

# Amica *today*

FALL 2011



## *On the road*

Drive your policy  
costs down  
with discounts.

### Inside

Weathering heavy  
claims in 2011

Life insurance  
for your spouse

Join us on a road trip!

# Your best value

## Review your auto policy for available discounts

When it comes to auto insurance, a good policy adds up to much more than its cost.

It's about the people who serve you – real people who answer your questions and take care of your claims 24 hours a day, seven days a week.

It's about a company's financial stability and longevity. And Amica's been around for more than 100 years and maintained its mutual structure, which means we put your insurance needs first.

It's about giving you flexible choices. Whether you want to connect with us by phone, email, online or mobile applications, we're here when you need us.

In today's tough economy, helping our customers keep insurance costs down and providing the best value is one more way to serve you. That's why we want to remind you of our discount programs that reward your loyalty to Amica and your good driving habits.

"As a mutual company, Amica relies heavily on referrals from customers who've been with us for years. It's great when we can find ways to reward customer loyalty through our discount programs," said Bill Fitzgerald, a senior assistant vice president in sales and client services.

We've listed some of our more popular discount programs here; not all discounts are available in all states.



**Multi-line:** These programs provide a discount when you insure both your auto and home with Amica. An additional discount may be available if you have a qualifying Amica life insurance policy. This is one of the best ways to keep your rates down.

"These discounts benefit our customers while increasing the value of insuring with Amica," said Fitzgerald. "Many of our customers have more than one line of insurance with us." Fitzgerald notes that lower rates also apply when you have a multi-car policy with Amica, which means you insure two or more vehicles with us.

**Driving classes:** In many states, we offer discounts for policyholders who successfully complete classes that help make them better drivers. In some states these discounts are limited to mature drivers.

**Good students:** Amica offers a discount for good student drivers in most states. And now that a new school year has begun, you may also be eligible for a discount if your child is a full-time student at a school or college more than 100 road miles away without a vehicle.

**Anti-theft devices:** Amica reduces rates on the other than collision portion of your policy if your vehicle is equipped with a built-in anti-theft device, a vehicle recovery system or a vehicle tracking system, such as a GPS that can locate your car if it is stolen.

**Loyalty:** Amica recognizes the value of a long-term relationship and rewards customers through a loyalty discount, which means current and future savings.

**Safety:** Vehicles today are being built with passenger safety as a top priority. Amica provides special discounts for automobiles equipped with air bags and electronic stability control.

If you'd like to review your auto coverage or find out more about available discounts in your area, please call us at **800-242-6422**.



Auto *today*

## Amica earns 2 spots on Ward's 50 Top Performer lists

Both Amica Mutual and Amica Life were named to the 2011 Ward's 50 top-performing insurance companies based on their financial performance. This is the fifth time Amica Life has made the life-health list (2006, 2008, 2009, 2010 and 2011) and the second year in a row that Amica Mutual has been named to the property-casualty list.

"We're honored to earn this designation again this year," said Robert A. DiMuccio, Amica's chairman, president and CEO. "Earning a Ward's 50 designation means that Amica has achieved superior performance in safety, consistency and performance."

The Ward Group, based in Cincinnati, Ohio, is a leader of benchmarking and best practices for the insurance industry. Every year, it analyzes the financial performance of thousands of insurance companies and identifies the top 50 performers in two different categories – life-health and property-casualty. These companies are referred to as the Ward's 50 Top Performers.

To learn more about the Ward's 50 Top Performers, visit [www.wardinc.com](http://www.wardinc.com).

### Amica ranks highest again – for auto *and* home

"I'd give up food before I'd give up my Amica insurance!"

That's what one of our customers wrote on Amica's Facebook page after the announcement that Amica earned "Highest Customer Satisfaction Among National Auto Insurers" for the 12th straight year, according to the J.D. Power and Associates 2011 National Auto Insurance Study.\*

In late August, Amica also earned "Highest Customer Satisfaction Among National Homeowner Insurers" for the 10th time in the J.D. Power and Associates 2011 National Homeowners Insurance Study.\* Amica's overall satisfaction score was 831 (out of 1000), which was 62 points higher than the industry average of 769.

"These studies represent the voice of our customers," said Robert A. DiMuccio, Amica's chairman, president and chief executive officer. "They measure all the things that they care about – and that we care about."

You can learn more about both studies at [www.jdpower.com](http://www.jdpower.com)

\*Amica received the highest numerical score in the proprietary J.D. Power and Associates 2011 National Auto Insurance Satisfaction Study<sup>SM</sup>. The score is based on 27,897 responses from policyholders of 45 insurance carriers, who were surveyed from March to May 2011 about their experiences and perceptions. Amica also received the highest numerical score in the proprietary J.D. Power and Associates 2011 Homeowners Insurance Study<sup>SM</sup>. The score is based on 9,173 responses from policyholders of 22 insurance carriers, who were surveyed from April to July 2011 about their experiences and perceptions. Visit [jdpower.com](http://jdpower.com).

