.00	\$75.00	\$110.00	\$36.00	25%
2/25/2009	4:30 PM	Alden Farris	1625 Market St.	San Diego	92101	619 234-0342	Jamie	\$48.00	\$65.00	\$85.00	\$32.00	25%
2/25/2009	4:32 PM	Mission Hills	3211 India St.	San Diego	92103	619 291-1090	John	\$55.00	\$75.00	\$95.00	\$40.00	25%
2/25/2009	4:33 PM	Sports and Classic	2867 El Cajon Blvd.	San Diego	92104	619 280-1375	Randy	\$50.00	\$65.00	\$85.00	\$32.00	25%
2/25/2009	4:44 PM	Done Right	2520 Northside Dr	San Diego	92108	619-284-1977	Ed	\$50.00	\$65.00	\$95.00	\$34.00	25%
2/25/2009	4:40 PM	John Hine Pontiac	1545 Camino Del Rio	San Diego	92108	619 297-4251	Lisa	\$48.00	\$65.00	\$98.00	\$34.00	25%
2/25/2009	5:06 PM	Perfection	4370 Pacific Hwy	San Diego	92110	619-294-3256	Chris	\$50.00	\$75.00	\$85.00	\$32.00	25%
2/26/2009	11:11 AM	City VW	2111 Morena Blvd.	San Diego	92110	619 276-6171	Casey	\$55.00	\$85.00	\$105.00	\$35.00	25%
2/26/2009	11:12 AM	SE Auto	2175 Hancock	San Diego	92110	619 260-1167	Ralph	\$50.00	\$70.00	\$90.00	\$38.00	25%
2/26/2009	11:14 AM	Mossy Certified Collision	5252 Lovelock	San Diego	92110	619 785-5833	Chris	\$56.00	\$80.00	\$110.00	\$44.00	25%
2/26/2009	11:17 AM	Toyota Of San Diego	5910 Mission Gorge Rd.	San Diego	92120	619 280-4100	Tanya	\$48.00	\$70.00	\$85.00	\$34.00	25%
							AVERAGE:	\$50.36	\$70.16	\$93.25	\$34.68	23%
							MEDIAN:	\$50.00	\$67.00	\$94.00	\$34.00	24%
							WEIGHTED	\$50.00	\$65.00	\$95.00	\$34.00	25%
Total	26											



**2009 Labor Rate Survey
San Diego South Bay**

Body / Refinish Rate		
Rate	Number of Rates	Percentage
\$ 46.00	1	4%
\$ 48.00	6	23%
\$ 50.00	13	50%
\$ 51.00	1	4%
\$ 52.00	1	4%
\$ 54.00	1	4%
\$ 55.00	2	8%
\$ 56.00	1	4%

Frame Rate		
Rate	Number of Rates	Percentage
\$60.00	1	4%
\$65.00	10	38%
\$69.00	1	4%
\$70.00	6	23%
\$75.00	5	19%
\$80.00	2	8%
\$85.00	1	4%

Mechanical Rate		
Rate	Number of Rate	Percentage
\$84.00	1	4%
\$85.00	5	19%
\$87.00	1	4%
\$90.00	4	15%
\$90.21	1	4%
\$95.00	7	27%
\$96.00	1	4%
\$98.00	3	12%
\$105.00	1	4%
\$110.00	2	8%

Material Rate		
Rate	Number of Rate	Percentage
\$30.00	1	4%
\$32.00	7	27%
\$34.00	9	35%
\$35.00	3	12%
\$36.00	1	4%
\$38.00	3	12%
\$40.00	1	4%
\$44.00	1	4%

LKQ Mark-Up		
Rate	Number of Rate	Percentage
10%	1	4%
20%	9	35%
25%	16	62%



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the San Diego North County area includes 31 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	San Diego North County
------------------	------------------------

Body / Refinish Rate	\$53.00
Frame Rate	\$70.00
Mechanical Rate	\$95.00
Material Rate	\$34.00
LKQ Mark-Up	25%
Total Repair Facilities Surveyed	31



**2009 Labor Rate Survey
San Diego North County**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanical Rate	Material Rate	LKQ Mark-up
2/25/2009	3:08 PM	Leucadia Auto Body	1508 N. Coast Hwy. 101	Leucadia	92024	760 634-1671	Linda	\$50.00	\$70.00	\$85.00	\$30.00	20%
2/25/2009	2:56 PM	Auto Art Paint & Body	2361 Auto Park Way	Escondido	92029	760-747-1161	Bronin	\$57.00	\$70.00	\$90.00	\$40.00	20%
2/25/2009	3:12 PM	Auto Body Excellence	13909 Poway Rd.	Poway	92064	858 486-4476	John	\$55.00	\$80.00	\$95.00	\$36.00	20%
2/25/2009	3:25 PM	West Coast Specialties	7686 Formula Pl.	San Diego	92121	858 549-8226	Heather	\$52.00	\$70.00	\$99.00	\$36.00	20%
2/25/2009	3:25 PM	Amato's Auto Body	3848 Sorrento Valley Blvd.	San Diego	92121	858 455-6715	Perry	\$53.00	\$120.00	\$130.00	\$36.00	20%
2/25/2009	3:10 PM	Poway Valley	14211 Garden Rd.	Poway	91964	858 679-7476	Jim	\$65.00	\$95.00	\$115.00	\$40.00	25%
2/25/2009	2:12 PM	Carlsbad Village	3191 Tyler St.	Carlsbad	92008	760 729-4748	Jeff	\$55.00	\$70.00	\$98.00	\$36.00	25%
2/25/2009	2:13 PM	Toyota of Carlsbad	6030 Avenida Encinas	Carlsbad	92009	760 438-6889	Jennifer	\$65.00	\$70.00	\$99.00	\$34.00	25%
2/25/2009	2:17 PM	California	320 N El Camino Real	Encinitas	92024	760-753-3422	Pedro	\$62.00	\$65.00	\$80.00	\$30.00	25%
2/25/2009	2:24 PM	Rancho Auto Body	592 A Westlake	Encinitas	92024	760 942-4213	Julie	\$50.00	\$70.00	\$90.00	\$36.00	25%
2/25/2009	2:25 PM	Bradley Allen	204 N. Coast Highway 101	Encinitas	92024	760 634-5010	Julie	\$55.00	\$75.00	\$95.00	\$36.00	25%
2/25/2009	2:28 PM	Fender Mender	326 N. El Camino Rd.	Encinitas	92024	760 436-5575	Kevin	\$55.00	\$75.00	\$98.00	\$36.00	25%
2/25/2009	2:31 PM	Rose Auto Body	507 N. Spruce St.	Escondido	92025	760 746-2282	Bridgette	\$50.00	\$65.00	\$80.00	\$32.00	25%
2/25/2009	2:32 PM	Milo Johnson	535 N. Quince St.	Escondido	92025	760 745-3841	Burt	\$50.00	\$65.00	\$85.00	\$32.00	25%
2/25/2009	2:35 PM	Escondido Collision Cent	753 W. Washington Ave.	Escondido	92025	760-740-9100	Don	\$52.00	\$75.00	\$95.00	\$36.00	25%
2/25/2009	2:31 PM	Toyota of Escondido	559 Pine St.	Escondido	92026	760 489-2656	Tara	\$54.00	\$78.00	\$95.00	\$36.00	25%
2/25/2009	3:07 PM	Active Auto	1324 W Mission Rd	Escondido	92029	760-432-6578	Shadi	\$52.00	\$70.00	\$85.00	\$32.00	25%
2/25/2009	2:55 PM	Mossy Collision	126 Andreanson St.	Escondido	92029	760 746-9781	Johnny	\$50.00	\$65.00	\$92.00	\$32.00	25%
2/25/2009	2:53 PM	Advanced Collision	2200 Vineyard Ave. #E	Escondido	92029	760 741-7565	John	\$55.00	\$76.00	\$94.00	\$34.00	25%
2/25/2009	3:02 PM	European	2129 Auto Park	Escondido	92029	760 741-8013	Diana	\$52.00	\$78.00	\$95.00	\$35.00	25%
2/25/2009	2:54 PM	Collision Plus	240 N. Anderson Dr.	Escondido	92029	760 432-2085	Myra	\$54.00	\$75.00	\$100.00	\$36.00	25%
2/25/2009	3:03 PM	Brecht BMW	1557 Auto Center Drive	Escondido	92029	760 745-3000	Kevin	\$55.00	\$75.00	\$135.00	\$36.00	25%
2/25/2009	3:10 PM	Terry's Auto Body	1408 Mission Ave.	Oceanside	92054	760 757-7550	Erica	\$52.00	\$70.00	\$90.00	\$34.00	25%
2/25/2009	3:14 PM	Body Works By Jerry	453 Main St.	Ramona	92065	760 789-9777	Jerry	\$52.00	\$75.00	\$95.00	\$36.00	25%
2/25/2009	2:15 PM	Prestiage	1050 Olive St.	David	92065	760 788-1466	David	\$54.00	\$72.00	\$98.00	\$36.00	25%
2/25/2009	3:38 PM	J&R	101 Woodland Drive	Vista	92083	760-724-4923	Ruben	\$50.00	\$55.00	\$65.00	\$30.00	25%
2/25/2009	3:39 PM	Patrick Flynn's	1013 Service Pl	Vista	92084	760 758-5139	Linda	\$50.00	\$65.00	\$85.00	\$32.00	25%
2/25/2009	3:22 PM	Custom Auto Body	7939 Raytheon Rd	San Diego	92111	858-292-4000	Rocky	\$52.00	\$70.00	\$100.00	\$35.00	25%
2/25/2009	3:16 PM	Sunroad Collision	7303 Clairmont Blvd.	San Diego	92111	858 560-5544	Ashley	\$56.00	\$85.00	\$110.00	\$36.00	25%
2/25/2009	3:20 PM	Penske	7860 Balboa Ave.	San Diego	92111	858 279-4031	Tanya	\$54.00	\$70.00	\$135.00	\$36.00	25%
2/25/2009	3:27 PM	United Auto Body	8008 Miramar Rd.	San Diego	92126	858 695-0120	Suzette	\$52.00	\$70.00	\$95.00	\$36.00	30%
							AVERAGE:	\$53.52	\$71.16	\$95.56	\$34.40	25%
							MEDIAN:	\$53.00	\$70.00	\$95.00	\$34.00	25%
							WEIGHTED	\$52.00	\$70.00	\$95.00	\$34.00	25%
Total	31											



**2009 Labor Rate Survey
San Diego North County**

Body / Refinish Rate		
Rate	Number of Rates	Percentage
\$ 50.00	7	23%
\$ 52.00	8	26%
\$ 53.00	1	3%
\$ 54.00	4	13%
\$ 55.00	6	19%
\$ 56.00	1	3%
\$ 57.00	1	3%
\$ 62.00	1	3%
\$ 65.00	2	6%

Frame Rate		
Rate	Number of Rates	Percentage
\$ 55.00	1	3%
\$ 65.00	5	16%
\$ 70.00	11	35%
\$ 72.00	1	3%
\$ 75.00	6	19%
\$ 76.00	1	3%
\$ 78.00	2	6%
\$ 80.00	1	3%
\$ 85.00	1	3%
\$ 95.00	1	3%
\$ 120.00	1	3%

Mechanical Rate		
Rate	Number of Rate	Percentage
\$ 65.00	1	3%
\$ 80.00	2	6%
\$ 85.00	4	13%
\$ 90.00	3	10%
\$ 92.00	1	3%
\$ 94.00	1	3%
\$ 95.00	7	23%
\$ 98.00	3	10%
\$ 99.00	2	6%
\$ 100.00	2	6%
\$ 110.00	1	3%
\$ 115.00	1	3%
\$ 130.00	1	3%
\$ 135.00	2	6%

Material Rate		
Rate	Number of Rate	Percentage
\$30.00	3	10%
\$32.00	5	16%
\$34.00	3	10%
\$35.00	1	3%
\$36.00	16	52%
\$40.00	2	6%

LKQ Mark-Up		
Rate	Number of Rate	Percentage
20%	5	16%
25%	25	81%
30%	1	3%



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the West Los Angeles area includes 21 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	West Los Angeles
-------------------------	-------------------------

Body / Refinish Rate	\$44.00
Frame Rate	\$61.00
Mechanical Rate	\$95.00
Material Rate	\$31.00
LKQ Mark-Up	20%

Total Repair Facilities Surveyed	21
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**2009 Labor Rate Survey
West Los Angeles**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanical Rate	Material Rate	LKQ Mark-up
2/2/2009	12:47 PM	Howard Brown and Sons Inc.	11758 W. Olympic Blvd	Los Angeles	90064	323 879-5710	Lori	\$45.00	\$72.00	\$100.00	\$30.00	20%
2/2/2009	12:48 PM	Autobody Masters	10375 Washington Blvd	Culver City	90232	310 559-8365	Eric	\$47.00	\$65.00	\$105.00	\$32.00	20%
2/2/2009	12:50 PM	International Auto Body	11861 Teale St.	Culver City	90230	310 390-8791	Lucy	\$42.00	\$55.00	\$95.00	\$28.00	20%
2/2/2009	12:52 PM	Marina Auto Body	4095 Redwood Ave.	Los Angeles	90066	310 838-5551	Henry	\$42.00	\$95.00	\$95.00	\$42.00	20%
2/2/2009	1:00PM	Holmes Body Shop	1665 11th. St.	Santa Monica	90404	310 450-7155	Edgar	\$48.00	\$75.00	\$95.00	\$35.00	20%
2/2/2009	1:02PM	Lemans	2107 Lincoln Blvd.	Santa Monica	90405	310 452-3870	Bob	\$45.00	\$85.00	\$105.00	\$34.00	20%
2/2/2009	1:05PM	North Ranch Bodycraft	2224 Lincoln Blvd.	Venice	90291	310 390-9013	Leslie	\$50.00	\$70.00	\$90.00	\$38.00	20%
2/2/2009	10:05AM	Ed Body & Paint	2100 Westwood Blvd.	Los Angeles	90025	310-474-3388	Nicole	\$43.00	\$65.00	\$90.00	\$28.00	20%
2/2/2009	10:15AM	M&S Auto Body	1661 Sawtelle Blvd.	Los Angeles	90025	310-479-4331	Javier	\$40.00	\$60.00	\$75.00	\$34.00	20%
2/2/2009	10:18AM	Roma Body & Paint	1511 S. Barrington Blvd	Los Angeles	90025	310-477-1209	Mario	\$42.00	\$55.00	\$95.00	\$31.00	20%
2/2/2009	12:28PM	Crown Coachworks Autobody	2122 S. Sepulveda Blvd	Los Angeles	90025	310 575-0700	Jacob	\$43.00	\$55.00	\$95.00	\$30.00	25%
2/2/2009	12:30PM	Piper's AutoBody	3568 Overland Ave.	Los Angeles	90034	310 836-1740	Joe	\$45.00	\$55.00	\$85.00	\$30.00	20%
2/2/2009	12:33PM	Lemans Body and Paint	3040 S. Robertson Blvd	Los Angeles	90034	310 836-2448	Ron	\$45.00	\$85.00	\$105.00	\$34.00	25%
2/2/2009	12:35PM	Autobahn Service	1450 S. La Cienega Blvd	Los Angeles	90035	310 657-8770	George	\$44.00	\$75.00	\$95.00	\$38.00	25%
2/2/2009	12:38PM	Lasky Coachworks	2241 Federal Ave.	Los Angeles	90064	310 479-3223	Manny	\$55.00	\$75.00	\$135.00	\$40.00	20%
2/2/2009	12:40PM	Paycon Auto Body	7351 La Tijera Blvd.	Los Angeles	90045	310 645-8888	Amir	\$43.00	\$55.00	\$95.00	\$30.00	20%
2/2/2009	12:44PM	La Auto Clinic	830 N. Fairfax Ave.	Los Angeles	90046	323 655-8888	Gregory	\$40.00	\$65.00	\$70.00	\$30.00	20%
2/2/2009	12:45PM	Greg's Exclusive	8000 W. 3Rd. St.	Los Angeles	90048	323 653-8212	Greg	\$45.00	\$72.00	\$95.00	\$34.00	25%
2/2/2009	12:46PM	Phoenix AutoBody	7950 Beverly Blvd.	Los Angeles	90048	323 653-5200	Alex	\$42.00	\$60.00	\$125.00	\$30.00	25%
2/2/2009	12:55PM	Insurance Auto Collision	4210 Del Rey Ave	Marina Del Rey	90292	310-577-3333	Dan	\$42.00	\$50.00	\$80.00	\$32.00	20%
2/2/2009	12:59PM	Prestige Coach Craft	4131 Glencoe Ave.	Marina Del Rey	90292	310 305-1777	Tony	\$40.00	\$55.00	\$95.00	\$28.00	20%
							AVERAGE	\$44.00	\$66.42	\$95.53	\$32.95	21%
							MEDIAN:	\$44.00	\$61.00	\$95.00	\$31.00	20%
							WEIGHTED	\$43.50	\$55.00	\$95.00	\$30.00	20%
Total	21											



**2009 Labor Rate Survey
West Los Angeles**

Body / Refinish Rate		
Rate	Number of Rates	Percentage
\$ 40.00	3	13%
\$ 42.00	5	21%
\$ 43.00	3	13%
\$ 44.00	1	4%
\$ 45.00	5	21%
\$ 47.00	1	4%
\$ 48.00	1	4%
\$ 50.00	1	4%
\$ 55.00	1	4%

Frame Rate		
Rate	Number of Rates	Percentage
\$ 50.00	1	4%
\$ 55.00	6	25%
\$ 60.00	2	8%
\$ 65.00	3	13%
\$ 70.00	1	4%
\$ 72.00	2	8%
\$ 75.00	3	13%
\$ 85.00	2	8%
\$ 95.00	1	4%

Mechanical Rate		
Rate	Number of Rates	Percentage
\$ 70.00	1	4%
\$ 75.00	1	4%
\$ 80.00	1	4%
\$ 85.00	1	4%
\$ 90.00	2	8%
\$ 95.00	9	38%
\$ 100.00	1	4%
\$ 105.00	3	13%
\$ 125.00	1	4%
\$ 135.00	1	4%

Material Rate		
Rate	Number of Rates	Percentage
\$ 28.00	3	13%
\$ 30.00	6	25%
\$ 31.00	1	4%
\$ 32.00	2	8%
\$ 34.00	4	17%
\$ 35.00	1	4%
\$ 38.00	2	8%
\$ 40.00	1	4%
\$ 42.00	1	4%

LKQ Mark-Up		
Rate	Number of Rates	Percentage
20%	16	67%
25%	5	21%



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the East Los Angeles area includes 25 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	East Los Angeles
------------------	------------------

Body / Refinish Rate	\$42.00
Frame Rate	\$59.00
Mechanical Rate	\$82.00
Material Rate	\$30.00
LKQ Mark-Up	20%
Total Repair Facilities Surveyed	25



**2009 Labor Rate Survey
East Los Angeles**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanic al Rate	Material Rate	LKQ Mark-up
2/3/2009	3:30pm	Don Keller Collision Center	7314 S. Avalon Blvd.	Los Angeles	90003	323 752-5059	Keller	\$40.00	\$55.00	\$75.00	\$30.00	20%
2/3/2009	3:01pm	Ace Quality Collision Center	6144 Ferguson Dr.	City of Commerce	90022	323 722-6490	Yesenia	\$42.00	\$60.00	\$85.00	\$28.00	20%
2/3/2009	3:36pm	V&K Auto Body	5206 S Vermont Ave	Los Angeles	90037	323 753-3232	Mike	\$38.00	\$45.00	\$45.00	\$28.00	20%
2/3/2009	3:35pm	Gold Star Auto Body	1062 W. Martin Luther King Jr. Blvd	Los Angeles	90037	323 234-4949	Glenda	\$40.00	\$50.00	\$70.00	\$28.00	20%
2/3/2009	9:48am	Bellwood Auto Body	4625 Gage Ave	Bell Gardens	90201	323 771-3429	David	\$50.00	\$65.00	\$85.00	\$30.00	20%
2/3/2009	2:35pm	Bell Gardens Auto Body	8217 Easter Ave.	Bell Gardens	90201	562 806-8020	Jorge	\$42.00	\$55.00	\$95.00	\$35.00	20%
2/3/2009	3:03pm	Penske Toyota Collision	9136 E. Firestone Blvd.	Downey	90241	562 904-5600	Jessica	\$40.00	\$65.00	\$90.00	\$30.00	20%
2/3/2009	2:58pm	Glo Auto Painting	17805 Studebaker Rd.	Cerritos	90703	562 924-2364	Charlie	\$40.00	\$50.00	\$50.00	\$24.00	20%
2/3/2009	9:45am	Craftsman Auto Body	17710 Studebaker Rd	Cerritos	90703	562 402-9784	Saul	\$45.00	\$55.00	\$85.00	\$35.00	20%
2/3/2009	3:00pm	S & J Collision Center	18605 Studebaker Rd.	Cerritos	90703	562 809-4558	Danny	\$42.00	\$58.00	\$95.00	\$30.00	20%
2/3/2009	2:38pm	Kenny Auto Servide	17406 S. Woodruff Ave.	Bellflower	90706	562 925-9531	Jerry	\$42.00	\$80.00	\$85.00	\$30.00	20%
2/3/2009	2:39pm	JRF Collision Center	16900 Clarke Ave.	Bellflower	90706	562 925-8913	Kara	\$42.00	\$60.00	\$95.00	\$30.00	20%
2/3/2009	4:00pm	Paramount Performance Collision	16464 Parramont Blvd.	Paramount	90723	562 630-1798	Muriam	\$42.00	\$55.00	\$75.00	\$30.00	20%
2/3/2009	3:06pm	Lexus of Cerritos Body Shop	2615 E. South St.	Long Beach	90805	562 423-1901	Lucy	\$50.00	\$60.00	\$92.00	\$35.00	20%
2/3/2009	3:32pm	Autotech Collision	1116 W. Washington Blvd.	Los Angeles	90015	213 748-8228	Katie	\$42.00	\$60.00	\$90.00	\$34.00	25%
2/3/2009	3:01pm	Duran's Body Shop	4605 E. 3rd St	Los Angeles	90022	323-261-4233	Denette	\$45.00	\$65.00	\$80.00	\$28.00	25%
2/3/2009	3:34pm	Holiday Auto Center	2213 Whittier Blvd.	Los Angeles	90023	323 262-5191	John	\$40.00	\$50.00	\$78.00	\$28.00	25%
2/3/2009	3:38pm	C-L Auto Body	4515 S. Vermont Ave.	Los Angeles	90037	323 231-4472	Christen	\$42.00	\$50.00	\$90.00	\$28.00	25%
2/3/2009	3:04pm	Little John's Bodyworks Inc.	9634 E. Firestone Blvd.	Downey	90241	562 861-0377	Eric	\$44.00	\$57.00	\$85.00	\$30.00	25%
2/3/2009	3:05pm	Mc Kenna Collision Center	9778 Firestone Blvd.	Downey	90241	562 345-7000	Blake	\$42.00	\$60.00	\$136.00	\$30.00	25%
2/3/2009	3:50pm	Weddley Auto Body Shop	12548 E. Putman	Whittier	90605	562 698-1087	Teri	\$42.00	\$50.00	\$70.00	\$28.00	25%
2/3/2009	2:57pm	Cerritos Auto Body	11656 Artesia Blvd.	Cerritos	90701	562 860-4448	Arlena	\$40.00	\$55.00	\$70.00	\$28.00	25%
2/3/2009	2:37pm	Kono's Auto Body	8580 Artesia Blvd.	Bellflower	90706	562 633-7922	Joyce	\$40.00	\$65.00	\$85.00	\$28.00	25%
2/3/2009	2:36pm	Bellflower Collision	9853 E. Alondra Blvd.	Bellflower	90706	562 804-1422	Rena	\$44.00	\$60.00	\$95.00	\$30.00	25%
2/3/2009	3:40pm	Maaco Body & Paint	13261 Imperial Highway	Whittier	90605	562 677-1375	George	\$38.00	\$60.00	\$42.00	\$18.00	30%
							AVERAGE	\$42.16	\$57.80	\$81.72	\$29.32	22%
							MEDIAN:	\$42.00	\$59.00	\$82.00	\$30.00	20%
							WEIGHTED	\$42.00	\$60.00	\$83.00	\$30.00	21%
Total	25											

2009 Labor Rate Survey East Los Angeles

[illegible]



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the Central Los Angeles area includes 25 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	Central Los Angeles
------------------	---------------------

Body / Refinish Rate	\$42.00
Frame Rate	\$60.00
Mechanical Rate	\$92.00
Material Rate	\$29.00
LKQ Mark-Up	21%

Total Repair Facilities Surveyed	25
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**2009 Labor Rate Survey
Central Los Angeles**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanical Rate	Material Rate	LKQ Mark-up
2/9/2009	2:02pm	El Segundo Auto Body	717 El Segundo Blvd.	El Segundo	90245	310 322-8411	John	\$45.00	\$55.00	\$95.00	\$32.00	25%
2/9/2009	2:04pm	Black Jack Collision Center	3743 W. Rosecrans Ave	Hawthorne	90250	310 973-7425	Josh	\$40.00	\$65.00	\$85.00	\$26.00	20%
2/9/2009	2:05pm	Fine Line Auto Body	3321 W. Rosecrans Ave	Hawthorne	90250	310 644-8826	Talin	\$40.00	\$70.00	\$95.00	\$28.00	25%
2/9/2009	2:06pm	Network Autobody	6421 Selma Ave.	Hollywood	90028	323 465-6447	Anthony	\$44.00	\$60.00	\$90.00	\$30.00	25%
2/9/2009	2:07pm	Q&L Auto Body Shop	870 N. Western Ave.	Hollywood	90029	323 461-5379	Harry	\$42.00	\$65.00	\$70.00	\$28.00	15%
2/9/2009	2:08pm	Bastoli Auto Body	817 W. Olive St.	Inglewood	90301	310 216-0050	George	\$40.00	\$70.00	\$90.00	\$30.00	20%
2/9/2009	2:10pm	Anthony's Paint and Body	259 N. La Brea	Inglewood	90301	310 330-7900	Tony	\$45.00	\$55.00	\$105.00	\$30.00	25%
2/9/2009	2:11pm	Western Avenue Auto Body	150 S. Western Ave.	Los Angeles	90004	213 381-5501	Donnie	\$45.00	\$65.00	\$95.00	\$32.00	20%
2/9/2009	2:12pm	High Tech Auto Body	3818 Beverly Blvd.	Los Angeles	90004	213 388-7771	Jonathan	\$42.00	\$75.00	\$95.00	\$30.00	25%
2/9/2009	2:14pm	Jay's Auto Body	4520 W. Beverly Blvd.	Los Angeles	90004	323 466-4272	Choi	\$45.00	\$75.00	\$90.00	\$35.00	25%
2/9/2009	2:15pm	Sal's Premium Auto Collision	4242 S. Crenshaw Blvd.	Los Angeles	90008	323 299-4242	Elizabeth	\$45.00	\$60.00	\$85.00	\$30.00	20%
2/9/2009	2:16pm	Modern Auto Body	2021 S. Western Ave.	Los Angeles	90018	323 731-1010	Que	\$42.00	\$65.00	\$75.00	\$28.00	20%
2/9/2009	2:18pm	Ida's Auto Body and Paint	3412 W. Pico Blvd.	Los Angeles	90019	323 735-7377	Toby	\$45.00	\$70.00	\$95.00	\$30.00	25%
2/9/2009	2:23pm	Calhoun	5750 W. Pico Blvd.	Los Angeles	90019	323 933-9454	Armen	\$42.00	\$60.00	\$95.00	\$30.00	20%
2/9/2009	2:25pm	Calif. W. Coast Paint and Body	5060 Venice Blvd.	Los Angeles	90019	323 933-5618	Shawn	\$42.00	\$65.00	\$75.00	\$30.00	20%
2/9/2009	2:28pm	MZ Body Shop	505 N. Silver Lake Blvd.	Los Angeles	90026	213 483-3336	Sandra	\$46.00	\$70.00	\$98.00	\$30.00	20%
2/9/2009	2:29pm	Hyperion Auto Body and Paint	1407 N. La Brea	Los Angeles	90028	323 512-7488	Sam	\$45.00	\$75.00	\$85.00	\$40.00	20%
2/9/2009	2:30pm	American Eagle Body Shop	3921 Fountain Ave.	Los Angeles	90029	323 664-6770	Ruben	\$45.00	\$65.00	\$85.00	\$28.00	20%
2/9/2009	2:31pm	Custom Auto Craft	5760 W. 3rd. St.	Los Angeles	90036	323 939-2631	Edward	\$50.00	\$65.00	\$120.00	\$30.00	25%
2/9/2009	2:49pm	La Radiator Auto And Body	6216 Santa Monica Blvd	Los Angeles	90038	323 462-2121	Tom	\$45.00	\$85.00	\$105.00	\$36.00	20%
2/9/2009	2:50pm	Melrose Auto Body	5163 Melrose Ave.	Los Angeles	90038	323 465-7126	Daniel	\$42.00	\$60.00	\$80.00	\$32.00	20%
2/9/2009	2:51pm	Auto Tech Body Shop	3475 Slauson Ave.	Los Angeles	90043	323 295-1021	Danny	\$42.00	\$55.00	\$75.00	\$28.00	20%
2/9/2009	2:54pm	First Class Body Shop	1541 W. Florence Ave.	Los Angeles	90047	323 750-4056	Jose	\$38.00	\$60.00	\$70.00	\$30.00	20%
							AVERAGE	\$43.35	\$65.65	\$89.26	\$30.57	22%
							MEDIAN:	\$42.00	\$60.00	\$92.00	\$29.00	21%
							WEIGHTED	\$40.00	\$55.00	\$95.00	\$28.00	20%
Total	23											



**2009 Labor Rate Survey
Central Los Angeles**

Body / Refinish Rate			Frame Rate			Mechanical Rate			Material Rate			LKQ Mark-Up		
Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage
\$38.00	1	4%	\$55.00	3	12%	\$ 70.00	2	8%	\$ 26.00	1	4%	15%	1	4%
\$40.00	3	12%	\$60.00	5	20%	\$ 75.00	3	12%	\$ 28.00	5	20%	20%	14	56%
\$42.00	7	28%	\$65.00	7	28%	\$ 80.00	1	4%	\$ 30.00	11	44%	25%	8	32%
\$44.00	1	4%	\$70.00	4	16%	\$ 85.00	4	16%	\$ 32.00	3	12%			
\$45.00	9	36%	\$75.00	3	12%	\$ 90.00	3	12%	\$ 35.00	1	4%			
\$46.00	1	4%	\$85.00	1	4%	\$ 95.00	6	24%	\$ 36.00	1	4%			
\$50.00	1	4%				\$ 98.00	1	4%	\$ 40.00	1	4%			
						\$105.00	1	4%						
						\$120.00	1	4%						



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

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Our Survey for the Los Angeles South Bay area includes 25 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

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Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	Los Angeles South Bay
------------------	-----------------------

Body / Refinish Rate	\$41.00
Frame Rate	\$59.00
Mechanical Rate	\$85.00
Material Rate	\$29.00
LKQ Mark-Up	25%

Total Repair Facilities Surveyed	25
----------------------------------	----



**2009 Labor Rate Survey
Los Angeles South Bay**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanic al Rate	Material Rate	LKQ Mark- up
2/12/2009	2:50PM	Avalon Auto Body	22432 Avalon Blvd	Carson	90745	310 549-3138	Laura	\$40.00	\$55.00	85.00	\$28.00	20%
2/12/2009	2:51PM	International Auto Body	21012 Main St	Carson	90745	310 513-6182	Adler	\$38.00	\$55.00	75.00	\$25.00	25%
2/12/2009	3:18PM	Western Auto Body	17001 S. Western Ave.	Gardena	90247	310 329-6920	Sam	\$42.00	\$60.00	75.00	\$30.00	25%
2/12/2009	3:19PM	Foreign Auto Body	1843 W. Artesia	Gardena	90247	310 516-0345	Karen	\$40.00	\$52.00	75.00	\$28.00	20%
2/12/2009	3:21PM	Finish Line Auto Body	15935 S Western Ave	Gardena	90247	310 767-1577	Jay	\$44.00	\$60.00	85.00	\$30.00	20%
2/12/2009	3:26PM	Auto Mart Collision	307 W. 168th	Gardena	90248	310 352-6336	Keith	\$40.00	\$80.00	95.00	\$30.00	25%
2/12/2009	3:27PM	Caliber Collision Center	1111 Prospect Ave	Gardena	90249	310 515-3768	Eric	\$44.00	\$55.00	80.00	\$32.00	25%
2/12/2009	3:30PM	First Class Auto Body	1233 257th St	Harbor City	90710	310 325-1990	Oscar	\$40.00	\$55.00	65.00	\$28.00	20%
2/12/2009	3:33PM	Bay Cities Auto Body	24100 S. Vermont Ave.	Harbor City	90710	310 326-3740	Dean	\$42.00	\$55.00	85.00	\$30.00	20%
2/12/2009	3:35PM	Lions Auto Body	1634 W. Anaheim St.	Harbor City	90710	310 326-0568	Mary	\$42.00	\$60.00	75.00	\$28.00	25%
2/12/2009	3:37PM	Long Beach Collision	2525 E Anaheim St	Long Beach	90804	562 438-2874	Chat	\$40.00	\$65.00	75.00	\$35.00	25%
2/12/2009	3:40PM	Toyota of Long Beach	4401 E. Pacific Coast Hwy.	Long Beach	90804	310-680-6800	Albert	\$40.00	\$60.00	94.00	\$28.00	20%
2/12/2009	3:42PM	Harbor Chevrolet	3770 Cherry Ave.	Long Beach	90807	562 426-3341	Carmen	\$42.00	\$65.00	89.00	\$28.00	25%
2/12/2009	3:44PM	Class Auto Body	3031 Cherry Ave.	Long Beach	90807	562 595-6400	Eric	\$45.00	\$95.00	135.00	\$36.00	25%
2/12/2009	3:48PM	Pon's Auto Body & Repair	1006 Junipero Ave	Long Beach	90804	562 438-8519	Pon	\$38.00	\$75.00	70.00	\$22.00	20%
2/12/2009	3:52PM	Gordon's Pier Collision	638 Torrance Blvd.	Redondo Beach	90277	310 372-0020	Andy	\$42.00	\$65.00	85.00	\$30.00	25%
2/12/2009	3:53PM	A1 Auto Body	16932 S Broadway St	Gardena	90247	310 835-4787	Mathew	\$45.00	\$60.00	65.00	\$34.00	25%
2/12/2009	4:00PM	Avenue Auto Body	620 Mary Anne Dr.	Redondo Beach	90278	310 372-0005	Steve	\$42.00	\$55.00	89.00	\$30.00	25%
2/12/2009	4:02PM	Y & S Auto Body	1441 N. Gaffey	San Pedro	90731	310 548-1120	Kathy	\$62.00	\$85.00	145.00	\$40.00	20%
2/12/2009	4:05PM	Unibody Collision Center	636 Torrance Blvd.	Redondo Beach	90277	310 523-4200	Grant	\$40.00	\$65.00	65.00	\$30.00	20%
2/12/2009	4:10PM	Signal Hill Auto Body	2746 Gundry Ave.	Signal Hill	90735	562 424-6648	David	\$42.00	\$57.00	85.00	\$29.00	25%
2/12/2009	4:12PM	Alvins Auto Body	3333 Olive Ave.	Signal Hill	90755	562 424-4323	Bob	\$40.00	\$55.00	105.00	\$28.00	25%
2/12/2009	4:13PM	Woody's Auto Body	1915 Sepulveda Blvd	Torrance	90501	310 784-3820	Dickson	\$42.00	\$65.00	72.00	\$28.00	20%
2/12/2009	4:15Pm	Rons Body Shop	1420 Cabrillo Ave.	Torrance	90501	310 618-8791	Ron	\$44.00	\$75.00	85.00	\$32.00	25%
2/12/2009	4:17PM	Bravo Collision	1858 Del Amo Blvd	Torrance	90501	310 787-7118	Sheryl	\$46.00	\$65.00	95.00	\$30.00	25%
							AVERAGE:	\$42.48	\$63.76	85.96	\$29.96	23%
							MEDIAN:	\$41.00	\$59.00	\$85.00	\$29.00	25%
							WEIGHTED	\$41.00	\$55.00	\$85.00	\$29.00	25%
Total	25											



**2009 Labor Rate Survey
Los Angeles South Bay**

Body / Refinish Rate		
Rate	Number of Rates	Percentage
\$38.00	2	8%
\$40.00	8	32%
\$42.00	8	32%
\$44.00	3	12%
\$45.00	2	8%
\$46.00	1	4%
\$62.00	1	4%

Frame Rate		
Rate	Number of Rates	Percentage
\$52.00	1	4%
\$55.00	7	28%
\$57.00	1	4%
\$60.00	5	20%
\$65.00	6	24%
\$75.00	2	8%
\$80.00	1	4%
\$85.00	1	4%
\$95.00	1	4%

Mechanical Rate		
Rate	Number of Rates	Percentage
\$65.00	3	12%
\$70.00	1	4%
\$72.00	1	4%
\$75.00	5	20%
\$80.00	1	4%
\$85.00	6	24%
\$89.00	2	8%
\$94.00	1	4%
\$95.00	2	8%
\$105.00	1	4%
\$135.00	1	4%
\$145.00	1	4%

Material Rate		
Rate	Number of Rates	Percentage
\$22.00	1	4%
\$25.00	1	4%
\$28.00	8	32%
\$29.00	1	4%
\$30.00	8	32%
\$32.00	2	8%
\$34.00	1	4%
\$35.00	1	4%
\$36.00	1	4%
\$40.00	1	4%

LKQ Mark-Up		
Rate	Number of Rates	Percentage
20%	10	40%
25%	15	60%



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the Santa Clarita area includes 22 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	Santa Clarita
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Body / Refinish Rate	\$49.00
Frame Rate	\$66.00
Mechanical Rate	\$85.00
Material Rate	\$33.00
LKQ Mark-Up	20%
Total Repair Facilities Surveyed	22



**2009 Labor Rate Survey
Santa Clarita**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor	Frame Rate	Mechanical Rate	Material Rate	LKQ Mark-up
1/27/2009	10:58am	Insurance Auto Collision Center	22520 Lyons Ave	Newhall	91321	661-259-	Rick	\$50.00	\$75.00	\$90.00	\$36.00	25%
1/27/2009	10:07am	Golden Valley Collision Center	26524 Ruether Avenue	Canyon Country	91350	661-299-2321	Mark	\$50.00	\$75.00	\$80.00	\$32.00	20%
1/27/2009	10:11am	Alexanders	26846 Oak Ave. #H	Canyon Country	91351	661-298-3833	Rod	\$55.00	\$65.00	\$75.00	\$32.00	20%
1/27/2009	10:13am	KBP International	26516 Ruether	Canyon Country	91351	661-251-2252	Nadia	\$48.00	\$65.00	\$85.00	\$30.00	20%
1/27/2009	10:14am	Canyon Radiator	27264 Camp Plenty Rd.#D	Canyon Country	91351	661-251-6737	Peter	\$45.00	\$45.00	\$75.00	\$30.00	20%
1/27/2009	10:17am	Car-O-Practor	20665 Santa Clarita St. #A	Canyon Country	91351	661-251-5401	Michael	\$48.00	\$60.00	\$84.00	\$34.00	25%
1/27/2009	10:20am	Santa Clarita Collision	26867 Ruether	Canyon Country	91351	661-252-2277	Vallery	\$54.00	\$70.00	\$112.00	\$34.00	25%
1/27/2009	10:21am	Premier Auto Body and Frame	26723 Oak Ave.	Canyon Country	91351	661-298-0198	Frank	\$50.00	\$80.00	\$85.00	\$38.00	25%
1/27/2009	10:22am	Same Day Auto Painting	23951 San Fernando Rd.	Newhall	91321	661-255-3806	Jim	\$46.00	\$60.00	\$75.00	\$32.00	20%
1/27/2009	10:24am	Auto Service Plus	24522 N. San Fernando Rd.	Newhall	91321	661-259-8030	Ray	\$50.00	\$75.00	\$107.00	\$32.00	20%
1/27/2009	10:28am	Wanjon's Auto Body	24410 San Fernando Rd.	Newhall	91321	661-254-2727	Richard	\$48.00	\$75.00	\$85.00	\$36.00	25%
1/27/2009	10:30am	German Autohaus	22510 9th St.	Newhall	91321	661-254-2158	Joe	\$50.00	\$60.00	\$98.00	\$36.00	20%
1/27/2009	10:34am	Gary's Body Shop	24254 San Fernando Rd.	Newhall	91321	661-255-9694	Gary	\$48.00	\$65.00	\$85.00	\$32.00	20%
1/27/2009	10:35am	Afterhours Valencia Newhall Body Shop	24622 Pine St.	Newhall	91321	661-260-1570	Jerry	\$48.00	\$85.00	\$85.00	\$32.00	20%
1/27/2009	10:35am	Auto Body Specialists	25781 Springbrook Ave.	Santa Clarita	91350	661-291-1492	Amanda	\$48.00	\$65.00	\$75.00	\$28.00	20%
1/27/2009	10:37am	Centre Pointe Collision	21150 Centre Pointe Pky.	Santa Clarita	91350	661-253-5059	Rebecca	\$52.00	\$75.00	\$75.00	\$34.00	20%
1/27/2009	10:42am	Sierra Paint and Body	17528 Sierra Highway	Santa Clarita	91351	661-251-9018	Eric	\$46.00	\$59.00	\$70.00	\$32.00	20%
1/27/2009	10:43am	Auto World Collision	27967 Beale Court	Santa Clarita	91355	661-294-9070	Wally	\$52.00	\$65.00	\$85.00	\$34.00	25%
1/27/2009	10:46am	A & K Body and Fender	25834 Springbrook Ave.	Saugus	91350	661-259-3228	Richard	\$50.00	\$80.00	\$85.00	\$34.00	25%
1/27/2009	10:47am	Valencia Body Shop	26643 Auto Center Drive	Valencia	91355	661-255-5565	Betty	\$52.00	\$75.00	\$75.00	\$34.00	25%
1/27/2009	10:51am	Patterson's Collision	24852 Rockafeller Ave.	Valencia	91355	661-294-1011	Taneya	\$52.00	\$65.00	\$95.00	\$38.00	25%
1/27/2009	10:52am	Pride Auto Body Valencia	26640 Auto Center Drive	Valencia	91355	661-254-3838	Kristina	\$52.00	\$75.00	\$95.00	\$34.00	25%
							AVERAGE:	\$49.71	\$68.52	\$85.05	\$33.24	22%
							MEDIAN:	\$49.00	\$66.00	\$85.00	\$33.00	20%
							WEIGHTED:	\$49.00	\$65.00	\$85.00	\$33.00	20%
Total	22											



**2009 Labor Rate Survey
Santa Clarita**

Body / Refinish Rate		
Rate	Number of Rates	Percentage
\$45.00	1	5%
\$46.00	2	9%
\$48.00	6	27%
\$50.00	6	27%
\$52.00	5	23%
\$54.00	1	5%
\$55.00	1	5%

Frame Rate		
Rate	Number of Rates	Percentage
\$45.00	1	5%
\$59.00	1	5%
\$60.00	3	14%
\$65.00	6	27%
\$70.00	1	5%
\$75.00	7	32%
\$80.00	2	9%
\$85.00	1	5%

Mechanical Rate		
Rate	Number of Rates	Percentage
\$70.00	1	5%
\$75.00	6	27%
\$80.00	1	5%
\$84.00	1	5%
\$85.00	7	32%
\$90.00	1	5%
\$95.00	2	9%
\$98.00	1	5%
\$107.00	1	5%
\$112.00	1	5%

Material Rate		
Rate	Number of Rates	Percentage
\$28.00	1	5%
\$30.00	2	9%
\$32.00	7	32%
\$34.00	7	32%
\$36.00	3	14%
\$38.00	2	9%

LKQ Mark-Up		
Rate	Number of Rates	Percentage
20%	12	55%
25%	10	45%



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the Bakersfield area includes 25 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	Bakersfield
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Body / Refinish Rate	\$55.00
Frame Rate	\$64.00
Mechanical Rate	\$71.00
Material Rate	\$29.00
LKQ Mark-Up	24%

Total Repair Facilities Surveyed	25
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**2009 Labor Rate Survey
Bakersfield**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanica l Rate	Material Rate	LKQ Mark-up
1/27/2009	1:27pm	Greenfield Auto Works	10825 S Union Ave.	Bakersfield	93307	661-831-6260	Josh	\$55.00	\$62.00	\$70.00	\$32.00	25%
1/27/2009	1:36pm	Toms Auto Body	3008 Alloway Ln	Bakersfield	93280	661-758-6105	Mike	\$55.00	\$65.00	\$75.00	\$28.00	25%
1/27/2009	1:38pm	San Joaquin Collision	3816 Fruitvale Ave.	Bakersfield	93308	661-587-0945	Steve	\$55.00	\$65.00	\$75.00	\$28.00	25%
1/27/2009	1:40pm	Artiaga Collision Center	3154 Landco Dr. #B	Bakersfield	93308	661-328-9740	Ruben	\$55.00	\$65.00	\$78.00	\$28.00	25%
1/27/2009	1:41pm	G & G Body Works	6000 Schirra Ct. #8	Bakersfield	93313	661-397-7708	Tammy	\$50.00	\$55.00	\$70.00	\$28.00	25%
1/27/2009	1:42pm	Marcial's Auto Body	819 Espee St.	Bakersfield	93301	661-324-8307	Javier	\$50.00	\$58.00	\$60.00	\$25.00	10%
1/27/2009	1:44pm	South Lake Auto Body	3801 Lake Isabella Rd.	Bodfish	93205	760-379-3010	Barbara	\$58.00	\$65.00	\$75.00	\$30.00	25%
1/27/2009	1:45pm	Advance Body Works	1400 Garzoli Ave.	Delano	93215	661-721-9408	Alex	\$48.00	\$60.00	\$55.00	\$26.00	20%
1/27/2009	1:50pm	Devon's Body Shop & Towing	408 Main St.	Taft	93268	661-765-4337	Tammy	\$53.00	\$60.00	\$65.00	\$30.00	25%
1/27/2009	11:57am	Jim Burk Collision Center	2001 Oak St	Bakersfield	93301	661-328-3740	Stacy	\$58.00	\$70.00	\$90.00	\$32.00	25%
1/27/2009	11:58am	Mountain Auto Body	1616 V St.	Bakersfield	93301	661-323-8880	Paul	\$55.00	\$65.00	\$65.00	\$26.00	25%
1/27/2009	11:59am	Emil's Auto Body and Frame Specialis	2717 K St.	Bakersfield	93301	661-328-9412	Emil	\$55.00	\$65.00	\$70.00	\$30.00	20%
1/27/2009	11:59am	Precision Collision Repair	1000 18th St.	Bakersfield	93301	661-634-9166	John	\$55.00	\$65.00	\$75.00	\$28.00	25%
1/27/2009	12:03pm	Family Motors Auto Body Paint	6860 District Bl	Bakersfield	93301	661-834-4960	Norma	\$60.00	\$72.00	\$85.00	\$35.00	25%
1/27/2009	12:04pm	Central Body Works	2510 L St.	Bakersfield	93301	661-325-4318	Ron	\$60.00	\$75.00	\$75.00	\$34.00	30%
1/27/2009	12:05pm	City Body Works	800 20th St.	Bakersfield	93301	661-323-6226	Geneva	\$52.00	\$60.00	\$90.00	\$32.00	25%
1/27/2009	12:06pm	Distinctive Coach	600 Wible Rd.	Bakersfield	93304	661-833-0041	Sergio	\$55.00	\$60.00	\$60.00	\$28.00	20%
1/27/2009	12:11pm	Prudential Auto Body and Painting	500 Oak St. #110	Bakersfield	93304	661-863-0162	Vick	\$55.00	\$65.00	\$55.00	\$32.00	25%
1/27/2009	12:13pm	Visalia Auto Body	601 E. Acequia	Visalia	93291	559-734-4115	Diego	\$56.00	\$65.00	\$70.00	\$28.00	25%
1/27/2009	12:26pm	Quality Paint & Body	739 Ben Maddox Way N	Visalia	93292	559-734-3501	Michelle	\$60.00	\$68.00	\$68.00	\$30.00	25%
1/27/2009	12:28pm	H & S Body Works and Towing	314 California Ave.	Bakersfield	93304	661-324-6703	Roy	\$55.00	\$65.00	\$70.00	\$30.00	25%
1/27/2009	12:30pm	Ed's Showtime Auto Body	333 Summer St.	Bakersfield	93305	661-859-1992	Ed	\$55.00	\$65.00	\$65.00	\$35.00	20%
1/27/2009	12:32pm	Jimmy's Auto Body	2020 S. Union Ave.	Bakersfield	93307	661-398-3125	Jimmy	\$55.00	\$60.00	\$75.00	\$30.00	25%
1/27/2009	12:36pm	Wholesale Auto Body and Paint	2915 Gibson	Bakersfield	93308	661-323-0974	Lalo	\$55.00	\$65.00	\$70.00	\$27.00	10%
1/27/2009	12:41pm	Auto Color Collision Repair	414 Chico St	Bakersfield	93305	661-322-8738	Ben	\$55.00	\$65.00	\$65.00	\$28.00	25%
							AVERAGE	\$55.00	\$64.29	\$70.88	\$29.50	23%
							MEDIAN:	\$55.00	\$64.00	\$71.00	\$29.00	24%
							WEIGHTED	\$55.00	\$65.00	\$72.00	\$28.00	25%
Total	25											



**2009 Labor Rate Survey
Bakersfield**

Body / Refinish Rate			Frame Rate			Mechanical Rate			Material Rate			LKQ Mark-Up		
Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage
\$48.00	1	4%	\$55.00	1	4%	\$55.00	2	8%	\$25.00	1	4%	10%	2	8%
\$50.00	2	8%	\$58.00	1	4%	\$60.00	2	8%	\$26.00	2	8%	20%	4	16%
\$52.00	1	4%	\$60.00	5	20%	\$65.00	4	16%	\$27.00	1	4%	25%	18	72%
\$53.00	1	4%	\$62.00	1	4%	\$68.00	1	4%	\$28.00	8	32%	30%	1	4%
\$55.00	14	56%	\$65.00	13	52%	\$70.00	6	24%	\$30.00	6	24%			
\$56.00	1	4%	\$68.00	1	4%	\$75.00	6	24%	\$32.00	4	16%			
\$58.00	2	8%	\$70.00	1	4%	\$78.00	1	4%	\$34.00	1	4%			
\$60.00	3	12%	\$72.00	1	4%	\$85.00	1	4%	\$35.00	2	8%			
			\$75.00	1	4%	\$90.00	2	8%						



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the Lancaster area includes 25 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	Lancaster
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Body / Refinish Rate	\$48.00
Frame Rate	\$66.00
Mechanical Rate	\$72.00
Material Rate	\$30.00
LKQ Mark-Up	20%

Total Repair Facilities Surveyed	25
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**2009 Labor Rate Survey
Lancaster**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanica l Rate	Material Rate	LKQ Mark- up
1/28/2009	11:18am	East Side Collision Center	37824 5th St E	Palmdale	93350	661-224-1013	Jack	\$50.00	\$65.00	\$60.00	\$30.00	20%
1/28/2009	11:01am	V Martinez Auto Body	45715 23rd St. West	Lancaster	93535	661-726-7927	Vincent	\$46.00	\$55.00	\$65.00	\$28.00	20%
1/28/2009	11:26am	Reids Sierra Auto Body	45116 Yucca Ave.	Lancaster	93535	661-942-4633	Reid	\$48.00	\$60.00	\$65.00	\$28.00	20%
1/28/2009	11:19am	Cars & Colors Body & Paint	38475 6th St. East #2A	Lancaster	93535	661-267-2763	Amadore	\$38.00	\$60.00	\$78.00	\$28.00	20%
1/28/2009	11:23am	CANDC Auto Body	42541 6th St. East	Lancaster	93535	661-945-2404	Adam	\$48.00	\$70.00	\$65.00	\$32.00	20%
1/28/2009	11:25am	Lancaster Body & Frame	44603 Trevor Ave.	Lancaster	93535	661-942-0888	Sarah	\$48.00	\$75.00	\$85.00	\$38.00	20%
1/28/2009	11:51am	Westside Body and Paint	5054 West Ave. M2	Quartz Hill	93536	661-943-3639	Karen	\$50.00	\$70.00	\$80.00	\$34.00	20%
1/28/2009	11:52am	Critical Car Care	5022 Columbia Way	Quartz Hill	93536	661-943-0629	Britney	\$52.00	\$74.00	\$76.00	\$37.00	20%
1/28/2009	11:35am	Sierra Auto Body	37835 Sierra Highway	Palmdale	93550	661-947-6187	Jeime	\$40.00	\$55.00	\$65.00	\$28.00	20%
1/28/2009	11:42am	AR Auto Body	38820 3rd St. East	Palmdale	93550	661-538-9663	Edith	\$45.00	\$55.00	\$70.00	\$28.00	20%
1/28/2009	11:37am	Dynamic Auto Body	38122 6th St.	Palmdale	93550	661-947-1881	Marlyn	\$38.00	\$40.00	\$40.00	\$34.00	20%
1/28/2009	11:37am	Palmdale Unibody	38018 9th St. East	Palmdale	93550	661-947-7838	Noro	\$46.00	\$65.00	\$75.00	\$35.00	20%
1/28/2009	11:50am	Rally Auto Mall Collision	438 Auto Vista Drive	Palmdale	93551	661-947-6111	Chris	\$48.00	\$65.00	\$79.95	\$28.00	20%
1/28/2009	11:56am	Affordable Auto Body	118 W Nugent St	Lancaster	93534	661-942-1233	Terri	\$48.00	\$90.00	\$90.00	\$38.00	25%
1/28/2009	11:28am	Five Star Auto Body	44733 Sierra Highway	Lancaster	93535	661-951-9110	Victoria	\$48.00	\$55.00	\$75.00	\$32.00	25%
1/28/2009	11:24am	Fix N Paint	312 W. Norberry St.	Lancaster	93535	661-951-7272	Salvador	\$48.00	\$70.00	\$80.00	\$34.00	25%
1/28/2009	11:34am	Burgess Auto Body	146 E. Ave K4	Lancaster	93535	661-945-6551	Erica	\$48.00	\$65.00	\$75.00	\$36.00	25%
1/28/2009	11:29am	California Collision Center	45044 Trevor Ave.	Lancaster	93535	661-940-1223	Sharmane	\$52.00	\$75.00	\$85.00	\$38.00	25%
1/28/2009	11:32am	AV Collision	45379 Division St.	Lancaster	93535	661-940-5030	Audrie	\$52.00	\$75.00	\$85.00	\$40.00	25%
1/28/2009	11:44am	TriValley Auto Body & Frame	524 E. Ave R #1	Palmdale	93550	661-265-0462	Robert	\$48.00	\$70.00	\$80.00	\$38.00	25%
1/28/2009	11:56am	Telesis Collision Center	636 Rancho Vista Blvd	Palmdale	93550	661-274-2719	Jeff	\$54.00	\$95.00	\$95.00	\$40.00	25%
1/28/2009	11:38am	Auto Mall Collision Center	438 Auto Vista Dr	Palmdale	93551	661-947-6111	Gary	\$48.00	\$65.00	\$79.95	\$28.00	25%
1/28/2009	11:31am	Squirties Collision Center	40360 LaQuinta Lane	Palmdale	93551	661-274-0400	Diana	\$52.00	\$85.00	\$90.00	\$40.00	25%
1/28/2009	11:55am	Scott's Auto Body	117 E. H St.	Tehachapi	93561	661-822-4432	Linda	\$58.00	\$65.00	\$75.00	\$30.00	25%
1/28/2009	11:33am	One Day Paint & Body	811 W. Ave. K	Lancaster	93535	661-945-7040	Juan	\$38.00	\$45.00	\$65.00	\$28.00	30%
							AVERAGE:	\$47.64	\$66.56	\$75.16	\$33.20	23%
							MEDIAN:	\$48.00	\$66.00	\$72.58	\$30.00	20%
							WEIGHTED	\$48.00	\$65.00	\$70.00	\$28.00	21%
Total	25											



**2009 Labor Rate Survey
Lancaster**

Body / Refinish Rate			Frame Rate			Mechanical Rate			Material Rate			LKQ Mark-Up		
Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage
\$38.00	3	12%	\$40.00	1	4%	\$40.00	1	4%	\$28.00	8	32%	20%	13	52%
\$40.00	1	4%	\$45.00	1	4%	\$60.00	1	4%	\$30.00	2	8%	25%	11	44%
\$45.00	1	4%	\$55.00	4	16%	\$65.00	5	20%	\$32.00	2	8%	30%	1	4%
\$46.00	2	8%	\$60.00	2	8%	\$70.00	7	28%	\$34.00	3	12%			
\$48.00	10	40%	\$65.00	6	24%	\$75.00	4	16%	\$35.00	1	4%			
\$50.00	2	8%	\$70.00	4	16%	\$76.00	1	4%	\$36.00	1	4%			
\$52.00	4	16%	\$74.00	1	4%	\$78.00	1	4%	\$37.00	1	4%			
\$54.00	1	4%	\$75.00	3	12%	\$79.95	2	8%	\$38.00	4	16%			
\$58.00	1	4%	\$85.00	1	4%	\$80.00	3	12%	\$40.00	3	12%			
			\$90.00	1	4%	\$85.00	3	12%						
			\$95.00	1	4%	\$90.00	2	8%						
						\$95.00	1	4%						



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the Riverside / Inland Empire area includes 30 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	Riverside / Inland Empire
-------------------------	----------------------------------

Body / Refinish Rate	\$45.00
Frame Rate	\$64.00
Mechanical Rate	\$81.00
Material Rate	\$32.00
LKQ Mark-Up	25%
Total Repair Facilities Surveyed	30



**2009 Labor Rate Survey
Riverside / Inland Empire**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanical Rate	Material Rate	LKQ Mark-up
3/3/2009	10:03 AM	TR Auto Body	1476 Hamner Ave.	Norco	91760	951 735-6203	Paul	\$44.00	\$65.00	\$75.00	\$31.00	20%
3/3/2009	2:47 PM	Bear Mountain Motor Carriage	41282 Big Bear Blvd.	Big Bear Lake	92315	909 866-8679	Cheryl	\$42.00	\$60.00	\$65.00	\$28.00	20%
3/3/2009	10:13 AM	Maaco Collision Repair	5925 Payton Ave	Riverside	92504	951-354-6000	Donna	\$42.00	\$65.00	\$65.00	\$26.00	20%
3/2/2009	3:53 PM	Reflections Auto Body	14881 Temescal Rd.	Lake Elsinore	92530	951 245-0245	Francisco	\$40.00	\$65.00	\$65.00	\$29.00	20%
3/3/2009	2:58 PM	TRI Pontiac Body Shop	101 W. Flordia Ave.	Hemet	92543	951 658-5905	Ronnie	\$42.00	\$65.00	\$80.00	\$30.00	20%
3/2/2009	3:52 PM	Hemet Collision Center	150 Carriage Circle	Hemet	92545	951 658-3184	Sam	\$48.00	\$60.00	\$80.00	\$35.00	20%
3/2/2009	9:59 AM	Bond Glass Body Shop	12470 Back Way	Moreno Valley	92553	951 242-3010	Rosalie	\$42.00	\$55.00	\$75.00	\$28.00	20%
3/2/2009	10:21 AM	Auto Center Auto Body	28710 Las Haciendas St. #B	Temecula	92590	951 695-9293	Heather	\$46.00	\$65.00	\$75.00	\$35.00	20%
3/2/2009	2:46 PM	Lee's AutoBody	325 E. 5th St.	Beaumont	92223	951 845-2296	Kelly	\$44.00	\$60.00	\$70.00	\$30.00	25%
3/3/2009	2:45 PM	Class Acts Auto Body	375 W. Sixth St.	Beaumont	92223	951 845-2499	Joe	\$44.00	\$65.00	\$85.00	\$32.00	25%
3/3/2009	2:48 PM	Cedar Glen Auto Body	29121 Upper Hook Creek Rd	Cedar Glen	92321	909 337-2581	Guy	\$44.00	\$60.00	\$80.00	\$32.00	25%
3/3/2009	2:56 PM	Keith Davis Auto Body	23521 Creatforest Dr.	Crestline	92325	909 338-9008	Shelly	\$44.00	\$65.00	\$80.00	\$31.00	25%
3/3/2009	10:07 AM	Banda's Auto Body and Paint	402 E Stuart Ave.	Redlands	92374	909-335-2755	Adam	\$42.00	\$55.00	\$55.00	\$30.00	25%
3/3/2009	10:12 AM	Redlands Auto Body & Frame	705 W. Colton Ave.	Redlands	92374	909 798-1388	Tracie	\$44.00	\$60.00	\$85.00	\$32.00	25%
3/3/2009	10:18 AM	Moss Bros. Dodge	1100 S. E. St.	San Bernardino	92408	909 884-8255	Nancy	\$49.00	\$75.00	\$89.00	\$34.00	25%
3/3/2009	10:19 AM	Rounsvilles Auto Body	24137 Ward St.	San Bernardino	92410	909 888-5584	Brett	\$46.00	\$65.00	\$90.00	\$32.00	25%
3/2/2009	10:20 AM	Wyatts Paint and Body	350 N. Rancho Ave.	San Bernardino	92410	909 885-5051	Gina	\$46.00	\$60.00	\$90.00	\$34.00	25%
3/3/2009	10:13 AM	Holmes Body Shop	3860 Buchanan St.	Riverside	92503	951 734-9920	Arlene	\$45.00	\$65.00	\$97.50	\$38.00	25%
3/2/2009	10:17 AM	Raceway Ford Collision Center	5900 Sycamore Canyon Cen	Riverside	92507	951 784-1000	Michael	\$44.00	\$55.00	\$92.00	\$30.00	25%
3/2/2009	2:59 PM	Jim Mc Comes Auto Body	200 S. Gilbert	Hemet	92543	951 658-2538	Morgan	\$42.00	\$56.00	\$70.00	\$34.00	25%
3/3/2009	10:00 AM	Ben Clymer's The Body Shop	14340 Elsworth St.	Moreno Valley	92553	951 656-9100	Brenda	\$48.00	\$60.00	\$90.00	\$32.00	25%
3/3/2009	10:01 AM	Caliber Collision Center	41416 Pear St.	Murrieta	92562	951 677-3533	Karen	\$48.00	\$68.00	\$85.00	\$34.00	25%
3/2/2009	10:02 AM	Murreita Auto Collision	26793 Madison Ave.	Murrieta	92562	951 698-6047	Misty	\$48.00	\$70.00	\$85.00	\$34.00	25%
3/2/2009	10:05 AM	Becerra's Body & Paint	20 Wilkerson Ave.	Perris	92570	951 657-8819	Danny	\$44.00	\$75.00	\$70.00	\$30.00	25%
3/2/2009	10:22 AM	Collision Center of Temecula	27590 Commerce Center Dr.	Temecula	92590	951 695-1233	Ken	\$48.00	\$60.00	\$80.00	\$32.00	25%
3/3/2009	10:04 AM	All Magic Auto Body	1461 Hamner Ave.	Norco	92860	951 734-1610	Jennifer	\$50.00	\$75.00	\$98.50	\$40.00	25%
3/3/2009	2:49 PM	Fix Auto	51 E. Grand Blvd.	Corona	92879	951 270-2943	Myra	\$44.00	\$65.00	\$95.00	\$30.00	25%
3/3/2009	3:36 PM	Z Best Body & Paint	18357 Pasadena St. #G	Lake Elsinore	92530	951 471-5530	Susette	\$42.00	\$60.00	\$75.00	\$28.00	30%
3/2/2009	10:06 AM	Seidner's Collision	707 E. 4th St.	Perris	92570	951 443-4244	Jim	\$52.00	\$68.00	\$85.00	\$42.00	30%
3/3/2009	2:55 PM	Seidner's Collision	1831 Deliha St.	Corona	92879	951 736-0100	Jennifer	\$52.00	\$68.00	\$92.00	\$41.00	30%
							AVERAGE	\$45.20	\$63.67	\$80.63	\$32.47	24%
							MEDIAN:	\$45.00	\$64.00	\$81.00	\$32.00	25%
							WEIGHTED	\$44.00	\$65.00	\$82.50	\$31.00	25%
Total	30											



**2009 Labor Rate Survey
Riverside / Inland Empire**

Body / Refinish Rate			Frame Rate			Mechanical Rate			Material Rate			LKQ Mark-Up		
Rate	Number of Rate	Percentage	Rate	Number of Rate	Percentage	Rate	Number of Rate	Percentage	Rate	Number of Rate	Percentage	Rate	Number of Rates	Percentage
\$40.00	1	3%	\$55.00	3	10%	\$55.00	1	3%	\$26.00	1	3%	20%	8	27%
\$42.00	7	23%	\$56.00	1	3%	\$65.00	3	10%	\$28.00	3	10%	25%	19	63%
\$44.00	9	30%	\$60.00	9	30%	\$70.00	3	10%	\$29.00	1	3%	30%	3	10%
\$45.00	1	3%	\$65.00	10	33%	\$75.00	4	13%	\$30.00	6	20%			
\$46.00	3	10%	\$68.00	3	10%	\$80.00	5	17%	\$31.00	2	7%			
\$48.00	5	17%	\$70.00	1	3%	\$85.00	5	17%	\$32.00	6	20%			
\$49.00	1	3%	\$75.00	3	10%	\$89.00	1	3%	\$34.00	5	17%			
\$50.00	1	3%			\$90.00	3	10%	\$35.00	2	7%				
\$52.00	2	7%			\$92.00	2	7%	\$38.00	1	3%				
					\$95.00	1	3%	\$40.00	1	3%				
					\$97.50	1	3%	\$41.00	1	3%				
					\$98.50	1	3%	\$42.00	1	3%				



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the Coachella Valley area includes 25 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	Coachella Valley
------------------	------------------

Body / Refinish Rate	\$48.00
Frame Rate	\$69.00
Mechanical Rate	\$83.00
Material Rate	\$33.00
LKQ Mark-Up	25%
Total Repair Facilities Surveyed	25



**2009 Labor Rate Survey
Coachella Valley**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanical Rate	Material Rate	LKQ Mark-up
3/3/2009	11:43 AM	Juan Valenzula's Body Shop	57420 Aviation Dr	Yucca Valley	92284	760-365-4008	Lee	\$48.00	\$60.00	\$85.00	\$38.00	15%
3/3/2009	10:59 AM	Maaco Collision Repair	36223 Plaza Dr.	Cathedral City	92234	760-202-1411	Patty	\$42.00	\$65.00	\$65.00	\$40.00	20%
3/3/2009	11:21 AM	Spencer Auto Body	74-818 Joni Dr.	Palm Desert	92260	760 346-7760	George	\$48.00	\$65.00	\$70.00	\$34.00	20%
3/3/2009	11:26 AM	Paros Auto Body	335 E. Sunny Dunes Rd.	Palm Springs	92264	760 325-8203	Diana	\$46.00	\$65.00	\$70.00	\$38.00	20%
3/3/2009	11:34 AM	McGeez Auto Body	6476 Mesquite Ave.	Twentynine Palms	92277	760 367-1415	Colleen	\$48.00	\$65.00	\$70.00	\$36.00	20%
3/3/2009	11:35 AM	Yucca Valley Ford	55189 29 Palms Hwy.	Yucca Valley	92284	760 365-2353	Bobby	\$48.00	\$75.00	\$89.00	\$32.00	20%
3/3/2009	11:00 AM	Country Club Auto Collision	81-781 Oleander Ave.	Indio	92201	760 342-9824	Tommy	\$46.00	\$60.00	\$65.00	\$32.00	25%
3/3/2009	11:02 AM	Caliber Collision Center	82-279 Avenue 44	Indio	92201	760 347-5866	Jerry	\$48.00	\$70.00	\$80.00	\$32.00	25%
3/3/2009	11:04 AM	Coacella Valley Collision Center	42900 Madison St.	Indio	92201	760 775-9800	Ian	\$50.00	\$70.00	\$80.00	\$38.00	25%
3/3/2009	11:12 AM	Masters Auto Body	79500 Varner Rd.	Indio	92203	760 772-6171	Richard	\$48.00	\$70.00	\$80.00	\$32.00	25%
3/3/2009	11:14 AM	Auto Pro Collision Center	77700 Enfield Lane	Palm Desert	92211	760 360-6096	Angela	\$48.00	\$65.00	\$75.00	\$30.00	25%
3/3/2009	11:16 AM	A-Z Auto Body	77585 Enfield Lane	Palm Desert	92211	760 360-6039	Nick	\$45.00	\$65.00	\$85.00	\$30.00	25%
3/3/2009	11:17 AM	DS Paint and Body	39249 Leopard St.	Palm Desert	92211	760-345-0099	Ryan	\$54.00	\$68.00	\$95.00	\$32.00	25%
3/3/2009	10:39 AM	Bankside Drive Auto Body	36365 Bankside Dr.	Cathedral City	92234	760 324-9477	Mark	\$50.00	\$70.00	\$85.00	\$32.00	25%
3/3/2009	10:31 AM	Caliber Collision Center	68-945 Perez Rd. Ste. 7	Cathedral City	92234	760 328-5334	Bridgette	\$50.00	\$70.00	\$85.00	\$34.00	25%
3/3/2009	10:40 AM	Jessup Auto Body	68-111 Highway 111	Cathedral City	92234	760 321-4644	Leonard	\$52.00	\$70.00	\$95.00	\$35.00	25%
3/3/2009	10:41 AM	Bob's Auto Body	68-399 Perez Rd.	Cathedral City	92234	760 324-3300	Julie	\$48.00	\$75.00	\$90.00	\$36.00	25%
3/3/2009	10:44 AM	Coachella Valley Collision	36550 Perez Rd.	Cathedral City	92234	760 328-5100	Jane	\$50.00	\$70.00	\$80.00	\$38.00	25%
3/3/2009	10:45 AM	Jack's Body Works	68350 Commercial Rd.	Cathedral City	92234	760 321-4752	Shirley	\$50.00	\$75.00	\$95.00	\$38.00	25%
3/3/2009	11:00 AM	Desert Collision	65100 San Jacinto Lane	Desert Hot Springs	92240	760 329-3570	Carolyn	\$48.00	\$70.00	\$80.00	\$34.00	25%
3/3/2009	11:26 AM	Kustom Kraft	74853 Velei Way #a	Palm Desert	92260	760 346-9102	Jeri	\$50.00	\$75.00	\$90.00	\$34.00	25%
3/3/2009	11:28 AM	West Coast Auto Collision	732 S Williams Rd	Palm Springs	92264	760-322-6614	Richard	\$46.00	\$55.00	\$85.00	\$30.00	25%
3/3/2009	11:27 AM	Brothers Auto Body	645 Eugene Rd.	Palm Springs	92264	760 323-9866	George	\$50.00	\$75.00	\$85.00	\$34.00	25%
3/3/2009	11:33 AM	Duncan Emmons Auto Painting	71446 Highway 111	Rancho Mirage	92270	760 346-1904	Scott	\$46.00	\$65.00	\$75.00	\$32.00	25%
3/3/2009	11:38 AM	Barkers Auto Body	7351 Hopi Trl	Yucca Valley	92284	760-369-9444	Josh	\$48.00	\$68.00	\$90.00	\$34.00	25%
							AVERAGE:	\$48.28	\$68.04	\$81.76	\$34.20	24%
							MEDIAN:	\$48.00	\$69.00	\$83.00	\$33.00	25%
							WEIGHTED	\$48.00	\$70.00	\$85.00	\$34.00	25%
Total	25											



**2009 Labor Rate Survey
Coachella Valley**

Body / Refinish Rate			Frame Rate			Mechanical Rate			Material Rate			LKQ Mark-Up		
Rate	Number of Rate	Percentage	Rate	Number of Rate	Percentage	Rate	Number of Rate	Percentage	Rate	Number of Rate	Percentage	Rate	Number of Rates	Percentage
\$42.00	1	4%	\$55.00	1	4%	\$65.00	2	8%	\$30.00	3	12%	15%	1	4%
\$45.00	1	4%	\$60.00	2	8%	\$70.00	3	12%	\$32.00	7	28%	20%	5	20%
\$46.00	4	16%	\$65.00	7	28%	\$75.00	2	8%	\$34.00	6	24%	25%	19	76%
\$48.00	10	40%	\$68.00	2	8%	\$80.00	5	20%	\$35.00	1	4%			
\$50.00	7	28%	\$70.00	8	32%	\$85.00	6	24%	\$36.00	2	8%			
\$52.00	1	4%	\$75.00	5	20%	\$89.00	1	4%	\$38.00	5	20%			
\$54.00	1	4%				\$90.00	3	12%	\$40.00	1	4%			
						\$95.00	3	12%						



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the Los Angeles / San Bernardino High Desert area includes 30 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	Los Angeles / San Bernardino High Desert
-------------------------	---

Body / Refinish Rate	\$41.00
Frame Rate	\$58.00
Mechanical Rate	\$79.00
Material Rate	\$29.00
LKQ Mark-Up	21%
Total Repair Facilities Surveyed	30



**2009 Labor Rate Survey
San Bernardino High Desert**

Date	Time	Body Shop	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanic al Rate	Material Rate	LKQ Mark- up
3/3/2009	11:49 AM	Mojave Paint & Body	22355 Powhatan Rd.	Apple Valley	92307	760 240-9494	Lenny	\$40.00	\$50.00	\$70.00	\$36.00	20%
3/3/2009	11:51 AM	Rods Body Shop	1460 W. Main St.	Barstow	92311	760 256-6731	Rod	\$40.00	\$55.00	\$60.00	\$24.00	20%
3/3/2009	11:52 AM	Image Collision	2521 W. Main	Barstow	92311	760 256-2738	Dan	\$42.00	\$70.00	\$89.00	\$33.00	25%
3/3/2009	11:53 AM	Chino Hills Ford	4480 Chino Hills Pkwy.	Chino	91710	909 393-9331	Gary	\$40.00	\$55.00	\$94.00	\$28.00	20%
3/3/2009	11:55 AM	Richard Hibbard Chev.	191 S. Indian Hills Blvd.	Claremont	91711	909 624-4541	Henry	\$42.00	\$55.00	\$86.00	\$28.00	25%
3/3/2009	11:58 AM	Rudy's Auto Body	16749 Foothill Blvd.	Fontana	92335	909 822-3553	Rick	\$40.00	\$55.00	\$65.00	\$26.00	25%
3/3/2009	12:00 PM	Sunrise Collision Center	18150 Foothill Blvd.	Fontana	92336	909 434-0500	Patty	\$48.00	\$62.00	\$100.00	\$38.00	25%
3/3/2009	12:02 PM	Fontana Auto Collision	10948 Banana Ave.	Fontana	92337	909 428-6791	Mike	\$44.00	\$60.00	\$77.00	\$28.00	20%
3/3/2009	12:05 PM	Collision Craft	10891 "E" Ave.	Hesperia	92340	760 948-0101	Miguel	\$44.00	\$60.00	\$85.00	\$28.00	20%
3/3/2009	12:07 PM	1st Class Auto Body	17230 Eucalyptus St	Hesperia	92345	760-956-9885	Josh	\$42.00	\$60.00	\$65.00	\$28.00	20%
3/3/2009	12:08 PM	Quality AutoBody & Pain	16701 Walnut St. #G	Hesperia	92345	760 947-8777	Paul	\$42.00	\$60.00	\$90.00	\$32.00	20%
3/3/2009	12:09 PM	Satisfied Autobody	9218 C Ave. #B	Hesperia	92345	760-949-5615	Pedro	\$38.00	\$55.00	\$55.00	\$30.00	25%
3/3/2009	12:12 PM	Caliber Collision Center	11182 I Ave.	Hesperia	92345	760 949-6269	Tim	\$44.00	\$70.00	\$80.00	\$32.00	25%
3/3/2009	12:15 PM	Fix Auto Body	5566 Holt. Blvd.	Montclair	91763	909 482-1540	Andrea	\$48.00	\$65.00	\$98.00	\$38.00	20%
3/3/2009	12:16 PM	Carty Collision	607 W. California At.	Ontario	91761	909-489-1990	Kelly	\$50.00	\$65.00	\$85.00	\$30.00	25%
3/3/2009	12:20 PM	Tri Community Auto Bod	9764 Pionelo	Phelan	92329	760 868-5885	Stacy	\$45.00	\$65.00	\$75.00	\$30.00	25%
3/3/2009	4:10 PM	Precision Auto Body	665 W. Second St.	Pomona	91766	909 865-5073	Don	\$40.00	\$60.00	\$80.00	\$28.00	20%
3/3/2009	4:11 PM	Mandrells Auto Body	849 W. 2nd. St.	Pomona	91766	909 622-8991	George	\$42.00	\$55.00	\$65.00	\$34.00	10%
3/3/2009	4:13 PM	Gongora's Body & Paint	1183 W. Holt	Pomona	91768	909 623-5117	Amanda	\$42.00	\$55.00	\$72.00	\$30.00	20%
3/3/2009	4:14 PM	Performance Auto Body	9467 9th St.	Rancho Cucamong	91730	909 944-3178	Arianna	\$45.00	\$60.00	\$70.00	\$32.00	20%
3/3/2009	4:15 PM	Sharpe Image	10833 Edison Ct.	Rancho Cucamong	91730	909 481-5004	Rosie	\$44.00	\$60.00	\$80.00	\$30.00	20%
3/3/2009	4:18 PM	Foothill Auto Body	9777 Foothill Blvd.	Rancho Cucamong	91730	909 987-4609	Dennis	\$45.00	\$65.00	\$85.00	\$32.00	25%
3/3/2009	4:19 PM	Rocky's Auto Body	8434 Rochester Ave	Rancho Cucamong	91730	909-980-3000	Chris	\$40.00	\$55.00	\$70.00	\$30.00	20%
3/3/2009	4:21 PM	Caliber Collision Center	421 W. Rialto Ave.	Rialto	92376	909 874-4470	Maria	\$44.00	\$60.00	\$80.00	\$32.00	25%
3/3/2009	4:23 PM	L & G Enterprise	882 W. Cienega Ave.	San Dimas	91773	909 599-2203	Fernando	\$60.00	\$75.00	\$85.00	\$35.00	30%
3/3/2009	4:24 PM	1-Day Paint and Body	793 W Holt Ave	Upland	91768	909-623-9797	Jesse	\$40.00	\$45.00	\$65.00	\$28.00	20%
3/3/2009	4:28 PM	High Desert Collision	12212 Industrial Blvd. #C	Victorville	92392	760 245-4552	Patty	\$42.00	\$50.00	\$65.00	\$28.00	25%
3/3/2009	4:30 PM	Sonshine Auto Body	17200 Jasmine Ave.	Victorville	92392	760 243-3185	Luciana	\$42.00	\$55.00	\$75.00	\$28.00	25%
3/3/2009	4:31 PM	Valley Collision Center	13920 Amargosa Rd.	Victorville	92392	760 241-7715	David	\$45.00	\$65.00	\$75.00	\$26.00	25%
3/3/2009	4:32 PM	Rancho Body Shop	14400 Seventh St.	Victorville	92392	760 951-6933	Steve	\$42.00	\$60.00	\$80.00	\$30.00	20%
							AVERAGE	\$43.40	\$59.40	\$77.37	\$30.40	22%
							MEDIAN:	\$41.00	\$58.00	\$79.00	\$29.00	21%
							WEIGHTED	\$42.00	\$57.00	\$80.00	\$28.00	20%
Total	30											



**2009 Labor Rate Survey
San Bernardino High Desert**

Body / Refinish Rate		
Rate	Number of Rates	Percentage
\$38.00	1	3%
\$40.00	7	23%
\$42.00	9	30%
\$44.00	5	17%
\$45.00	4	13%
\$48.00	2	7%
\$50.00	1	3%
\$60.00	1	3%

Frame Rate		
Rate	Number of Rates	Percentage
\$45.00	1	3%
\$50.00	2	7%
\$55.00	9	30%
\$60.00	9	30%
\$62.00	1	3%
\$65.00	5	17%
\$70.00	2	7%
\$75.00	1	3%

Mechanical Rate		
Rate	Number of Rates	Percentage
\$55.00	1	3%
\$60.00	1	3%
\$65.00	4	13%
\$70.00	3	10%
\$72.00	1	3%
\$75.00	3	10%
\$77.00	1	3%
\$80.00	5	17%
\$85.00	4	13%
\$86.00	1	3%
\$89.00	1	3%
\$90.00	1	3%
\$94.00	1	3%
\$98.00	1	3%
\$100.00	1	3%

Material Rate		
Rate	Number of Rates	Percentage
\$24.00	1	3%
\$26.00	1	3%
\$28.00	9	30%
\$30.00	7	23%
\$32.00	5	17%
\$33.00	1	3%
\$34.00	1	3%
\$35.00	1	3%
\$36.00	1	3%
\$38.00	2	7%

LKQ Mark-Up		
Rate	Number of Rates	Percentage
10%	1	3%
20%	15	50%
25%	13	43%
30%	1	3%



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the North Orange County area includes 25 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	North Orange County
-------------------------	----------------------------

Body / Refinish Rate	\$40.00
Frame Rate	\$55.00
Mechanical Rate	\$82.00
Material Rate	\$30.00
LKQ Mark-Up	21%
Total Repair Facilities Surveyed	25



**2009 Labor Rate Survey
North Orange County**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanic al Rate	Material Rate	LKQ Mark-up
2/27/2009	10:51 AM	Fix Auto	6830 Stanton Ave.	Buena Park	90621	714-522-6177	Adam	\$42.00	\$55.00	\$85.00	\$32.00	20%
2/27/2009	10:52 AM	House of Imports	6700 Auto Center Dr.	Buena Park	90621	714-562-1339	Steve	\$42.00	\$55.00	\$110.00	\$30.00	25%
2/27/2009	10:53 AM	California Auto Collision	18125 Euclid St.	Fountain Valley	92708	714-540-2111	Maria	\$42.00	\$60.00	\$80.00	\$30.00	20%
2/27/2009	10:53 AM	Orange	10810 Talbert Ave.	Fountain Valley	92708	714-378-4855	Charlotte	\$42.00	\$60.00	\$85.00	\$32.00	20%
2/27/2009	10:54 AM	Fountain Valley Body Works	17481 Newhope st.	Fountain Valley	92708	714-751-8812	Mike Honrad	\$40.00	\$60.00	\$85.00	\$26.00	25%
2/27/2009	10:55 AM	Cone Collision Center	628 W. Williamson	Fullerton	92832	714-871-9110	Travis	\$42.00	\$50.00	\$75.00	\$26.00	20%
2/27/2009	10:58 AM	Magic Touch Paint and Body	819 W. Williamson Ave.	Fullerton	92832	714-441-2227	John	\$40.00	\$55.00	\$95.00	\$30.00	20%
2/27/2009	11:00 AM	Bill's Body Works	320 S. Highland Ave.	Fullerton	92832	714-871-1400	Mark	\$42.00	\$48.00	\$75.00	\$30.00	25%
2/27/2009	11:01 AM	USA 1	3811 Artesia Ave.	Fullerton	92833	714-523-4741	Kevin	\$42.00	\$70.00	\$75.00	\$30.00	20%
2/27/2009	11:04 AM	Son's Auto	1808 W. Commonwealth Ave.	Fullerton	92833	714-879-8383	James	\$40.00	\$52.00	\$85.00	\$29.00	20%
2/27/2009	11:06 AM	Grove Body Shop	10242 Garden Grove Blvd.	Garden Grove	92643	714-537-6460	Tony	\$42.00	\$55.00	\$85.00	\$30.00	25%
2/27/2009	11:07 AM	Chang's Body Shop	7601 Garden Grove Blvd.	Garden Grove	92841	714-891-1950	Chang	\$42.00	\$55.00	\$75.00	\$30.00	20%
2/27/2009	11:08 AM	Jakes Collision	7301 Garden Grove	Garden Grove	92841	714-741-7555	Warren	\$42.00	\$60.00	\$85.00	\$30.00	25%
2/27/2009	11:09 AM	Chicago Auto Repair	12421 Carson St..	Hawaiian Gardens	90716	562-865-0040	Moon	\$40.00	\$55.00	\$79.00	\$32.00	20%
2/27/2009	11:11 AM	Tri Star Autobody and Paint	17121 Palmdale St.	Huntington Beach	92647	714-842-1716	Grace	\$40.00	\$55.00	\$75.00	\$28.00	20%
2/27/2009	11:12 AM	Huntington Beach Dodge	16555 Beach Blvd.	Huntington Beach	92647	714-847-5515	George	\$40.00	\$60.00	\$115.00	\$30.00	25%
2/27/2009	11:13 AM	Blvd. Collision	16800 Beach Blvd..	Huntington Beach	92647	714-848-0161	Jossee	\$40.00	\$60.00	\$80.00	\$30.00	20%
2/27/2009	11:15 AM	Body Palace	18302 Gothard St.	Huntington Beach	92648	714-842-6999	Bob	\$42.00	\$55.00	\$65.00	\$30.00	25%
2/27/2009	11:18 AM	Norm's Auto Collision	11042 Winners Cir	Los Alamitos	90720	714-776-3333	Sy	\$40.00	\$60.00	\$85.00	\$32.00	20%
2/27/2009	11:23 AM	Benson Autobody	15032 Jackson St.	Midway City	92655	714-379-7243	Benson	\$42.00	\$65.00	\$75.00	\$30.00	20%
2/27/2009	11:24 AM	Buena Park Auto Body	10540 Fern Ave	Stanton	90680	714-527-1126	Greg	\$38.00	\$42.00	\$48.00	\$26.00	20%
2/27/2009	11:25 AM	Snyder's Autobody	11070 Western Ave.	Stanton	90680	714-894-0070	Anthony	\$40.00	\$55.00	\$78.00	\$28.00	25%
2/27/2009	11:26 AM	Earl Scheib Paint & Body	7606 Garden Grove Blvd.	Westminster	92683	714-895-8606	Andrew	\$36.00	\$52.00	\$38.00	\$28.00	20%
2/27/2009	11:28 AM	Honda World	13600 Beach Blvd.	Westminster	92683	714-890-8900	Tanya	\$45.00	\$58.00	\$95.00	\$32.00	20%
2/27/2009	11:30 AM	Perry's Auto Body	6441 Industry Way	Westminster	92683	714-895-2809	Perry	\$40.00	\$50.00	\$65.00	\$28.00	20%
							AVERAGE:	\$40.92	\$56.08	\$79.72	\$29.56	22%
							MEDIAN:	\$40.00	\$55.00	\$82.00	\$30.00	21%
							WEIGHTED:	\$42.00	\$55.00	\$85.00	\$30.00	20%
Total	25											



**2009 Labor Rate Survey
North Orange County**

Body / Refinish Rate			Frame Rate			Mechanical Rate			Material Rate			LKQ Mark-Up		
Rate	Number of Rate	Percentage	Rate	Number of Rate	Percentage	Rate	Number of Rate	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage
\$36.00	1	4%	\$42.00	1	4%	\$38.00	1	4%	\$26.00	3	12%	20%	17	68%
\$38.00	1	4%	\$48.00	1	4%	\$48.00	1	4%	\$28.00	4	16%	25%	9	36%
\$40.00	10	40%	\$50.00	2	8%	\$65.00	2	8%	\$29.00	1	4%			
\$42.00	12	48%	\$52.00	2	8%	\$75.00	6	24%	\$30.00	12	48%			
\$45.00	1	4%	\$55.00	9	36%	\$78.00	1	4%	\$32.00	5	20%			
			\$58.00	1	4%	\$79.00	1	4%						
			\$60.00	7	28%	\$80.00	2	8%						
			\$65.00	1	4%	\$85.00	7	28%						
			\$70.00	1	4%	\$95.00	2	8%						
						\$110.00	1	4%						
						\$115.00	1	4%						



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the Central Orange County area includes 26 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	Central Orange County
------------------	-----------------------

Body / Refinish Rate	\$43.00
Frame Rate	\$57.00
Mechanical Rate	\$86.00
Material Rate	\$30.00
LKQ Mark-Up	25%

Total Repair Facilities Surveyed 26



**2009 Labor Rate Survey
Central Orange County**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanic al Rate	Material Rate	LKQ Mark- up
2/27/2008	2:43 PM	Mills Ford	1600 W. Lincoln	Anaheim	92801	714 776-1330	Dina	\$45.00	\$60.00	\$93.00	\$32.00	20%
2/27/2008	2:44 PM	Hi Tech Collision	2541 W. La Palma Ave.	Anaheim	92801	714 952-4995	Gladis	\$42.00	\$65.00	\$80.00	\$28.00	25%
2/27/2008	2:46 PM	Active Body&Paint	327 N. Anaheim Blvd.	Anaheim	92805	714 239-2020	Al	\$44.00	\$55.00	\$89.00	\$30.00	20%
2/27/2008	2:47 PM	Kraemer Auto Collision	1361 N. Kraemer Blvd.	Anaheim	92806	714 630-8363	Joel	\$42.00	\$55.00	\$80.00	\$28.00	20%
2/27/2008	2:51 PM	Fix Auto Collision	1331 S. Auto Center Dr.	Anaheim	92806	714 772-1313	Steve	\$44.00	\$65.00	\$90.00	\$34.00	25%
2/27/2008	3:20 PM	Boss Paint & Body	3421 E. La Palma	Anaheim	92806	714 630-3322	Jerry	\$42.00	\$55.00	\$80.00	\$30.00	25%
2/27/2008	3:21 PM	Anaheim Hills Autobody	3500 E. La Palma	Anaheim	92806	714 632-8266	Karen	\$44.00	\$60.00	\$90.00	\$30.00	25%
2/27/2008	3:22 PM	Hi Tech	4600 E. La Palma	Anaheim Hills	92807	714 970-5170	Clint	\$42.00	\$65.00	\$85.00	\$32.00	20%
2/27/2008	3:31 PM	Technology Auto Collision	770 N. Lemon St.	Orange	92867	714 997-0266	Chris	\$42.00	\$58.00	\$75.00	\$30.00	25%
2/27/2008	3:33 PM	Brooks Orange Body	735 W. Collins Ave.	Orange	92867	714 289-0777	Donna	\$45.00	\$55.00	\$85.00	\$28.00	25%
2/27/2008	3:35 PM	Century Collision Center	830 N. Batavia	Orange	92868	714 532-1040	Maria	\$45.00	\$55.00	\$75.00	\$30.00	25%
2/27/2008	3:36 PM	Tropical Auto Body	767 Hariton St.	Orange	92868	714 637-1740	Morris	\$45.00	\$55.00	\$115.00	\$30.00	25%
2/27/2008	3:38 PM	Fairway Ford	1350 Yorba Linda Blvd.	Placentia	92870	714 579-3881	Joe	\$40.00	\$55.00	\$92.00	\$28.00	20%
2/27/2008	3:39 PM	Metro Auto Center	1110 E. 4th St.	Santa Ana	92701	714 550-9334	Tony	\$40.00	\$60.00	\$78.00	\$30.00	25%
2/27/2008	3:40 PM	Prestige Auto Collision	607 E. 1st	Santa Ana	92701	714 542-7217	Nicole	\$42.00	\$60.00	\$85.00	\$30.00	25%
2/27/2008	3:41 PM	A & J Autobody	1020 N. Harbor	Santa Ana	92703	714 554-5680	Chris	\$45.00	\$58.00	\$90.00	\$32.00	25%
2/27/2008	3:42 PM	One Day Paint and Body	3230 Westminster Ave	Santa Ana	92703	714-554-1414	Roque	\$40.00	\$45.00	\$65.00	\$30.00	25%
2/27/2008	3:48 PM	Super 1 Autobody	1514 N. Susan St. Unit A	Santa Ana	92703	714 554-3312	Danny	\$42.00	\$55.00	\$80.00	\$28.00	25%
2/27/2008	3:50 PM	European Motor Car Work	2923 Tech Center Dr.	Santa Ana	92705	714 957-1290	Jennifer	\$44.00	\$60.00	\$95.00	\$30.00	20%
2/27/2008	3:51 PM	California Classic	1650 E Edinger Ave	Santa Ana	92705	714-542-9811	John	\$42.00	\$75.00	\$85.00	\$29.00	25%
2/27/2008	3:56 PM	Insurance Collision Center	3131 S. Standard Ave.	Santa Ana	92705	714 444-3100	Brianna	\$50.00	\$65.00	\$145.00	\$40.00	25%
2/27/2008	3:57 PM	Top Finish	626 W. 17th St.	Santa Ana	92706	714 543-9713	Anna	\$45.00	\$60.00	\$85.00	\$30.00	25%
2/27/2008	3:59 PM	Doffo Autobody & Paint	1606 S. Main St.	Santa Ana	92707	714 547-8600	Elizabeth	\$40.00	\$60.00	\$75.00	\$28.00	25%
2/27/2008	4:01 PM	Guaranty Chevrolet	711 E. 17th St.	Santa Ana	92711	714 973-1711	John	\$44.00	\$55.00	\$95.00	\$32.00	25%
2/27/2008	4:11 PM	Sterling Collision Center	1111 Bell Ave.	Tustin	92780	714 259-1111	Naomi	\$60.00	\$85.00	\$140.00	\$45.00	25%
2/27/2008	4:14 PM	Fix Auto Collision	22951 Savi Ranch Parkway	Yorba Linda	92887	714 283-0660	Lisa	\$42.00	\$55.00	\$80.00	\$32.00	25%
							AVERAGE:	\$43.77	\$59.65	\$89.50	\$31.00	24%
							MEDIAN:	\$43.00	\$57.00	\$86.00	\$30.00	25%
							WEIGHTED:	\$42.00	\$55.00	\$82.50	\$30.00	25%
Total	26											



**2009 Labor Rate Survey
Central Orange County**

Body / Refinish Rate			Frame Rate			Mechanical Rate			Material Rate			LKQ Mark-Up		
Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage
\$40.00	4	16%	\$45.00	1	4%	\$65.00	1	4%	\$28.00	6	24%	20%	6	24%
\$42.00	9	36%	\$55.00	10	40%	\$75.00	3	12%	\$29.00	1	4%	25%	20	80%
\$44.00	5	20%	\$58.00	2	8%	\$78.00	1	4%	\$30.00	11	44%			
\$45.00	6	24%	\$60.00	7	28%	\$80.00	5	20%	\$32.00	5	20%			
\$50.00	1	4%	\$65.00	4	16%	\$85.00	5	20%	\$34.00	1	4%			
\$60.00	1	4%	\$75.00	1	4%	\$89.00	1	4%	\$40.00	1	4%			
			\$85.00	1	4%	\$90.00	3	12%	\$45.00	1	4%			
						\$92.00	1	4%						
						\$93.00	1	4%						
						\$95.00	2	8%						
						\$115.00	1	4%						
						\$140.00	1	4%						
						\$145.00	1	4%						



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

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P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	South Orange County
-------------------------	----------------------------

Body / Refinish Rate	\$43.00
Frame Rate	\$57.00
Mechanical Rate	\$97.00
Material Rate	\$32.00
LKQ Mark-Up	21%

Total Repair Facilities Surveyed	25
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**2009 Labor Rate Survey
South Orange County**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanical Rate	Material Rate	LKQ Mark-up
2/27/2008	4:36 PM	Fladeboe Honda Collision	1618 Auto Center Dr.	Irvine	92618	949 830-7000	Gino	\$44.00	\$55.00	\$120.00	\$28.00	20%
2/27/2008	4:36 PM	Auto Recon	7 Oldfield	Irvine	92618	949 587-2886	Ian	\$44.00	\$65.00	\$100.00	\$30.00	20%
3/2/2009	12:37 PM	McLaren Unibody	20781 Canada Rd.	Lake Forest	92630	949 855-0145	Dave	\$45.00	\$65.00	\$85.00	\$32.00	20%
2/27/2008	4:42 PM	Courtesy Auto Body	2105 Laguna Canyon Rd.	Laguna Beach	92651	949 494-4940	Joel	\$44.00	\$55.00	\$75.00	\$28.00	20%
2/27/2008	4:44 PM	Laguna Auto Collision	23501 Commercial Dr. #3	Laguna Hills	92653	949 458-0202	Mike	\$44.00	\$70.00	\$72.00	\$32.00	20%
3/2/2009	12:42 PM	Fletcher Jones Mercedes	3300 Jamboree Rd.	Newport Beach	92660	949 718-3350	Chelsea	\$43.00	\$55.00	\$135.00	\$34.00	20%
3/2/2009	12:45 PM	Excel Auto Collision	32801 Calle Perfecto	San Juan Capistrano	92675	949 489-8720	Damien	\$42.00	\$55.00	\$80.00	\$28.00	20%
3/2/2009	12:46 PM	Caliber Collision Center	26442 Via De Anza	San Juan Capistrano	92675	949 661-7077	Matt	\$44.00	\$60.00	\$85.00	\$32.00	20%
3/2/2009	12:33 PM	Hi Tech	27762 Camino Capistrano	Laguna Niguel	92677	949 582-9133	Tia	\$42.00	\$55.00	\$92.00	\$30.00	20%
3/2/2009	12:36 PM	Laguna Niguel Auto Collision	27622 Camino Capistrano #D	Laguna Niguel	92677	949 367-1080	Brie	\$42.00	\$55.00	\$95.00	\$32.00	20%
3/2/2009	12:34 PM	Precision Auto Collision	27882 Camino Capistrano	Laguna Niguel	92677	949 364-2600	Fred	\$46.00	\$60.00	\$100.00	\$32.00	20%
3/2/2009	12:40 PM	Auto Body Express	24002 Via Fabricate #506	Mission Viejo	92691	949 716-9403	Tina	\$42.00	\$55.00	\$89.00	\$30.00	20%
2/27/2008	4:35 PM	Irving Auto Collision	16101 Construction Circle West	Irvine	92606	949 733-3444	Derrick	\$42.00	\$65.00	\$82.00	\$30.00	25%
2/27/2008	4:30 PM	Autobahn Autobody	1107 Baker St.	Costa Mesa	92626	714 641-1107	Megan	\$42.00	\$55.00	\$85.00	\$28.00	25%
2/27/2008	4:31 PM	Mascar Autobody & Paint	858 West 18th St.	Costa Mesa	92627	949 631-5201	Steve	\$46.00	\$65.00	\$100.00	\$30.00	25%
2/27/2008	4:29 PM	G & D Auto Collision Inc.	2085 Placentia Ave. #8-10	Costa Mesa	92627	949 642-6954	Johnathan	\$42.00	\$60.00	\$90.00	\$32.00	25%
2/27/2008	4:33 PM	Watkins Paint & Collision	710 W. 16th St.	Costa Mesa	92627	949 631-6102	Paul	\$50.00	\$60.00	\$95.00	\$32.00	25%
3/2/2009	12:39 PM	Euro American Collision II	20591 Pascal Way	Lake Forest	92630	949 457-9111	Michelle	\$45.00	\$65.00	\$98.00	\$36.00	25%
3/2/2009	12:38 PM	South County Autobody	25081 Front St.	Lake Forest	92630	949 859-7990	Max	\$42.00	\$60.00	\$95.00	\$38.00	25%
3/2/2009	12:38 PM	Quigley Autobody	26921 Vista Terrace	Lake Forest	92630	949 768-5915	John	\$48.00	\$60.00	\$90.00	\$40.00	25%
2/27/2008	4:45 PM	Power Collision Center	23532 Commerce Center Dr.	Laguna Hills	92653	949 586-0400	Barbara	\$45.00	\$60.00	\$100.00	\$30.00	25%
3/2/2009	12:43 PM	Santa Margarita Collision	23061 Arroyo Vista	Rancho Santa Margarita	92688	949 589-2000	John	\$42.00	\$55.00	\$85.00	\$28.00	25%
3/2/2009	12:48 PM	Tustin Ranch Collision	5 Auto Center Dr.	Tustin	92782	714 540-9330	Anette	\$44.00	\$55.00	\$100.00	\$34.00	25%
2/27/2008	4:39 PM	Spectrum Collision	20 McLaren St.	Irvine	92618	949 597-8200	Chris	\$50.00	\$65.00	\$120.00	\$32.00	30%
3/2/2009	12:44 PM	San Clemente Auto	150 Avenida Navarro	San Clemente	92677	949 498-0867	John	\$43.00	\$55.00	\$95.00	\$30.00	30%
							AVERAGE:	\$44.12	\$59.40	\$94.52	\$31.52	23%
							MEDIAN:	\$43.00	\$57.00	\$97.00	\$32.00	21%
							WEIGHTED	\$42.00	\$55.00	\$100.00	\$32.00	20%
Total	25											



**2009 Labor Rate Survey
South Orange County**

Body / Refinish Rate		
Rate	Number of Rates	Percentage
\$42.00	9	36%
\$43.00	2	8%
\$44.00	5	20%
\$45.00	1	4%
\$46.00	1	4%
\$48.00	1	4%
\$50.00	1	4%

Frame Rate		
Rate	Number of Rates	Percentage
\$55.00	11	44%
\$60.00	7	28%
\$65.00	6	24%
\$70.00	1	4%

Mechanical Rate		
Rate	Number of Rates	Percentage
\$72.00	1	4%
\$75.00	1	4%
\$80.00	1	4%
\$82.00	1	4%
\$85.00	4	16%
\$89.00	1	4%
\$90.00	2	8%
\$92.00	1	4%
\$95.00	4	16%
\$98.00	1	4%
\$100.00	5	20%
\$120.00	2	8%
\$135.00	1	4%

Material Rate		
Rate	Number of Rates	Percentage
\$28.00	5	20%
\$30.00	7	28%
\$32.00	8	32%
\$34.00	2	8%
\$36.00	1	4%
\$38.00	1	4%
\$40.00	1	4%

LKQ Mark-Up		
Rate	Number of Rates	Percentage
20%	12	48%
25%	11	44%
30%	2	8%



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the San Mateo County area includes 25 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	San Mateo County
-------------------------	-------------------------

Body / Refinish Rate	\$81.00
Frame Rate	\$90.00
Mechanical Rate	\$97.00
Material Rate	\$35.00
LKQ Mark-Up	25%
Total Repair Facilities Surveyed	25



**2009 Labor Rate Survey
San Mateo County**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanic al Rate	Material Rate	LKQ Mark-up
2/23/2009	2:13pm	Chilton Auto Body	1028 Carolan Ave.	Burlingame	94010	650-696-9200	Shawn	\$95.00	\$95.00	\$110.00	\$45.00	25%
2/23/2009	2:14pm	Burlingame Collision Repair	123 California Drive	Burlingame	94010	650-375-0600	Don	\$90.00	\$95.00	\$125.00	\$37.00	25%
2/23/2009	2:16pm	Putnam Body Shop	900 Peninsula Ave.	Burlingame	94011	650-342-8719	Samantha	\$90.00	\$90.00	\$135.00	\$45.00	25%
2/23/2009	2:18pm	Joe's Auto Body	2085 Cabrillo Hwy	Pacifica	94044	650-359-6843	Joe	\$77.00	\$77.00	\$77.00	\$32.00	25%
2/23/2009	2:19pm	Toms Auto Body and Paint	931 Palmetto Ave.	Pacifica	94044	650-557-9900	Tom	\$80.00	\$80.00	\$80.00	\$34.00	25%
2/23/2009	2:20pm	Kennedy Body and Paint	1026 El Camino Real	Redwood City	94063	650-365-1565	Adrian	\$80.00	\$80.00	\$80.00	\$36.00	25%
2/23/2009	2:21pm	Benz Collision	2740 Bay Road	Redwood City	94063	650-368-7700	Ahmed	\$85.00	\$85.00	\$110.00	\$35.00	25%
2/23/2009	2:23pm	Gava's Auto Body	1177 San Mateo Ave	San Bruno	94066	650-871-6467	Mike	\$80.00	\$90.00	\$90.00	\$35.00	25%
2/23/2009	2:24pm	Laloma Auto Body Shop	848 San Mateo Ave.	San Bruno	94066	650-952-0133	CE Sanchez	\$78.00	\$78.00	\$80.00	\$35.00	20%
2/23/2009	2:25pm	Superior Body Shop	958 Bransten Road	San Carlos	94070	650-593-1019	Shana	\$80.00	\$85.00	\$95.00	\$31.00	25%
2/23/2009	2:29pm	Chilton Auto Body	361 Quarry Road	San Carlos	94070	650-591-7700	Staley	\$85.00	\$85.00	\$90.00	\$32.00	25%
2/23/2009	2:37pm	Eurotech Collision Restoration	171 Industrial Road	San Carlos	94070	650-654-6805	Gary	\$95.00	\$95.00	\$145.00	\$35.00	25%
2/23/2009	2:52pm	Daland Auto Body	890 El Camino Real	So.San Francisco	94080	650-588-1764	Tammy	\$84.00	\$98.00	\$98.00	\$32.00	25%
2/23/2009	2:53pm	Peninsula Auto Body	1430 San Mateo Ave	So.San Francisco	94080	650-588-0999	Owen	\$85.00	\$85.00	\$85.00	\$35.00	25%
2/23/2009	2:56pm	Arco's Auto body Inc.	1600 Industrial Road	So.San Francisco	94080	650-872-2022	Gene	\$80.00	\$80.00	\$80.00	\$30.00	25%
2/23/2009	2:58pm	D&D Body Shop and Detail Club,	955 N. Amphlett Blvd	San Mateo	94401	650-348-6600	Cesar Perez	\$85.00	\$95.00	\$85.00	\$32.00	25%
2/23/2009	2:59pm	Paramount Collision	815 Woodside Way	San Mateo	94402	650-347-8300	Rick	\$78.00	\$82.00	\$95.00	\$32.00	25%
2/23/2009	3:00pm	Eric Pennington's Auto Body	49 S. Railroad Ave.	San Mateo	94402	650-347-8420	Brent	\$78.00	\$90.00	\$90.00	\$34.00	25%
2/23/2009	3:03pm	Palm Avenue Motors	2180 Palm Ave.	San Mateo	94403	650-345-3598	Mike	\$84.00	\$84.00	\$125.00	\$40.00	25%
2/23/2009	3:04pm	Costelli & Pardini's	2002 Palm Ave.	San Mateo	94403	650-571-7001	Krystal	\$84.00	\$85.00	\$130.00	\$38.00	25%
2/23/2009	3:14pm	Multi-Craft Auto Body	917 California Dr	Burlingame	94010	650-579-5400	Eric	\$84.00	\$84.00	\$95.00	\$35.00	25%
2/23/2009	3:14pm	California Image Body & Paint	50 Star Way	Burlingame	94010	650-548-9231	Ray	\$85.00	\$95.00	\$105.00	\$36.00	25%
2/23/2009	3:23pm	Hack's Auto Body	118 Monterey Road	Pacifica	94044	650-359-1941	Jack Malman	\$75.00	\$75.00	\$75.00	\$32.00	25%
2/23/2009	3:27pm	Cambron Auto Body	244 Industrial Rd	San Carlos	94070	650-637-8022	Bob	\$80.00	\$95.00	\$95.00	\$35.00	25%
2/23/2009	3:31pm	Tony's Imported Body Shop	1411 Industrial Road	San Carlos	94070	650-654-2061	Donny	\$75.00	\$75.00	\$85.00	\$34.00	25%
							AVERAGE:	\$82.88	\$86.32	\$98.40	\$35.08	25%
							MEDIAN:	\$81.00	\$90.00	\$97.00	\$35.00	25%
							WEIGHTED:	\$80.00	\$95.00	\$95.00	\$35.00	25%
Total	25											



**2009 Labor Rate Survey
San Mateo County**

Body / Refinish Rate			Frame Rate			Mechanical Rate			Material Rate			LKQ Mark-Up		
Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage
\$75.00	2	8%	\$75.00	2	8%	\$75.00	1	4%	\$30.00	1	4%	20%	1	4%
\$77.00	1	4%	\$77.00	1	4%	\$77.00	1	4%	\$31.00	1	4%	25%	24	96%
\$78.00	3	12%	\$78.00	1	4%	\$80.00	4	16%	\$32.00	6	24%			
\$80.00	6	24%	\$80.00	3	12%	\$85.00	3	12%	\$34.00	3	12%			
\$84.00	4	16%	\$82.00	1	4%	\$90.00	3	12%	\$35.00	7	28%			
\$85.00	5	20%	\$84.00	2	8%	\$95.00	4	16%	\$36.00	2	8%			
\$90.00	2	8%	\$85.00	5	20%	\$98.00	1	4%	\$37.00	1	4%			
\$95.00	2	8%	\$90.00	3	12%	\$105.00	1	4%	\$38.00	1	4%			
			\$95.00	6	24%	\$110.00	2	8%	\$40.00	1	4%			
			\$98.00	1	4%	\$125.00	2	8%	\$45.00	2	8%			
						\$130.00	1	4%						
						\$135.00	1	4%						
						\$145.00	1	4%						



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the Coastal area includes 25 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	Coastal
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Body / Refinish Rate	\$71.00
Frame Rate	\$74.00
Mechanical Rate	\$75.00
Material Rate	\$32.00
LKQ Mark-Up	25%
Total Repair Facilities Surveyed	25



**2009 Labor Rate Survey
Coastal**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanic al Rate	Material Rate	LKQ Mark- up
2/23/2009	4:46 AM	Tiffany's Body Shop	248 Merced St	Salinas	93907	831-758-5110	Vicki	\$68.00	\$70.00	\$70.00	\$30.00	25%
2/23/2009	4:00pm	Watsonville Auto Body	107 Airport Blvd	Freedom	95019	831-724-1500	Rudy	\$75.00	\$75.00	\$75.00	\$35.00	25%
2/23/2009	4:01pm	DMJ Collision	40 El Camino Real	Greenfield	93927	831-674-5804	Luis Villalovos	\$68.00	\$68.00	\$68.00	\$31.00	25%
2/23/2009	4:02pm	Hollister Auto Body	1745 San Felipe Road	Hollister	95023	831-637-2030	Anni	\$72.00	\$72.00	\$72.00	\$37.00	25%
2/23/2009	4:04pm	Hogue Brothers Body Shop	847 Industrial Drive	Hollister	95023	831-637-0392	Collette	\$74.00	\$86.00	\$86.00	\$34.00	30%
2/23/2009	4:06pm	Searson's Body Shop	488 Brunken Ave.	Salinas	93901	831-422-2460	Ray	\$70.00	\$100.00	\$100.00	\$32.00	25%
2/23/2009	4:09pm	Gunter Mandson	1231 Del monte	Monterey		831-375-2497	Stephanie	\$68.00	\$90.00	sublet out	\$30.00	25%
2/23/2009	4:10pm	The Body Shop by Gene Coc	403 Front Street	Salinas	93901	831-758-8713	Chris Cochetti	\$70.00	\$70.00	\$80.00	\$34.00	25%
2/23/2009	4:11pm	Precision Auto Body & Paint	225 B Harrison Road	Salinas	93905	831-444-7689	Rudolfo Martinez	\$68.00	\$68.00	\$68.00	\$32.00	25%
2/23/2009	4:15pm	Gene's Import Auto Body	531 Shasta Ave.	Sand City	93955	831-899-0343	Ray	\$70.00	\$85.00	\$85.00	\$34.00	25%
2/23/2009	4:16pm	Santa Cruz Auto Body	324 A River Street	Santa Cruz	95060	831-423-6321	Crystal Giovinnazzi	\$75.00	\$85.00	\$85.00	\$35.00	25%
2/23/2009	4:19pm	Fanucci Auto Body	211 McPherson St.	Santa Cruz	95060	831-426-5552	Lesley	\$74.00	\$85.00	\$90.00	\$32.00	25%
2/23/2009	4:21pm	Scott's Body Shop	140 Center St.	Santa Cruz	95060	831-426-1800	Karlyn	\$75.00	\$80.00	\$95.00	\$35.00	25%
2/23/2009	4:23pm	Phils Auto Body	2750 Soquel Drive	Santa Cruz	95062	831-462-1593	Carren	\$72.00	\$85.00	\$80.00	\$32.00	25%
2/23/2009	4:24pm	AA Auto Collision Center	1240 Thompson St.	Santa Cruz	95062	831-476-7725	Brian Deutscher	\$68.00	\$68.00	\$68.00	\$30.00	25%
2/23/2009	4:25pm	Krafts Body Shop	6100 Soquel Ave.	Santa Cruz	95062	831-476-3232	Shivan	\$78.00	\$88.00	\$98.00	\$36.00	25%
2/23/2009	4:27pm	Storelli Brothers Body Shop	1845 Del Monte Blvd.	Seaside	93955	831-394-3400	Joe	\$68.00	\$68.00	\$68.00	\$32.00	25%
2/23/2009	4:28pm	Larry Menke, Inc.	6 Heitzinger Plaza	Seaside	93955	831-394-3374	Gino Latcawan	\$70.00	\$80.00	\$115.00	\$32.00	25%
2/23/2009	4:31pm	Pestanas Auto Center	3 Heitzinger Plaza	Seaside	93955	831-899-7188	Lee	\$70.00	\$78.00	\$88.00	\$32.00	25%
2/23/2009	4:31pm	Pajaro Valley Collision	6125 Walker Street	Watsonville	95076	831-722-7300	Mike	\$70.00	\$70.00	\$70.00	\$30.00	25%
2/23/2009	4:32pm	Body by Hank	144 Grove Street	Watsonville	95076	831-724-9060	Leslie Wempe	\$70.00	\$70.00	\$70.00	\$32.00	25%
2/23/2009	4:33pm	Russo's Collision Repair, Inc.	716 Walker Street	Watsonville	95076	831-722-3552	Ruben	\$75.00	\$75.00	\$75.00	\$34.00	25%
2/23/2009	4:40pm	Hollister Collision Center	320 Hillcrest Rd	Hollister	95023	831-637-8800	Micheal	\$72.00	\$88.00	\$88.00	\$32.00	25%
2/23/2009	4:43pm	Dennis's Body Shop	2070 Buena Vista Rd	Hollister	95023	831-637-3313	Dennis	\$74.00	\$82.00	\$82.00	\$37.00	25%
2/23/2009	4:48pm	Butts Motors Body Shop	4 Heitzinger Plz	Seaside	93955	831-394-6020	Sharryl	\$70.00	\$70.00	\$120.00	\$40.00	25%
							AVERAGE:	\$71.36	\$78.24	\$83.17	\$33.20	25%
							MEDIAN:	\$71.00	\$74.00	\$75.00	\$32.00	25%
							WEIGHTED:	\$70.00	\$70.00	\$68.00	\$32.00	25%
Total	25											



**2009 Labor Rate Survey
Coastal**

Body / Refinish Rate			Frame Rate			Mechanical Rate			Material Rate			LKQ Mark-Up		
Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage
\$68.00	6	24%	\$68.00	4	16%	\$68.00	4	16%	\$30.00	4	16%	25%	24	96%
\$70.00	8	32%	\$70.00	5	20%	\$70.00	3	12%	\$31.00	1	4%	30%	1	4%
\$72.00	3	12%	\$72.00	1	4%	\$72.00	1	4%	\$32.00	9	36%			
\$74.00	3	12%	\$75.00	2	8%	\$75.00	2	8%	\$34.00	4	16%			
\$75.00	4	16%	\$78.00	1	4%	\$80.00	2	8%	\$35.00	3	12%			
\$78.00	1	4%	\$80.00	2	8%	\$82.00	1	4%	\$36.00	1	4%			
			\$82.00	1	4%	\$85.00	2	8%	\$37.00	2	8%			
			\$85.00	4	16%	\$86.00	1	4%	\$40.00	1	4%			
			\$86.00	1	4%	\$88.00	2	8%						
			\$88.00	2	8%	\$90.00	1	4%						
			\$90.00	1	4%	\$95.00	1	4%						
			\$100.00	1	4%	\$98.00	1	4%						
						\$100.00	1	4%						
						\$115.00	1	4%						
						\$120.00	1	4%						



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the San Francisco area includes 25 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	San Francisco
-------------------------	----------------------

Body / Refinish Rate	\$88.00
Frame Rate	\$88.00
Mechanical Rate	\$97.00
Material Rate	\$37.00
LKQ Mark-Up	25%

Total Repair Facilities Surveyed	25
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**2009 Labor Rate Survey
San Francisco**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanica I Rate	Material Rate	LKQ Mark-up
2/24/2009	3:34pm	Serramonte Auto Plaza Body S	435 Serramonte Blvd.	Colma	94014	650-992-1400	Sasha	\$95.00	\$100.00	\$150.00	\$40.00	25%
2/24/2009	3:35pm	Masters Auto Body	7031 Mission St.	Daly City	94014	650-997-3535	Mario	\$85.00	\$85.00	\$85.00	\$34.00	25%
2/24/2009	3:38pm	Superior Automotive	3150 16th Street	San Francisco	94103	415-431-6477	Jesse Henry	\$85.00	\$97.00	\$97.00	\$37.00	25%
2/24/2009	3:41pm	F.Lofrano and Son	160 Fulton St.	San Francisco	94103	415-931-2100	Dennis	\$82.00	\$82.00	\$96.00	\$32.00	25%
2/24/2009	3:43pm	Auto Analysts	981 Howard St.	San Francisco	94103	415-543-2400	Herman Lara	\$90.00	\$80.00	\$125.00	\$35.00	25%
2/24/2009	3:44pm	Chilton Auto Body	320 10th St.	San Francisco	94103	415-861-0921	Jim	\$95.00	\$95.00	\$110.00	\$40.00	25%
2/24/2009	3:45pm	Major Auto Body	240 12th St.	San Francisco	94103	415-864-3699	Jose	\$85.00	\$85.00	\$120.00	\$37.00	30%
2/24/2009	3:46pm	Call Kar Collision	1774 Mission St.	San Francisco	94103	415-861-8440	Richard	\$90.00	\$100.00	\$120.00	\$40.00	25%
2/24/2009	3:49pm	Westwind Automotive	351 Valencia St.	San Francisco	94103	415-621-6218	Angie Pacaldo	\$90.00	\$95.00	\$165.00	\$40.00	30%
2/24/2009	3:50pm	Eurasia Motors	645 Bryant Street	San Francisco	94107	415-512-1200	Jeff	\$90.00	\$90.00	\$110.00	\$37.00	20%
2/24/2009	3:51pm	Korea Auto Body	530 Bryant St.	San Francisco	94107	415-495-2236	John Lee	\$90.00	\$95.00	\$105.00	\$35.00	25%
2/24/2009	3:52pm	Bryant Auto Body	974 Folsom St.	San Francisco	94107	415-512-7575	Herman Jew	\$90.00	\$95.00	\$95.00	\$38.00	25%
2/24/2009	3:53pm	Prospeed	564 Bryant	San Francisco	94107	415-495-8999	David	\$89.00	\$110.00	\$110.00	\$39.00	25%
2/24/2009	3:54pm	Golden Express Auto Body	850 Ellis St.	San Francisco	94109	415-474-1881	Andy Hu	\$85.00	\$85.00	\$85.00	\$35.00	25%
2/24/2009	3:56pm	Ideal Auto Body	1335 Larkin St.	San Francisco	94109	415-775-5251	George	\$89.00	\$89.00	\$120.00	\$35.00	25%
2/24/2009	3:57pm	Cars Dawydiak	1450 Franklin Street	San Francisco	94109	415-928-2277	Jeff	\$95.00	\$120.00	\$165.00	\$40.00	25%
2/24/2009	3:59pm	Sunny Auto Body	450 Potrero Ave.	San Francisco	94110	415-861-2333	Anna	\$90.00	\$90.00	\$100.00	\$40.00	25%
2/24/2009	4:00pm	Ed Arroyo Auto Body	2190 Folsom St.	San Francisco	94110	415-863-1959	Ed Arroyo, Sr.	\$85.00	\$85.00	\$85.00	\$37.00	25%
2/24/2009	4:01pm	Uni-Body Shop	1655 Folsom St.	San Francisco	94110	415-558-8009	Steve	\$86.00	\$86.00	\$105.00	\$35.00	25%
2/24/2009	4:03pm	Stan Carlsen Body Shop	522 Frederick St.	San Francisco	94117	415-221-0100	Erin Deo	\$80.00	\$80.00	\$100.00	\$35.00	25%
2/24/2009	4:07pm	Regal Auto Body	201 School St	Daly City	94014	650-994-9900	Keith	\$83.00	\$85.00	\$95.00	\$32.00	30%
2/24/2009	4:10pm	Par Auto Collision	7323 Mission St	Daly City	94104	650-991-0900	Gus	\$95.00	\$108.00	\$108.00	\$38.00	25%
2/24/2009	4:15pm	Colma Auto Body	7252 Mission st	Daly City	94104	650-756-7110	Martha	\$80.00	\$85.00	\$85.00	\$36.00	25%
2/24/2009	4:23pm	G & M Stewart Auto Body	245 Collins	Colma	94014	650-301-8800	Don	\$80.00	\$80.00	\$110.00	\$32.00	25%
2/24/2009	4:24pm	Troy's Auto Body	1901 Hillside Blvd	Colma	94132	650-992-0991	Kathy	\$75.00	\$85.00	\$85.00	\$30.00	25%
							AVERAGE:	\$87.16	\$91.48	\$109.24	\$36.36	25%
							MEDIAN:	\$88.00	\$88.00	\$97.00	\$37.00	25%
							WEIGHTED:	\$90.00	\$85.00	\$85.00	\$35.00	25%
Total	25											



**2009 Labor Rate Survey
San Francisco**

Body / Refinish Rate			Frame Rate			Mechanical Rate			Material Rate			LKQ Mark-Up		
Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage
\$75.00	1	4%	\$80.00	3	12%	\$85.00	5	20%	\$30.00	1	4%	20%	1	4%
\$80.00	3	12%	\$82.00	1	4%	\$95.00	2	8%	\$32.00	3	12%	25%	22	88%
\$82.00	1	4%	\$85.00	7	28%	\$96.00	1	4%	\$34.00	1	4%	30%	3	12%
\$83.00	1	4%	\$86.00	1	4%	\$97.00	1	4%	\$35.00	6	24%			
\$85.00	5	20%	\$89.00	1	4%	\$100.00	2	8%	\$36.00	1	4%			
\$86.00	1	4%	\$90.00	2	8%	\$105.00	2	8%	\$37.00	4	16%			
\$89.00	2	8%	\$95.00	4	16%	\$108.00	1	4%	\$38.00	2	8%			
\$90.00	7	28%	\$97.00	1	4%	\$110.00	4	16%	\$39.00	1	4%			
\$95.00	4	16%	\$100.00	2	8%	\$120.00	3	12%	\$40.00	6	24%			
			\$108.00	1	4%	\$125.00	1	4%						
			\$110.00	1	4%	\$150.00	1	4%						
			\$120.00	1	4%	\$165.00	1	4%						



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the North Santa Clara County area includes 25 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	North Santa Clara County
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Body / Refinish Rate	\$77.00
Frame Rate	\$79.00
Mechanical Rate	\$104.00
Material Rate	\$34.00
LKQ Mark-Up	25%

Total Repair Facilities Surveyed	25
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**2009 Labor Rate Survey
North Santa Clara County**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanic al Rate	Material Rate	LKQ Mark-up
2/24/2009	4:36pm	City Collision	2029 Old Middlefield Way	Mountain View	94043	650-691-0617	Lupe	\$75.00	\$85.00	\$85.00	\$26.00	10%
2/24/2009	5:38pm	Royce Auto Repair	2985 Lafayette St	Santa Clara	95050	408-297-6923	James	\$60.00	\$60.00	\$85.00	\$22.00	25%
2/24/2009	4:57pm	K Auto Body	255 Lafayette St.	Santa Clara	95050	408-986-0401	Sam Kwon	\$75.00	\$75.00	\$75.00	\$26.00	25%
2/24/2009	5:27pm	Yeaman Auto Body	2025 E. Bayshore	Palo Alto	94303	650-328-8169	David	\$85.00	\$95.00	\$95.00	\$31.00	25%
2/24/2009	4:27pm	Dunn's Automotive Inc.	966 West Dana St.	Mountain View	94041	650-965-8400	Matthew	\$75.00	\$75.00	\$75.00	\$32.00	25%
2/24/2009	4:44pm	Anchor Auto Body	1028 West Evelyn Ave.	Sunnyvale	94086	408-737-8673	Tom	\$80.00	\$80.00	\$80.00	\$33.00	25%
2/24/2009	4:40pm	Fessler's Collision Center Inc.	912 West Evelyn Ave	Sunnyvale	94086	408-736-8300	Sanikwa	\$83.00	\$83.00	\$83.00	\$33.00	25%
2/24/2009	4:33pm	Fortes Auto Body & Frame	365 Villa Street	Mountain View	94041	650-967-7711	Drew Dobbi	\$80.00	\$80.00	\$110.00	\$33.00	25%
2/24/2009	4:40pm	Sunnyvale Auto Body Inc.	505 Almanor Ave.	Sunnyvale	94086	408-736-4324	Yesena Cerda	\$83.00	\$83.00	\$83.00	\$34.00	25%
2/24/2009	4:37pm	C & C Auto Body	243 Moffett Blvd.	Mountain View	94043	650-964-3119	Joe	\$75.00	\$80.00	\$85.00	\$34.00	25%
2/24/2009	4:31pm	Active Auto Body	83a Pioneer Way	Mountain View	94041	650-254-8933	Desiree	\$76.00	Sublet	\$90.00	\$34.00	25%
2/24/2009	4:28pm	FCC Collision Centers	177 East Evelyn Ave.	Mountain View	94041	650-965-1440	Raul	\$85.00	\$85.00	\$96.00	\$35.00	25%
2/24/2009	4:47pm	Silicon Valley Auto Body	327 E. Weddell Drive	Sunnyvale	94089	408-747-0500	Veronica	\$75.00	\$80.00	\$100.00	\$35.00	25%
2/24/2009	4:43pm	Da-Les Auto Body	728 San Aleso Ave.	Sunnyvale	94086	408-734-3100	Daniel	\$78.00	\$110.00	\$110.00	\$35.00	25%
2/24/2009	4:48pm	Cavalino's Collision Repair	1880 West Bayshore Road	Palo Alto	94303	650-326-9800	Jonathan	\$85.00	\$110.00	\$110.00	\$35.00	25%
2/24/2009	4:35pm	AutoBahn Body & Paint	778 Yuba Drive	Mountain View	94041	650-966-1840	Peter Joslin	\$80.00	\$90.00	\$140.00	\$35.00	25%
2/24/2009	4:42pm	B2 Perf	150 N. Wolfe Road	Sunnyvale	94086	408-739-3600	Angelina	\$87.00	\$87.00	\$105.00	\$38.00	25%
2/24/2009	4:50pm	Art's Body Craft Inc.	280 Lambert Ave.	Palo Alto	94306	650-493-4459	Ray	\$85.00	\$85.00	\$160.00	\$38.00	25%
2/24/2009	4:51pm	Akins Body Shop	3045 Park Blvd.	Palo Alto	94306	650-321-1460	Vikki	\$80.00	\$90.00	\$90.00	\$40.00	25%
2/24/2009	4:39pm	Car West Auto Body	2400 Old Middlefield Way	Mountain View	94043	650-968-2100	Mindy	\$90.00	\$100.00	\$124.00	\$42.00	25%
2/24/2009	4:59pm	The Works Autobody	1640 Grant St.	Santa Clara	95050	408-748-1367	Chris Debruine	\$75.00	\$75.00	\$90.00	\$34.00	30%
2/24/2009	4:59pm	German Auto Body	354 Martin Ave.	Santa Clara	95050	408-727-3368	Sonia Garcia	\$85.00	\$85.00	\$120.00	\$34.00	n/a
2/25/2009	11:25am	Way Auto Care	1985 Lafayette St	Santa Clara	95050	408-727-7776	Calvin	\$75.00	\$75.00	\$75.00	\$30.00	25%
2/25/2009	11:21am	Premier Body Shop	500 Matthew St	Santa Clara	95051	408-727-6441	Tom	\$79.00	\$80.00	\$110.00	\$36.00	25%
2/25/2009	11:27am	M&S Collision	2775 Scott Blvd	Santa Clara	95051	408-986-1514	Mora	\$76.00	\$76.00	\$76.00	\$32.00	30%
							AVERAGE:	\$79.28	\$84.33	\$98.08	\$33.48	25%
							MEDIAN:	\$77.00	\$79.00	\$104.00	\$34.00	25%
							WEIGHTED:	\$75.00	\$75.00	\$110.00	\$34.00	25%
Total	25											



**2009 Labor Rate Survey
North Santa Clara County**

Body / Refinish Rate			Frame Rate			Mechanical Rate			Material Rate			LKQ Mark-Up		
Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage
\$60.00	1	4%	\$60.00	1	4%	\$75.00	3	12%	\$22.00	1	4%	10%	1	4%
\$75.00	7	28%	\$75.00	4	16%	\$76.00	1	4%	\$26.00	2	8%	25%	21	84%
\$76.00	2	8%	\$76.00	1	4%	\$80.00	1	4%	\$30.00	1	4%	30%	2	8%
\$78.00	1	4%	\$80.00	5	20%	\$83.00	2	8%	\$31.00	1	4%	N/A	1	4%
\$79.00	1	4%	\$83.00	2	8%	\$85.00	3	12%	\$32.00	2	8%			
\$80.00	4	16%	\$85.00	4	16%	\$90.00	3	12%	\$33.00	3	12%			
\$83.00	2	8%	\$87.00	1	4%	\$95.00	1	4%	\$34.00	5	20%			
\$85.00	5	20%	\$90.00	2	8%	\$96.00	1	4%	\$35.00	5	20%			
\$87.00	1	4%	\$95.00	1	4%	\$100.00	1	4%	\$36.00	1	4%			
\$90.00	1	4%	\$100.00	1	4%	\$105.00	1	4%	\$38.00	2	8%			
			\$110.00	2	8%	\$110.00	4	16%	\$40.00	1	4%			
			Sublet	1	4%	\$120.00	1	4%	\$42.00	1	4%			
						\$124.00	1	4%						
						\$140.00	1	4%						
						\$160.00	1	4%						



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

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As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the South Santa Clara County area includes 25 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	South Santa Clara County
-------------------------	---------------------------------

Body / Refinish Rate	\$80.00
Frame Rate	\$88.00
Mechanical Rate	\$101.00
Material Rate	\$35.00
LKQ Mark-Up	25%

Total Repair Facilities Surveyed	25
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**2009 Labor Rate Survey
South Santa Clara County**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanic al Rate	Material Rate	LKQ Mark-up
2/25/0009	1:40pm	Camden Auto Body	892 Camden Ave.	Campbell	95008	408-370-3177	Joe	\$80.00	\$125.00	\$110.00	\$40.00	20%
2/25/0009	1:41pm	Campbell Collision Center	70 Cristich Lane	Campbell	95008	408-559-4155	Ata Azdeh	\$75.00	\$75.00	\$85.00	\$32.00	25%
2/25/0009	1:43pm	Dell Auto Body	951 Camden Ave.	Campbell	95008	408-370-0189	Patricia	\$89.00	\$135.00	\$135.00	\$42.00	25%
2/25/2009	1:46pm	Master's Auto Collision	105 Leavesley Road, Bldg 3A	Gilroy	95020	408-846-8012	Francisco Ramirez	\$74.00	\$95.00	\$95.00	\$34.00	25%
2/25/0009	1:50pm	Gilroy Collision Center	121 Pierce St.	Gilroy	95020	408-846-8888	Jennen	\$80.00	\$92.00	\$98.00	\$38.50	25%
2/25/0009	1:53pm	Moore Buick Body Shop	15500 Los Gatos Blvd.	Los Gatos	95032	408-356-8111	Jim Hopkins	\$78.00	\$78.00	\$130.00	\$32.00	25%
2/25/0009	1:54pm	Los Gatos Acura	16151 Los Gatos Blvd.	Los Gatos	95032	408-358-8000	Tracy Lamar	\$85.00	\$85.00	\$175.00	\$35.00	25%
2/25/0009	1:55pm	Cal-Tech Auto Body Repair	95 Minnis Circle	Milpitas	95035	408-946-5651	Dago	\$72.00	\$85.00	\$90.00	\$32.00	25%
2/25/0009	1:55pm	Olson Brothers Body Shop	328 Sango Court	Milpitas	95035	408-263-8833	Estahar	\$75.00	\$75.00	\$75.00	\$35.00	25%
2/25/0009	1:57pm	Advanced Auto Body	16170 Jacqueline Court	Morgan Hill	95037	408-778-9678	Joonko	\$76.00	\$86.00	\$88.00	\$34.00	25%
2/25/0009	1:58pm	Rocci's Body Shop	17995 N. Monterey Hwy	Morgan Hill	95037	408-779-9090	Debbi Hernandez	\$78.00	\$92.00	\$95.00	\$37.00	30%
2/25/0009	1:59pm	Springer Body & Paint	250 East Brokaw	San Jose	95112	408-436-9600	Norma	\$85.00	\$95.00	\$95.00	\$35.00	25%
2/25/0009	2:05pm	Body Style	524 E. Brokaw Road	San Jose	95112	408-436-1616	Sandrina	\$85.00	\$90.00	\$105.00	\$34.00	25%
2/25/0009	2:06pm	B-Line Body Shop	161 Patterson St.	San Jose	95112	408-279-4500	Hue	\$90.00	\$88.00	\$107.00	\$36.00	25%
2/25/0009	2:07pm	Auto West Collision	1729 Junction Ave.	San Jose	95112	408-436-1400	Cynthia Adams	\$80.00	\$105.00	\$140.00	\$40.00	25%
2/25/0009	2:12pm	Koss Collision Center	280 Cimino St.	San Jose	95125	408-298-5000	Sharon	\$80.00	\$80.00	\$105.00	\$35.00	25%
2/25/0009	2:15pm	Capitol Collision Repair	3517 Hillcap Ave.	San Jose	95136	408-972-0300	Michelle	\$78.00	\$78.00	\$78.00	\$38.00	20%
2/25/0009	2:18pm	Expressway Auto Body	905 West Capitol Expressway	San Jose	95136	408-978-0161	Ilean	\$77.00	\$90.00	\$100.00	\$35.00	25%
2/25/2009	2:34pm	Cupertino Body Shop	3016 Winchester Blvd	Campbell	95008	408-379-4440	Lori	\$74.00	\$78.00	\$78.00	\$33.00	30%
2/25/2009	2:36pm	Shiro's Auto Body	125 S San Tomas Aquino Rd	Campbell	95008	408-378-6956	Shiro	\$75.00	\$75.00	\$98.00	\$35.00	25%
2/25/2009	2:37pm	Prestige Auto Body	3303 Winchester Blvd # 7	Campbell	95008	408-379-5570	Arc	\$78.00	\$80.00	\$80.00	\$35.00	25%
2/25/2009	2:41pm	L&M Body Shop	5755 Winfield Blvd	San Jose	95112	408-225-5053	Eve	\$85.00	\$95.00	\$115.00	\$40.00	25%
2/25/2009	2:44pm	Maaco Collision	80 Pullman Way	San Jose	95112	408-227-8777	Willie	\$80.00	\$95.00	Sublet	\$30.00	25%
2/25/2009	2:46pm	Anderson Behel Body Shop	750 Aldo Ave	San Jose	95129	408-988-4011	Miraha	\$80.00	\$80.00	\$80.00	\$32.00	25%
2/25/2009	2:48pm	Capitol Auto Body	3480 Pearl Ave # B	San Jose	95133	408-266-9402	Roy	\$78.00	\$78.00	\$105.00	\$36.00	30%
							AVERAGE:	\$79.48	\$89.20	\$102.58	\$35.42	25%
							MEDIAN:	\$80.00	\$88.00	\$101.00	\$35.00	25%
							WEIGHTED:	\$80.00	\$86.00	\$100.00	\$35.00	25%
Total	25											



**2009 Labor Rate Survey
South Santa Clara County**

Body / Refinish Rate			Frame Rate			Mechanical Rate			Material Rate			LKQ Mark-Up		
Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage
\$72.00	1	4%	\$75.00	3	12%	\$75.00	1	4%	\$30.00	1	4%	20%	2	8%
\$74.00	2	8%	\$78.00	4	16%	\$78.00	2	8%	\$32.00	4	16%	25%	20	80%
\$75.00	3	12%	\$80.00	3	12%	\$80.00	2	8%	\$33.00	1	4%	30%	3	12%
\$76.00	1	4%	\$85.00	2	8%	\$85.00	1	4%	\$34.00	3	12%			
\$77.00	1	4%	\$86.00	1	4%	\$88.00	1	4%	\$35.00	7	28%			
\$78.00	5	20%	\$88.00	1	4%	\$90.00	1	4%	\$36.00	2	8%			
\$80.00	6	24%	\$90.00	2	8%	\$95.00	3	12%	\$37.00	1	4%			
\$85.00	4	16%	\$92.00	2	8%	\$98.00	2	8%	\$38.00	1	4%			
\$89.00	1	4%	\$95.00	4	16%	\$100.00	1	4%	\$38.50	1	4%			
\$90.00	1	4%	\$105.00	1	4%	\$105.00	3	12%	\$40.00	3	12%			
			\$125.00	1	4%	\$107.00	1	4%	\$42.00	1	4%			
			\$135.00	1	4%	\$110.00	1	4%						
						\$115.00	1	4%						
						\$130.00	1	4%						
						\$135.00	1	4%						
						\$140.00	1	4%						
						\$175.00	1	4%						
						Sublet	1	4%						



March 10, 2009

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Department of Insurance
Consumer Services and Market Conduct Branch
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Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the Fresno area includes 25 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	Fresno
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Body / Refinish Rate	\$60.00
Frame Rate	\$67.00
Mechanical Rate	\$74.00
Material Rate	\$31.00
LKQ Mark-Up	25%

Total Repair Facilities Surveyed	25
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**2009 Labor Rate Survey
Fresno**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanica I Rate	Material Rate	LKQ Mark-up
2/25/2009	3:28pm	P & S Auto Body	4491 E. Belmont	Fresno	93702	559-252-7459	Camron	\$55.00	\$55.00	\$60.00	\$31.00	20%
2/25/2009	3:50pm	Maaco Collision	1623 E. Main St	Visalia	93292	559-622-9300	Gary	\$55.00	\$65.00	\$85.00	\$27.50	25%
2/25/2009	3:11pm	Clevenger Body & Paint	701 N. Main Street	Porterville	93257	559-782-5181	Darel	\$55.00	\$60.00	\$65.00	\$28.00	25%
2/25/2009	3:14pm	Visalia Auto Body Inc.	601 E. Acequia	Visalia	93292	559-734-4115	Virginia	\$56.00	\$65.00	\$75.00	\$28.00	25%
2/25/2009	3:36pm	North Fresno Collision Center	6223 N. Blackstone Ave.	Fresno	93710	559-439-9220	Richard	\$59.00	\$59.00	\$59.00	\$30.00	25%
2/25/2009	3:59pm	A-OK Body Shop	2047 W. Front St	Selma	93662	559-896-4647	Kevin	\$60.00	\$65.00	\$65.00	\$30.00	25%
2/25/2009	3:57pm	Jim's Body Shop	10623 S Frankwood Ave	Reedley	93654	559-638-1811	Brian	\$60.00	\$66.00	\$66.00	\$30.00	25%
2/25/2009	3:13pm	Golden State Paint & Body	1915 W. Olive Ave.	Porterville	93257	559-781-3604	Patrick	\$58.00	\$62.00	\$68.00	\$30.00	25%
2/25/2009	3:09pm	Valley Collision Center	329 West 5th Street	Hanford	93230	559-583-0244	Chris Jones	\$60.00	\$70.00	\$70.00	\$30.00	25%
2/25/2009	3:21pm	Fortney Auto Body	2992 Larkin Ave.	Clovis	93612	559-292-0776	Alice	\$60.00	\$70.00	\$70.00	\$30.00	25%
2/25/2009	3:29pm	ABC Auto Body	4533 E. Belmont	Fresno	93702	559-453-7788	Margette	\$60.00	\$70.00	\$70.00	\$30.00	25%
2/25/2009	3:42pm	Ron Smith Auto Body	1330 W. 18th Street	Merced	95340	209-723-8740	Steve	\$66.00	\$68.00	\$78.00	\$30.00	25%
2/25/2009	3:35pm	Michael's Collision Center	50 West Bullard	Fresno	93704	559-431-6002	Greg	\$60.00	\$65.00	\$82.50	\$30.00	25%
2/25/2009	3:40pm	Foxwood Enterprises	5560 N. Blackstone Road	Fresno	93710	559-432-9051	Pual	\$61.00	\$75.00	\$85.00	\$31.00	25%
2/25/2009	3:55pm	Brandts Auto Body	1765 11th St	Reedley	93654	559-638-7171	Marshal	\$60.00	\$68.00	\$68.00	\$32.00	25%
2/25/2009	3:10pm	Jones Collision Center	113 E. Street	Lemoore	93245	559-924-2169	Karen Mendez	\$60.00	\$68.00	\$72.00	\$32.00	25%
2/25/2009	3:38pm	Caliber Collision Center	125 E. Auto Center Drive	Fresno	93710	559-435-9900	Dennis	\$60.00	\$72.00	\$72.00	\$32.00	25%
2/25/2009	3:51pm	Cesare's Collision Repair	920 E Center	Visalia	93292	559-735-3964	Dareck	\$62.00	\$74.00	\$74.00	\$32.00	25%
2/25/2009	3:24pm	Country Club Auto Body	17094 Road 26	Madera	93638	559-673-2404	John Adams	\$62.00	\$75.00	\$75.00	\$32.00	25%
2/25/2009	3:27pm	Rulison Auto Body	327 E. Belmont Ave.	Fresno	93701	559-268-4777	Sandy	\$65.00	\$75.00	\$75.00	\$32.00	25%
2/25/2009	3:20pm	Renewal Body Works	711 Shaw Ave.	Clovis	93612	559-299-2116	Charlie Sandoval	\$60.00	\$75.00	\$75.00	\$33.00	25%
2/25/2009	3:30pm	Greenway Auto Body	1497 N. Blackstone	Fresno	93703	559-485-8468	Denise Robinson	\$60.00	\$65.00	\$65.00	\$34.00	25%
2/25/2009	3:41pm	Diamond Auto Body	427 W. Bedford Ave.	Fresno	93711	559-439-3868	Catch	\$65.00	\$68.00	\$68.00	\$35.00	25%
2/25/2009	3:44pm	Rich's Auto Body	923 Martin Luther King Jr. Wa	Merced	95344	209-723-1022	Kirsten	\$66.00	\$80.00	\$80.00	\$36.00	25%
2/25/2009	3:31pm	Georges Body and Paint	1902 E. McKinley Ave.	Fresno	93703	559-485-0111	Vikki	\$62.00	\$85.00	\$85.00	\$32.00	35%
							AVERAGE:	\$60.28	\$68.80	\$72.30	\$31.10	25%
							MEDIAN:	\$60.00	\$67.00	\$74.00	\$31.00	25%
							WEIGHTED:	\$60.00	\$65.00	\$75.00	\$32.00	25%
Total	25											



**2009 Labor Rate Survey
Fresno**

Body / Refinish Rate		
Rate	Number of Rates	Percentage
\$55.00	3	12%
\$58.00	1	4%
\$59.00	1	4%
\$60.00	12	48%
\$61.00	1	4%
\$62.00	3	12%
\$65.00	2	8%
\$66.00	2	8%

Frame Rate		
Rate	Number of Rates	Percentage
\$55.00	1	4%
\$59.00	1	4%
\$60.00	1	4%
\$62.00	1	4%
\$65.00	5	20%
\$66.00	1	4%
\$68.00	4	16%
\$70.00	3	12%
\$72.00	1	4%
\$74.00	1	4%
\$75.00	4	16%
\$80.00	1	4%
\$85.00	1	4%

Mechanical Rate		
Rate	Number of Rates	Percentage
\$59.00	1	4%
\$60.00	1	4%
\$65.00	3	12%
\$66.00	1	4%
\$68.00	3	12%
\$70.00	3	12%
\$72.00	2	8%
\$74.00	1	4%
\$75.00	4	16%
\$78.00	1	4%
\$80.00	1	4%
\$82.50	1	4%
\$85.00	3	12%

Material Rate		
Rate	Number of Rates	Percentage
\$27.50	1	4%
\$28.00	2	8%
\$30.00	9	36%
\$31.00	2	8%
\$32.00	7	28%
\$33.00	1	4%
\$34.00	1	4%
\$35.00	1	4%
\$36.00	1	4%

LKQ Mark-Up		
Rate	Number of Rates	Percentage
20%	1	4%
25%	23	92%
35%	1	4%



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the South Sacramento area includes 25 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	South Sacramento
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Body / Refinish Rate	\$69.00
Frame Rate	\$70.00
Mechanical Rate	\$72.00
Material Rate	\$34.00
LKQ Mark-Up	25%

Total Repair Facilities Surveyed	25
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**2009 Labor Rate Survey
South Sacramento**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanica I Rate	Material Rate	LKQ Mark-up
3/2/2009	10:19am	Century Auto Collision	3128 E. Fremont St.	Stockton	95205	209-464-7226	Norma	\$68.00	\$75.00	\$75.00	\$30.00	25%
3/2/2009	10:20am	Don's Body Repair	1937 N. West Lane	Stockton	95205	209-464-3404	Vikki	\$68.00	\$68.00	\$68.00	\$32.00	25%
3/2/2009	10:21am	Bruce's Body Shop	2348 N. Wilson Way	Stockton	95205	209-948-0712	Jerry	\$70.00	\$70.00	\$70.00	\$36.00	25%
3/2/2009	10:23am	Accurate Auto Body	3166 N. Wilson Way	Stockton	95205	209-469-7091	Brian	\$71.00	\$71.00	\$85.00	\$35.00	25%
3/2/2009	10:28am	Cavallino Coachworks Inc.	2124 W. Fremont St.	Stockton	95209	209-944-9840	Terry	\$70.00	\$70.00	\$70.00	\$38.00	25%
3/2/2009	10:29am	Big Valley Ford	3282 Auto Center Circle	Stockton	95212	209-956-6711	Dan	\$70.00	\$70.00	\$110.00	\$33.00	25%
3/2/2009	10:30am	James Paulk Auto Body & Pain	2354 N. Wilcox	Stockton	95215	209-948-2510	Dennis	\$72.00	\$72.00	\$72.00	\$40.00	25%
3/2/2009	10:33am	American Auto Body	2347 Maggio Circle	Lodi	95240	209-334-5289	Lora	\$70.00	\$70.00	\$85.00	\$40.00	25%
3/2/2009	10:36am	Escalon Body & Frame	2228 Main	Escalon	95320	209-838-7783	Jackie	\$70.00	\$80.00	\$90.00	\$36.00	25%
3/2/2009	10:38am	Brooks Body Shop	941 Moffat Blvd.	Manteca	95336	209-823-4452	Jill	\$70.00	\$70.00	\$90.00	\$35.00	25%
3/2/2009	10:39am	Ace's Custom Auto Shop	2062 W. Yosemite Ave.	Manteca	95337	209-239-2136	Capricia	\$66.00	\$66.00	\$66.00	\$30.00	25%
3/2/2009	10:40am	Magee's Body & Paint	1006 N. Carpenter Rd.#1	Modesto	95351	209-522-8231	Allison	\$65.00	\$65.00	\$75.00	\$35.00	25%
3/2/2009	10:42am	Mistlin Honda Collision	304B Motor City Ct.	Modesto	95351	209-549-5020	Dominick	\$68.00	\$68.00	\$68.00	\$34.00	25%
3/2/2009	10:43am	Burnside Body Shop	612 N. Franklin St.	Modesto	95352	209-521-6570	Amanda	\$68.00	\$68.00	\$68.00	\$36.00	25%
3/2/2009	10:44am	Ray Starn Inc.	431 10th St.	Modesto	95354	209-524-6631	Maxine	\$68.00	\$68.00	\$68.00	\$34.00	25%
3/2/2009	10:45am	Durham Body Shop	1204 9th St.	Modesto	95354	209-524-6344	Helen	\$68.00	\$68.00	\$68.00	\$34.00	25%
3/2/2009	10:46am	Modesto Collision Center	4736 Stratos Way	Modesto	95356	209-572-1142	Elvia	\$70.00	\$70.00	\$70.00	\$35.00	25%
3/2/2009	10:47am	Straight Line Auto Body	4619 Spyres #C	Modesto	95356	209-522-9030	Mike	\$65.00	\$65.00	\$65.00	\$32.00	25%
3/2/2009	10:48am	J & D Auto Body	552 Fairway Drive	Galt	95632	209-745-1595	Nelson	\$70.00	\$70.00	\$74.00	\$32.00	25%
3/2/2009	10:50am	Mid Cal Body Shop	1111 N. Union St.	Stockton	95205	209-943-2778	Gerald	\$72.00	\$75.00	\$85.00	\$34.00	25%
3/2/2009	10:53am	Miacle Auto Painting & Body	1251 E Bianchi Rd	Stockton	95202	209-474-3372	Nathanel	\$68.00	\$68.00	\$98.00	\$34.00	25%
3/2/2009	10:58am	Fabians Collision Center	2615 West Ln	Stockton	95205	209-474-9465	Daniel	\$70.00	\$70.00	\$70.00	\$30.00	25%
3/2/2009	11:00am	San Francisco Auto Body	16 S. Wilson Way	Stockton	95205	209-941-2235	Frank	\$68.00	\$78.00	\$78.00	\$32.00	25%
3/2/2009	11:03am	Auto Body Shop	18 E Tokay St	Lodi	95240	209-368-5206	Lalo	\$55.00	\$55.00	\$55.00	\$45.00	25%
3/2/2009	11:07am	Kustom Kurves	4 Houston Ln	Lodi	95240	209-334-6803	Doug	\$72.00	\$72.00	\$72.00	\$34.00	25%
							AVERAGE	\$68.48	\$69.68	\$75.80	\$34.64	25%
							MEDIAN:	\$69.00	\$70.00	\$72.00	\$34.00	25%
							WEIGHTED	\$70.00	\$70.00	\$70.00	\$34.00	25%
Total	25											



**2009 Labor Rate Survey
South Sacramento**

Body / Refinish Rate		
Rate	Number of Rates	Percentage
\$55.00	1	4%
\$65.00	2	8%
\$66.00	1	4%
\$68.00	8	32%
\$70.00	9	36%
\$71.00	1	4%
\$72.00	3	12%

Frame Rate		
Rate	Number of Rates	Percentage
\$55.00	1	4%
\$65.00	2	8%
\$66.00	1	4%
\$68.00	6	24%
\$70.00	8	32%
\$71.00	1	4%
\$72.00	2	8%
\$75.00	2	8%
\$78.00	1	4%
\$80.00	1	4%

Mechanical Rate		
Rate	Number of Rates	Percentage
\$55.00	1	4%
\$65.00	1	4%
\$66.00	1	4%
\$68.00	5	20%
\$70.00	4	16%
\$72.00	2	8%
\$74.00	1	4%
\$75.00	2	8%
\$78.00	1	4%
\$85.00	3	12%
\$90.00	2	8%
\$98.00	1	4%
\$110.00	1	4%

Material Rate		
Rate	Number of Rates	Percentage
\$30.00	3	12%
\$32.00	4	16%
\$33.00	1	4%
\$34.00	6	24%
\$35.00	4	16%
\$36.00	3	12%
\$38.00	1	4%
\$40.00	2	8%
\$45.00	1	4%

LKQ Mark-Up		
Rate	Number of Rates	Percentage
25%	25	100%



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the Sacramento Foothills area includes 10 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	Sacramento Foothills
-------------------------	-----------------------------

Body / Refinish Rate	\$71.00
Frame Rate	\$72.00
Mechanical Rate	\$78.00
Material Rate	\$35.00
LKQ Mark-Up	25%
Total Repair Facilities Surveyed	10

3/6/2009



**2009 Labor Rate Survey
Sacramento Foothills**

Body / Refinish Rate			Frame Rate			Mechanical Rate			Material Rate			LKQ Mark-up		
Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage
\$68.00	1	10%	\$68.00	1	10%	\$68.00	1	10%	\$32.00	1	10%	25%	10	100%
\$70.00	4	40%	\$70.00	3	30%	\$70.00	1	10%	\$33.00	1	10%			
\$72.00	1	10%	\$72.00	2	20%	\$72.00	1	10%	\$34.00	2	20%			
\$74.00	1	10%	\$74.00	1	10%	\$74.00	1	10%	\$35.00	5	50%			
\$75.00	2	20%	\$78.00	1	10%	\$77.00	1	10%	\$36.00	1	10%			
\$82.00	1	10%	\$82.00	1	10%	\$78.00	1	10%						
			\$85.00	1	10%	\$82.00	1	10%						
						\$85.00	1	10%						
						\$88.00	1	10%						
						\$90.00	1	10%						



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the North Bay area includes 25 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	North Bay
-------------------------	------------------

Body / Refinish Rate	\$91.00
Frame Rate	\$94.00
Mechanical Rate	\$95.00
Material Rate	\$40.00
LKQ Mark-Up	25%

Total Repair Facilities Surveyed	25
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**2009 Labor Rate Survey
North Bay**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanic al Rate	Material Rate	LKQ Mark-up
3/3/2009	10:49am	Anthony's Auto Craft	103 Verdi St.	San Rafael	94301	415-456-7591	Jessica	\$99.00	\$125.00	\$125.00	\$45.00	25%
3/3/2009	10:50am	Northern Calif. Auto Body	533 Irwin St.	San Rafael	94901	415-258-8485	Aldo	\$90.00	\$90.00	\$90.00	\$40.00	25%
3/3/2009	10:51am	Bersottis Auto Body	75 Mill St.	San Rafael	94901	415-454-5157	Amber	\$92.00	\$115.00	\$115.00	\$42.00	25%
3/3/2009	10:52am	Bertolli's Body Shop	1345 E. Francisco Blvd.	San Rafael	94901	415-456-1992	Mike	\$99.00	\$99.00	\$125.00	\$45.00	25%
3/3/2009	10:56am	Blakes Auto Body	861 Vallejo	Novato	94945	415-897-8824	Susan	\$97.00	\$97.00	\$97.00	\$42.00	25%
3/3/2009	10:57am	Petaluma Auto Body	704 Petaluma Blvd.	Petaluma	94952	707-763-2602	Anna	\$90.00	\$90.00	\$90.00	\$40.00	25%
3/3/2009	10:58am	Gulicks Auto Body	343 Petaluma Blvd.	Petaluma	94952	707-763-2410	Jerry	\$92.00	\$92.00	\$92.00	\$40.00	25%
3/3/2009	10:59am	Lakeville Auto Body	322 Lakeville St.	Petaluma	94952	707-778-1622	Mike	\$90.00	\$96.00	\$96.00	\$38.00	25%
3/3/2009	11:00am	Barkers Downtown Auto Body	715 Petaluma Blvd.	Petaluma	94952	707-762-4815	Don	\$92.00	\$95.00	\$95.00	\$42.00	25%
3/3/2009	11:04am	Dibbles Collision	11 W. College Ave.	Santa Rosa	95401	707-542-7774	Tricia	\$101.00	\$115.00	\$115.00	\$48.00	25%
3/3/2009	11:05am	Eurocal Auto Body	345 W. College	Santa Rosa	95401	707-579-2244	Christa	\$105.00	\$130.00	\$130.00	\$55.00	25%
3/3/2009	11:06am	Hendrix Auto Body	52 Maxwell Ct.	Santa Rosa	95402	707-578-1317	Alma	\$92.00	\$105.00	\$105.00	\$40.00	30%
3/3/2009	11:09am	Sichel Auto Body	3172 Condo Ct.	Santa Rosa	95403	707-525-1767	Tarau	\$90.00	\$100.00	\$100.00	\$45.00	25%
3/3/2009	11:10am	Precision Frame & Body	534 Frazier Ave.	Santa Rosa	95404	707-546-6487	Nick	\$92.00	\$97.00	\$97.00	\$40.00	25%
3/3/2009	11:11am	Sparky's Auto Body	509 Frazier	Santa Rosa	95404	707-527-8212	Tim	\$90.00	\$90.00	\$90.00	\$40.00	25%
3/3/2009	11:13am	Hansel Prestige Body Shop	2800 Corby Ave.	Santa Rosa	95407	707-545-6602	Bill	\$90.00	\$95.00	\$128.00	\$38.00	25%
3/3/2009	11:15am	Lou Saare Body Shop	2929 Santa Rosa Ave.	Santa Rosa	95407	707-546-1495	Lindsey	\$96.00	\$100.00	\$100.00	\$45.00	25%
3/3/2009	11:17am	Freeman Collision	2828 Dowd Drive	Santa Rosa	95407	707-542-2349	Alison	\$94.00	\$98.00	\$105.00	\$50.00	25%
3/3/2009	11:19am	Redwood Auto Body	200 Kennedy Ave.	Healdsburg	95448	707-433-7895	Dennis	\$85.00	\$85.00	\$85.00	\$38.00	25%
3/3/2009	11:22am	Bill and Gind's Body Shop	120 Mill Street	Healdsburg	95448	707-433-3556	Frank	\$82.00	\$82.00	\$82.00	\$33.00	25%
3/3/2009	11:28am	F Lofrano & Son Auto Body	21 Belvedere St	San Rafael	94901	415-453-1318	Jesse	\$85.00	\$95.00	\$95.00	\$35.00	25%
3/3/2009	11:34am	Petaluma Auto Works	1308 Dynamic St # 1	Petaluma	94952	707-765-2535	Jason	\$90.00	\$90.00	\$90.00	\$42.00	25%
3/3/2009	11:38am	Zappelli Auto Body	4914 Sonoma HWY	Santa Rosa	95407	707-539-2719	Luise	\$85.00	\$90.00	\$85.00	\$35.00	25%
3/3/2009	11:42am	Healdsburg Body Shop	985 Healdsburg Ave.	Healdsburg	95448	707-433-2424	Gary	\$87.00	\$95.00	\$105.00	\$38.00	25%
3/3/2009	11:45am	Carreras Auto Body	36 Mill St # b	Healdsburg	95448	707-433-1957	Dan	\$90.00	\$90.00	\$90.00	\$40.00	25%
							AVERAGE	\$91.80	\$98.24	\$101.08	\$41.44	25%
							MEDIAN:	\$91.00	\$94.00	\$95.00	\$40.00	25%
							WEIGHTED	\$90.00	\$90.00	\$90.00	\$40.00	25%
Total	25											



**2009 Labor Rate Survey
North Bay**

Body / Refinish Rate			Frame Rate			Mechanical Rate			Material Rate			LKQ Mark-Up		
Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage
\$82.00	1	4%	\$82.00	1	4%	\$82.00	1	4%	\$33.00	1	4%	25%	24	96%
\$85.00	3	12%	\$85.00	1	4%	\$85.00	2	8%	\$35.00	2	8%	30%	1	4%
\$87.00	1	4%	\$90.00	6	24%	\$90.00	5	20%	\$38.00	4	16%			
\$90.00	8	32%	\$92.00	1	4%	\$92.00	1	4%	\$40.00	7	28%			
\$92.00	5	20%	\$95.00	4	16%	\$95.00	2	8%	\$42.00	4	16%			
\$94.00	1	4%	\$96.00	1	4%	\$96.00	1	4%	\$45.00	4	16%			
\$96.00	1	4%	\$97.00	2	8%	\$97.00	2	8%	\$48.00	1	4%			
\$97.00	1	4%	\$98.00	1	4%	\$100.00	2	8%	\$50.00	1	4%			
\$99.00	2	8%	\$99.00	1	4%	\$105.00	3	12%	\$55.00	1	4%			
\$101.00	1	4%	\$100.00	2	8%	\$115.00	2	8%						
\$105.00	1	4%	\$105.00	1	4%	\$125.00	2	8%						
			\$115.00	2	8%	\$128.00	1	4%						
			\$125.00	1	4%	\$130.00	1	4%						
			\$130.00	1	4%									



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the Contra Costa area includes 25 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	Contra Costa
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Body / Refinish Rate	\$80.00
Frame Rate	\$87.00
Mechanical Rate	\$98.00
Material Rate	\$38.00
LKQ Mark-Up	25%

Total Repair Facilities Surveyed	25
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**2009 Labor Rate Survey
Contra Costa**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanic al Rate	Material Rate	LKQ Mark- up
3/4/2009	1:10pm	Parkway Body Shop	7130 Village Parkway	Dublin	94568	925-828-8558	Ron	\$80.00	\$85.00	\$100.00	\$40.00	25%
3/4/2009	1:20pm	San Ramon Auto Body	10 Beta Ct	San Ramon	94583	925-838-8380	Shea	\$80.00	\$80.00	sublet	\$40.00	25%
3/4/2009	1:22pm	Mendelson Auto Body	38 Beta Ct # A5	San Ramon	94583	925-838-2343	Willy	\$80.00	\$80.00	\$110.00	\$40.00	25%
3/4/2009	1:27pm	Jim's Auto Body	2645 N. Main St	Walnut Creek	94596	925-933-2109	Luis	\$84.00	\$95.00	\$90.00	\$36.00	25%
3/4/2009	12:14pm	Antioch Auto Body	1401 Vern Roberts Cir.	Antioch	94509	925-757-3586	Brad	\$77.00	\$77.00	\$77.00	\$34.00	25%
3/4/2009	12:15pm	Scotto's Auto Body Inc.	415 O St.	Antioch	94509	925-754-5161	Jay	\$76.00	\$86.00	\$86.00	\$34.00	20%
3/4/2009	12:16pm	Funrer Paint Werkz & Autobody	3257 E.18th St.	Antioch	94509	925-754-0555	Ed	\$78.00	\$85.00	\$85.00	\$38.00	25%
3/4/2009	12:17pm	Casey's Auto Body	4515 O'Hara Ave.	Brentwood	94513	925-634-2211	John	\$78.00	\$85.00	\$85.00	\$35.00	25%
3/4/2009	12:18pm	Vornhagan Body & Paint	600 Harvest Park Dr.#A	Brentwood	94513	925-516-1969	Kevin	\$80.00	\$95.00	\$95.00	\$35.00	25%
3/4/2009	12:21pm	Precision Auto Body	1932 Arnold Industrial Way	Concord	94520	925-609-8585	Marcus	\$75.00	\$75.00	\$75.00	\$35.00	25%
3/4/2009	12:24pm	Kee's Auto Body	2171 Monument Blvd.	Concord	94520	925-671-9432	Rene	\$73.00	\$73.00	\$73.00	\$35.00	25%
3/4/2009	12:25pm	Mike Rose's Autobody Inc.	2001 Fremont St.	Concord	94520	925-686-1739	Nancy	\$82.00	\$95.00	\$95.00	\$35.00	25%
3/4/2009	12:26pm	Haws Import Auto Body	1812 Arnold Industrial Place	Concord	94520	925-676-1944	Tatiana	\$84.00	\$110.00	\$110.00	\$38.00	25%
3/4/2009	12:27pm	Bostrom's Auto Body	2727 Old 1st St.	Livermore	94550	925-447-8523	Ray	\$85.00	\$125.00	\$125.00	\$40.00	25%
3/4/2009	12:29pm	Bernal Auto Body	406 N. Buchanan Cir.	Pacheco	94553	925-689--0360	Lori	\$78.00	\$88.00	\$88.00	\$36.00	30%
3/4/2009	12:31pm	Mike Rose's Autobody Inc.	3001 N. Park Dr.	Pittsburg	94565	925-432-9910	Jennifer	\$82.00	\$95.00	\$95.00	\$35.00	25%
3/4/2009	12:33pm	Gil's Body Works	142 Wyoming St.	Pleasanton	94566	925-484-1330	Jeff	\$80.00	\$80.00	\$80.00	\$40.00	30%
3/4/2009	12:36pm	Pleasanton Body Shop	4262 Stanley Blvd.	Pleasanton	94566	925-462-5335	Bob	\$80.00	\$85.00	\$105.00	\$40.00	25%
3/4/2009	12:37pm	Pleasanton Metal & Paint	57 California St.	Pleasanton	94566	925-484-0111	Pam	\$85.00	\$85.00	\$120.00	\$40.00	25%
3/4/2009	12:39pm	D & B Auto Body	57 California St. #F	Pleasanton	94566	925-484-2256	Brian	\$86.00	\$95.00	\$110.00	\$40.00	25%
3/4/2009	12:43pm	Dublin Auto Body	6920 Village Parkway	Dublin	94568	925-833-9292	Chris	\$84.00	\$97.00	\$97.00	\$40.00	25%
3/4/2009	12:46pm	Magnussen's Car West Auto Bo	6077 Dublin Blvd.	Dublin	94568	925-829-5571	Brian	\$90.00	\$99.00	\$150.00	\$42.00	33%
3/4/2009	12:47pm	Miracle Auto Painting	1075 Blvd. Way	Walnut Creek	94595	925-934-7493	Mike	\$72.00	\$80.00	\$80.00	\$30.00	30%
3/4/2009	12:49pm	Parker Robb Chevrolet Body Sh	1750 Locust St.	Walnut Creek	94596	925-476-4255	Kristen	\$79.00	\$79.00	\$79.00	\$36.00	25%
3/4/2009	12:58pm	Jess Hernandez Body Shop	107 Bliss Ave	Pittsburg	94565	925-432-3000	Melinda	\$75.00	\$80.00	\$75.00	\$35.00	25%
							AVERAGE:	\$80.12	\$88.36	\$95.21	\$37.16	26%
							MEDIAN:	\$80.00	\$87.00	\$98.00	\$38.00	25%
							WEIGHTED:	\$80.00	\$80.00	\$102.00	\$40.00	25%
Total	25											



**2009 Labor Rate Survey
Contra Costa**

Body / Refinish Rate		
Rate	Number of Rates	Percentage
\$72.00	1	4%
\$73.00	1	4%
\$75.00	2	8%
\$76.00	1	4%
\$77.00	1	4%
\$78.00	3	12%
\$79.00	1	4%
\$80.00	6	24%
\$82.00	2	8%
\$84.00	3	12%
\$85.00	2	8%
\$86.00	1	4%
\$90.00	1	4%

Frame Rate		
Rate	Number of Rates	Percentage
\$73.00	1	4%
\$75.00	1	4%
\$77.00	1	4%
\$79.00	1	4%
\$80.00	5	20%
\$85.00	5	20%
\$86.00	1	4%
\$88.00	1	4%
\$95.00	5	20%
\$97.00	1	4%
\$99.00	1	4%
\$110.00	1	4%
\$125.00	1	4%

Mechanical Rate		
Rate	Number of Rates	Percentage
\$73.00	1	4%
\$75.00	2	8%
\$77.00	1	4%
\$79.00	1	4%
\$80.00	2	8%
\$85.00	2	8%
\$86.00	1	4%
\$88.00	1	4%
\$90.00	1	4%
\$95.00	3	12%
\$97.00	1	4%
\$100.00	1	4%
\$105.00	1	4%
\$110.00	3	12%
\$120.00	1	4%
\$125.00	1	4%
\$150.00	1	4%
Sublet	1	4%

Material Rate		
Rate	Number of Rates	Percentage
\$30.00	1	4%
\$34.00	2	8%
\$35.00	7	28%
\$36.00	3	12%
\$38.00	2	8%
\$40.00	9	36%
\$42.00	1	4%

LKQ Mark-Up		
Rate	Number of Rates	Percentage
20%	1	4%
25%	20	80%
30%	3	12%
33%	1	4%



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the East Bay area includes 30 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	East Bay
------------------	----------

Body / Refinish Rate	\$77.00
Frame Rate	\$79.00
Mechanical Rate	\$82.00
Material Rate	\$36.00
LKQ Mark-Up	25%

Total Repair Facilities Surveyed	30
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**2009 Labor Rate Survey
East Bay**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanic al Rate	Material Rate	LKQ Mark- up
3/5/2009	10:39am	Albany Body Shop	702 San Pablo Ave.	Albany	94706	510-524-2721	Lee	\$78.00	\$85.00	\$125.00	\$35.00	30%
3/5/2009	10:40am	Reeds Body & Fender Works	419 East L Street	Benecia	94510	707-745-0454	Mike	\$90.00	\$105.00	\$105.00	\$45.00	30%
3/5/2009	10:41am	Panel Craft Auto Body & Aerodynamics	2828 San Pablo Ave.	Berkley	94702	510-548-0815	David	\$85.00	\$85.00	\$100.00	\$40.00	20%
3/5/2009	10:42m	A-1 Body Shop	2626 San Pablo Ave.	Berkley	94702	510-843-5102	Perry	\$78.00	\$78.00	\$78.00	\$34.00	25%
3/5/2009	10:43am	Berkley Auto Body Inc.	1829 San Pablo Ave.	Berkley	94702	510-845-4476	Sue	\$78.00	\$78.00	\$78.00	\$35.00	25%
3/5/2009	10:45am	M & M Garage	1505 San Pablo Ave.	Berkley	94702	510-527-8410	Raj	\$75.00	\$75.00	\$75.00	\$30.00	25%
3/5/2009	10:47am	Car Craft	2356 San Pablo St.	Berkley	94702	510-548-2072	Fernando	\$80.00	\$85.00	\$95.00	\$45.00	20%
3/5/2009	10:48am	Cooks Collision Center	2935 Claremont Ave.	Berkley	94705	510-848-2702	Aaron	\$80.00	\$90.00	\$90.00	\$35.00	30%
3/5/2009	10:49am	Allied Body & Frame	1345 San Pablo Ave.	Berkley	94710	510-525-3542	Peter	\$75.00	\$75.00	\$75.00	\$35.00	25%
3/5/2009	10:50am	Baron Von Frier LLC	801 Anthony St.	Berkley	94710	510-841-7290	Linda	\$95.00	\$125.00	\$125.00	\$45.00	25%
3/5/2009	10:52am	Ron Duprat Ford Inc.	1320 North 1st Street	Dixon	95620	707-678-5555	Joni	\$70.00	\$75.00	\$98.00	\$32.00	25%
3/5/2009	10:53am	TK Auto Body	10551 San Pablo Ave	El Cerrito	94530	510-525-4746	David	\$75.00	\$75.00	\$75.00	\$30.00	25%
3/5/2009	10:55am	JP's Auto Body	1205 N. Texas St.	Fairfield	94533	707-428-0428	Bob	\$75.00	\$75.00	\$75.00	\$35.00	25%
3/5/2009	10:57am	Preferred Auto Body	1654 N. Texas St.	Fairfield	94533	707-427-3685	Suzanna	\$84.00	\$94.00	\$94.00	\$45.00	30%
3/5/2009	10:58am	Graphic Auto Body	1451 Texas St.	Fairfield	94533	707-426-0686	Daniel	\$84.00	\$89.00	\$89.00	\$45.00	25%
3/5/2009	10:59am	Crockett Premier Auto Body	900 San Pablo Ave.	Pinole	94564	510-741-9001	Christina	\$75.00	\$89.00	\$89.00	\$32.00	25%
3/5/2009	11:00am	Miracle Auto Painting	5327 Jacuzzi St.	Richmond	94804	510-524-4856	Michael	\$73.00	\$73.00	\$73.00	\$32.00	25%
3/5/2009	11:01am	LA Tech Auto Body	2311 Rheem Ave.	Richmond	94804	510-234-5044	Jean	\$75.00	\$80.00	\$80.00	\$35.00	25%
3/5/2009	11:05am	Bay Area Frame and Body	2218 Market Street	San Pablo	94806	510-233-1448	JR	\$75.00	\$75.00	\$75.00	\$35.00	25%
3/5/2009	11:08am	Rudy's Auto Body	1510 Humphery Drive	Suisun	94585	707-422-1072	Mike	\$78.00	\$85.00	\$85.00	\$38.00	30%
3/5/2009	11:08am	D & F Autoshine	426 Mississippi St.	Vallejo	94590	707-647-3538	Frank	\$74.00	\$80.00	\$80.00	\$34.00	25%
3/5/2009	11:09am	Kilmischs Body Shop	285 Couch St.	Vallejo	94590	707-643-2519	Brandy	\$85.00	\$95.00	\$95.00	\$37.00	25%
3/5/2009	11:13am	Regal Collision	529 Tuolumne St.	Vallejo	94590	707-648-2264	Jim	\$88.00	\$100.00	\$100.00	\$38.00	35%
3/5/2009	11:13am	Anderson Brothers Body Shop	711 Harbor Blvd.	West Sacramento	95691	916-371-4552	Tracy	\$74.00	\$80.00	\$80.00	\$36.00	25%
3/5/2009	11:14am	Izzie's Body and Frame	1120 Shore Street	West Sacramento	95691	916-372-0229	Havier	\$75.00	\$80.00	\$80.00	\$37.00	25%
3/5/2009	11:19am	Auto Body	1626 N Texas St	Fairfield	94533	707-422-9757	Dave	\$80.00	\$90.00	\$100.00	\$40.00	25%
3/5/2009	11:39am	Watson Auto Body	885 Beck Ave	Fairfield	94533	707-427-2417	Chris	\$78.00	\$78.00	\$98.00	\$35.00	25%
3/5/2009	11:42am	Maaco Auto Painting	1041 Hensley St	Richmond	94806	510-232-2000	Rosy	\$70.00	\$70.00	\$90.00	\$24.00	25%
3/5/2009	11:45am	Accurate Auto Body	1095 Broadway	San Pablo	94806	510-222-2070	Grace	\$75.00	\$75.00	\$75.00	\$36.00	25%
3/5/2009	11:47am	San Pablo Auto Body	2031 Runrill Blvd # 1	San Pablo	94806	510-231-0722	Elizabeth	\$75.00	\$75.00	\$78.00	\$32.00	25%
							AVERAGE	\$78.40	\$83.80	\$88.50	\$36.23	26%
							MEDIAN:	\$77.00	\$79.00	\$82.00	\$36.00	25%
							WEIGHTED	\$75.00	\$75.00	\$75.00	\$35.00	25%
Total	30											



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the Central Valley North area includes 14 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	Central Valley North
------------------	----------------------

Body / Refinish Rate	\$70.00
Frame Rate	\$71.00
Mechanical Rate	\$79.00
Material Rate	\$34.00
LKQ Mark-Up	25%

Total Repair Facilities Surveyed	14
----------------------------------	----



**2009 Labor Rate Survey
Central Valley North**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanic al Rate	Material Rate	LKQ Mark- up
3/5/2009	11:43	Maaco Auto Painting	801 Riverside Blvd.	Roseville	95678	916-782-6555	Tim	\$70.00	\$70.00	\$70.00	\$32.00	25%
3/5/2009	11:43	Clark Auto Body	209 Kenroy Lane #2	Roseville	95678	916-786-9191	Joe	\$72.00	\$72.00	\$82.00	\$35.00	25%
3/5/2009	11:45	J & J Body Shop	50 Darling Way	Roseville	95678	916-783-5552	Marco	\$72.00	\$72.00	\$72.00	\$35.00	25%
3/5/2009	11:45	Gamboa's Body & Frame	965 Riverside Avenue	Roseville	95678	916-784-1172	Vicki	\$80.00	\$90.00	\$95.00	\$45.00	25%
3/5/2009	11:46	Concourse Elite	2267 Esplande #D	Chico	95926	530-891-0234	Linda	\$75.00	\$70.00	\$85.00	\$33.00	25%
3/5/2009	11:49	Chuck Patterson Auto World	200 East Avenue	Chico	95926	530-895-1771	Noe	\$68.00	\$68.00	\$95.00	\$35.00	25%
3/5/2009	11:50	Franks Body Shop	218 East Swift Avenue	Orland	95963	530-865-3985	Tim	\$60.00	\$60.00	\$60.00	\$30.00	25%
3/5/2009	11:51	Classic Auto Body	6036 Foster Road	Paradise	95969	530-877-2202	Becky	\$64.00	\$64.00	\$64.00	\$32.00	25%
3/5/2009	11:52	Paradise Auto Body and Frame	1122 Elliott Road	Paradise	95969	530-872-8060	Stephanie	\$64.00	\$64.00	\$64.00	\$32.00	25%
3/5/2009	11:54	Dick's Body Shop	34 Wilbur Ave.	Yuba City	95991	530-671-5200	Tina	\$70.00	\$70.00	\$82.00	\$33.00	25%
3/5/2009	11:55	Golden Valley Auto Body	737 Sutter Street	Yuba City	95991	530-671-4444	Tracy	\$70.00	\$70.00	\$70.00	\$34.00	25%
3/5/2009	11:56	Prestigious Paint & Auto Body	1451 Garden Highway	Yuba City	95991	530-755-2928	Clint	\$75.00	\$88.00	\$82.00	\$36.00	25%
3/5/2009	11:58	Artistic Body & Paint	553 N. Market Street	Redding	96003	530-243-5007	Robert	\$66.00	\$72.00	\$75.00	\$34.50	25%
3/5/2009	11:59	Top Notch Auto Body	10640 Industrial Avenue	Roseville	96687	916-784-7277	Monica	\$78.00	\$78.00	\$78.00	\$34.00	25%
							AVERAGE:	\$70.29	\$72.00	\$76.71	\$34.32	25%
							MEDIAN:	\$70.00	\$71.00	\$79.00	\$34.00	25%
							WEIGHTED	\$70.00	\$70.00	\$82.00	\$33.50	25%
Total	14											



**2009 Labor Rate Survey
Central Valley North**

Body / Refinish Rate			Frame Rate			Mechanical Rate			Material Rate			LKQ Mark-Up		
Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage	Rate	Number of Rates	Percentage
\$60.00	1	7%	\$60.00	1	7%	\$60.00	1	7%	\$30.00	1	7%	25%	14	100%
\$64.00	2	14%	\$64.00	2	14%	\$64.00	2	14%	\$32.00	3	21%			
\$66.00	1	7%	\$68.00	1	7%	\$70.00	2	14%	\$33.00	2	14%			
\$68.00	1	7%	\$70.00	4	29%	\$72.00	1	7%	\$34.00	2	14%			
\$70.00	3	21%	\$72.00	3	21%	\$75.00	1	7%	\$34.50	1	7%			
\$72.00	2	14%	\$78.00	1	7%	\$78.00	1	7%	\$35.00	3	21%			
\$75.00	2	14%	\$88.00	1	7%	\$82.00	3	21%	\$36.00	1	7%			
\$78.00	1	7%	\$90.00	1	7%	\$85.00	1	7%	\$45.00	1	7%			
\$80.00	1	7%				\$95.00	2	14%						



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

Dear Madam or Sir:

Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the Sacramento area includes 26 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	Sacramento
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Body / Refinish Rate	\$75.00
Frame Rate	\$74.00
Mechanical Rate	\$93.00
Material Rate	\$35.00
LKQ Mark-Up	25%

Total Repair Facilities Surveyed	26
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**2009 Labor Rate Survey
Sacramento**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanica I Rate	Material Rate	LKQ Mark-up
3/5/2009	2:12 PM	Maaco Auto Painting	1216 Arden Way	Sacramento	95815	916-565-2760	Art	\$70.00	\$70.00	\$70.00	\$32.00	25%
3/5/2009	3:03 PM	Walt Stickel Body & Frame Shop	5750 Franklin Blvd.	Sacramento	95824	916-393-1802	Kevin	\$72.00	\$72.00	\$72.00	\$32.00	25%
3/5/2009	2:10 PM	16th Street Auto Body	310 North 12th Street	Sacramento	95814	916-448-7017	Clark	\$72.00	\$72.00	\$92.00	\$32.00	25%
3/5/2009	2:11 PM	Porter-Sprague Inc.	722 12th Street	Sacramento	95814	916-443-4856	Jim	\$70.00	\$70.00	\$98.00	\$32.00	25%
3/5/2009	2:43 PM	Florin Road Collision Center	3810 Florin Road	Sacramento	95823	916-417-4230	George	\$75.00	\$99.00	\$99.00	\$32.00	25%
3/5/2009	12:31 PM	Premier Auto Body of Elk Grove	10148 Iron Rockway	Elk Grove	95624	916-686-6661	Chris	\$78.00	\$78.00	\$78.00	\$34.00	25%
3/5/2009	2:08 PM	Pettinautos	430 18th St.	Sacramento	95811	916-444-6448	Elaine	\$78.00	\$78.00	\$91.00	\$34.00	25%
3/5/2009	2:29 PM	Mel Raption Honda	2820 Fulton Ave	Sacramento	95821	916-482-5400	Elyssa	\$78.00	\$78.00	\$99.00	\$34.00	25%
3/5/2009	2:14 PM	Manuel Lopez Body & Frame	1333 Silica Ave.	Sacramento	95815	916-923-1462	Manuel	\$74.00	\$74.00	\$74.00	\$35.00	25%
3/5/2009	3:05 PM	Shanahans Auto Body	6211 Power Inn Road	Sacramento	95824	916-381-7964	Danielle	\$74.00	\$74.00	\$80.00	\$35.00	25%
3/5/2009	3:20 PM	Fulton Body Shop	1825 Fulton Ave.	Sacramento	95825	916-481-4770	Jeff	\$74.00	\$74.00	\$82.00	\$35.00	25%
3/5/2009	2:45 PM	Tim's Auto Body	4200 24th Street	Sacramento	95823	916-452-3368	Tim	\$75.00	\$85.00	\$85.00	\$35.00	25%
3/5/2009	2:16 PM	Bertoluccis Body & Fender	1717 Stockton Blvd.	Sacramento	95816	916-454-4433	Vince	\$75.00	\$75.00	\$90.00	\$35.00	25%
3/5/2009	2:06 PM	Elk Grove Honda	8550 Laguna Grove Drive	Elk Grove	95758	916-226-7000	Rachel	\$75.00	\$75.00	\$99.00	\$35.00	25%
3/5/2009	12:32 PM	Bodycraft of Folsom	1128 Sibley Street	Folsom	95630	916-635-4843	Brooke	\$73.00	\$73.00	\$73.00	\$36.00	25%
3/5/2009	2:51 PM	Capitol Auto Body & Paint	6653 Franklin Blvd.	Sacramento	95823	916-391-5222	Tom	\$75.00	\$75.00	\$75.00	\$36.00	25%
3/5/2009	2:25 PM	Maita Body Shop	2264 Auburn Blvd.	Sacramento	95821	916-927-1804	Sam	\$77.00	\$77.00	\$77.00	\$36.00	25%
3/5/2009	2:20 PM	Fred Rincons Body Shop	2711 Fruitridge Road	Sacramento	95818	916-452-4973	John	\$75.00	\$75.00	\$80.00	\$36.00	25%
3/5/2009	2:19 PM	Harold Ford	1535 Howe Ave.	Sacramento	95818	916-922-1535	Zach	\$76.00	\$76.00	\$83.00	\$36.00	25%
3/5/2009	2:05 PM	B & J Body	11000 Folsom Blvd.	Rancho Cordova	95670	916-635-4400	Patty	\$76.00	\$82.00	\$84.00	\$36.00	25%
3/5/2009	3:26 PM	Neillo Volkswagen Audi	2701 Arden Way	Sacramento	95825	916-482-5790	Dianna	\$75.00	\$80.00	\$96.00	\$36.00	25%
3/5/2009	3:28 PM	Brale & Graham	2200 Fulton Ave.	Sacramento	95825	916-481-2200	Dianne	\$76.00	\$76.00	\$105.00	\$36.00	25%
3/5/2009	12:30 PM	Auto Body Expressions	9734 Dino Drive #A	Elk Grove	95624	916-685-5078	Adrianna	\$74.00	\$74.00	\$74.00	\$38.00	25%
3/5/2009	2:47 PM	Florin Road Toyota Body Shop	3800 Florin Road	Sacramento	95823	916-394-6428	Adam	\$76.00	\$76.00	\$115.00	\$38.00	25%
3/5/2009	2:30 PM	Franklin Auto Body	6448 Franklin Blvd	Sacramento	95823	916-395-2500	Dave	\$82.00	\$90.00	\$95.00	\$40.00	25%
3/5/2009	3:02 PM	Cooks Collision	5800 Florin Road	Sacramento	95823	916-391-6699	Jessee	\$82.00	\$99.00	\$99.00	\$40.00	25%
							AVERAGE:	\$75.27	\$77.96	\$87.12	\$35.23	25%
							MEDIAN:	\$75.00	\$74.00	\$93.00	\$35.00	25%
							WEIGHTED:	\$75.00	\$75.00	\$99.00	\$36.00	25%
Total	26											



**2009 Labor Rate Survey
Sacramento**

Body / Refinish Rate		
Rate	Number of Rates	Percentage
\$70.00	2	8%
\$72.00	2	8%
\$73.00	1	4%
\$74.00	4	15%
\$75.00	7	27%
\$76.00	4	15%
\$77.00	1	4%
\$78.00	3	12%
\$82.00	2	8%

Frame Rate		
Rate	Number of Rates	Percentage
\$70.00	2	8%
\$72.00	2	8%
\$73.00	1	4%
\$74.00	4	15%
\$75.00	4	15%
\$76.00	3	12%
\$77.00	1	4%
\$78.00	3	12%
\$80.00	1	4%
\$82.00	1	4%
\$85.00	1	4%
\$90.00	1	4%
\$99.00	2	8%

Mechanical Rate		
Rate	1	Percentage
\$70.00	1	4%
\$73.00	1	4%
\$74.00	2	8%
\$75.00	1	4%
\$77.00	1	4%
\$78.00	1	4%
\$80.00	2	8%
\$82.00	1	4%
\$83.00	1	4%
\$84.00	1	4%
\$85.00	1	4%
\$90.00	1	4%
\$91.00	1	4%
\$92.00	1	4%
\$95.00	1	4%
\$96.00	1	4%
\$98.00	1	4%
\$99.00	4	15%
\$105.00	1	4%
\$115.00	1	4%

Material Rate		
Rate	Number of Rates	Percentage
\$32.00	5	19%
\$34.00	3	12%
\$35.00	6	23%
\$36.00	8	31%
\$38.00	2	8%
\$40.00	2	8%

LKQ Mark-Up		
Rate	Number of Rates	Percentage
25%	26	100%



March 10, 2009

State of California
Department of Insurance
Consumer Services and Market Conduct Branch
Claims Services Bureau – 11th Floor
300 South Spring Street
Los Angeles, CA 90013

RE: Auto Body Labor Rate Survey

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Reliant General Claims Services, Inc. represents Occidental Fire & Casualty Company of North Carolina and TransGuard Insurance Company of America, Inc. and is authorized to act on their behalf.

As required by California Insurance Code (CIC) Section 758 (C) and Section 2698.91 of the California Code of Regulations, please find enclosed our Auto Body Labor Rate Survey for state of California completed on March 10, 2009.

Our Survey for the Sacramento Metro area includes 10 shops, which were surveyed. The survey includes the names, address and zip codes of the repair facilities surveyed, along with their respective labor rates. Either averaging the hourly rates or weighted averaging of all locations for each labor operation determined the labor rates.

Please be assured that we are desirous of being cooperative with the Department, and we certainly want to comply with the statutory requirements governing labor rate surveys, as we understand them.

Please contact me should you have any additional questions. My direct line is (909) 456-2457.

Sincerely,

Corey Zogby
Corey Zogby
Vice President Claims
Reliant General Claims Services, Inc.
P.O. Box 1268
Guasti, CA 91743
888-999-2200 ext 2457

CC:
Occidental Fire & Casualty Company of North Carolina
TransGuard Insurance Company of America, Inc.

Market Area PCP Information

Market Area Name	Sacramento Metro
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Body / Refinish Rate	\$76.00
Frame Rate	\$80.00
Mechanical Rate	\$83.00
Material Rate	\$33.00
LKQ Mark-Up	25%

Total Repair Facilities Surveyed	10
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**2009 Labor Rate Survey
Sacramento Metro**

Date	Time	Repair Facility	Address	City	Zip Code	Phone Number	Contact	Body / Refinish Labor Rate	Frame Rate	Mechanical Rate	Material Rate	LKQ Mark- up
3/5/2009	3:54 PM	Maaco Collision	7215 Watt St	Highlands	95660	916-334-5556	Deena	\$68.00	\$68.00	\$68.00	\$32.00	30%
3/5/2009	4:01 PM	Rite Body Shop	800 M St.	Rio Linda	95673	916-991-2724	Mike	\$70.00	\$70.00	\$70.00	\$32.00	25%
3/5/2009	4:25 PM	Golden State Collision	7407 Roseville Road	Sacramento	95842	916-331-7550	Jennifer	\$76.00	\$76.00	\$82.00	\$32.00	25%
3/5/2009	4:02 PM	Revolution Auto Body	917 N Market Blvd #C	Sacramento	95834	916-614-9900	Yao	\$70.00	\$85.00	\$85.00	\$32.00	25%
3/5/2009	4:10 PM	California Auto Body (North)	4936 Auburn Blvd.	Sacramento	95841	916-331-2626	Junior	\$74.00	\$76.00	\$78.00	\$35.00	25%
3/5/2009	4:16 PM	Performance Chevrolet	4811 Madison Ave.	Sacramento	95841	916-331-6777	Jane	\$74.00	\$74.00	\$104.95	\$35.00	25%
3/5/2009	3:53 PM	Kneisel's Auto Body	7633 Sunrise Blvd.	Citrus Heights	95610	916-725-1777	Vanessa	\$82.00	\$82.00	\$82.00	\$36.00	25%
3/5/2009	4:12 PM	Kniesel's Collision Center	1200 Del Paso Blvd.	Sacramento	95841	916-419-4555	Chris	\$82.00	\$82.00	\$82.00	\$36.00	25%
3/5/2009	4:26 PM	Utopia Auto Body	7329 Roseville Road #1	Sacramento	95842	916-344-1139	Collin	\$80.00	\$95.00	\$95.00	\$36.00	25%
3/5/2009	4:23 PM	Rodemanns Collision Center	4339 Auburn Blvd.	Sacramento	95841	916-483-1218	Tami	\$80.00	\$85.00	\$90.00	\$38.00	25%
							AVERAGE	\$75.60	\$79.30	\$83.70	\$34.40	26%
							MEDIAN:	\$76.00	\$80.00	\$83.00	\$33.00	25%
							WEIGHTED	\$76.50	\$81.00	\$82.00	\$32.00	25%
Total	10											



**2009 Labor Rate Survey
Sacramento Metro**

Body / Refinish Rate			Frame Rate			Mechanical Rate			Material Rate			LKQ Mark-Up		
Rate	Number of Rate	Percentage	Rate	Number of Rate	Percentage	Rate	Number of Rate	Percentage	Rate	Number of Rate	Percentage	Rate	Number of Rate	Percentage
\$68.00	1	10%	\$68.00	1	10%	\$68.00	1	10%	\$32.00	4	40%	25%	9	90%
\$70.00	2	20%	\$70.00	1	10%	\$70.00	1	10%	\$35.00	2	20%	30%	1	10%
\$74.00	2	20%	\$74.00	1	10%	\$78.00	1	10%	\$36.00	3	30%			
\$76.00	1	10%	\$76.00	2	20%	\$82.00	3	30%	\$38.00	1	10%			
\$80.00	2	20%	\$82.00	2	20%	\$85.00	1	10%						
\$82.00	2	20%	\$85.00	2	20%	\$90.00	1	10%						
			\$95.00	1	10%	\$95.00	1	10%						
						\$104.95	1	10%						