Amica *today*

Amica Today is published quarterly for policyholders and friends of Amica Mutual Insurance Company and is available online at [www.amica.com/learningcenter](http://www.amica.com/learningcenter).

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# When disaster strikes

## Amica will be there for you

Houses knocked from their foundations. Roofs ripped from their rafters. Huge trees snapped in half. Impassable roads littered with tree trunks, broken light poles and tangled wires.

These are all part of the aftermath of the tornadoes that tore through Missouri, North Carolina and many other parts of the country, including New England. According to the Insurance Information Institute (III), there were more than 1,400 tornadoes in the first five months of 2011, resulting in 515 deaths and billions of dollars in insured property damage. Records from the National Oceanic and Atmospheric Administration show that the May 2011 tornado in Joplin, Missouri, caused 130 deaths and is the deadliest tornado since modern recordkeeping began in 1950.

Amica's adjusters have been working hard across the country to deliver the best possible customer service to our policyholders during these difficult and often unpredictable times. "Unlike hurricanes, tornadoes don't give us much advance notice," said Sean Welch, senior assistant vice president in Amica's claims department. "We make sure we can respond to our customers' needs by having our employees available 24/7 and always being ready to take loss calls."

When disaster strikes, calls from our policyholders are



Our policyholder's home in Brimfield, Massachusetts.

answered immediately in the call center, and then the claim is directed to the appropriate branch. Both during the business day and after hours, adjusters are on call and sent out to help policyholders with their immediate needs—whether it's temporary housing or a claim card.

Amica's claim card is an advance payment for losses, and

is delivered with a specified amount of money. It works like a debit card so policyholders can begin repairs or pay for extra living expenses, and then the advance is deducted from any future payments for that particular loss.

"We do everything we can to ensure that we get out there and provide the best possible service," said Welch. "That's our priority."

## Customer testimonial

Amica's Corporate Communications department had a rare opportunity to speak with a few of our policyholders who were victims of the tornadoes in Western and Central Massachusetts. Lisa L. (pictured with her family at right), who lived in Brimfield, Massachusetts on a property surrounded by the state forest, recalled huddling under the stairs in her cellar with her two boys, ages 6 and 3, and their pets as the wind and trees battered the house and smashed windows. It wasn't until a neighbor ran to her house, screaming,

"Is anyone in there? Are you okay?" that she learned the roof of her house was entirely gone, as was the back wall on the second floor.

Lisa raved about Amica's claims team, who handled every detail of her claim — arranging for lodging in a local hotel, salvaging their personal belongings, inventorying their damages on a 62-page spreadsheet and helping them find a temporary home. "They understand what we're going through,

and they're doing everything they can to make it easier on us," Lisa said.

She also noted that many other neighbors had yet to hear from their insurance companies a week after the storm passed. "That's when it started to sink in, that our experience was something special," Lisa said.

Home *today*

## Platinum Choice Homeowners

When disaster strikes, you want to know your home will be taken care of.

We know how important your home is to you, and we want to help you protect it in the best way possible. Amica's Platinum Choice Homeowners policy\* offers you superior coverage for your home, belongings, you and your family members.

This package includes:

- **Extended coverage for personal property, both in and away from your home**
- **Higher limits of coverage for theft of jewelry, watches and furs**
- **Increased liability and medical payments coverage**

Please note that these are just a few of the enhanced coverage options available with our Platinum Choice Homeowners policy, and we have more options available to meet your needs. Call an Amica representative today at **800-242-6422** to discuss your options.

\*May not be available in all states. Coverage may vary.



# Do stay-at-home parents need life insurance?

## And other life insurance questions

When thinking about life insurance for a family with one stay-at-home parent and one primary wage earner, a common belief is that life insurance is only needed for the “working” parent.

However, life insurance is equally as important for the stay-at-home parent. If something were to happen unexpectedly to that stay-at-home parent, costs for childcare would add up extremely quickly. It may also mean losing someone who manages household finances, brings the kids back and forth to the many appointments and activities they have, or maintains the home, among other things.

“The value of a stay-at-home parent’s services is often highly underestimated,” said Ed Naya, assistant vice president for Amica Life. “Many research studies show that all of the different job responsibilities and ‘overtime hours’ put in by a stay-at-home parent are the equivalent of a six-figure salary.”

Naya adds that being a stay-at-home parent is not just one job, but rather multiple jobs being performed by one person. “With one person having all of this responsibility, life insurance can help your family maintain the standard of living they are used to, without worrying about where the extra money is going to come from,” he said.

According to LIMRA’s (Life Insurance Market and Research

Association) 2010 Trends in Life Insurance Ownership study, 30 percent of households (35 million) have no life insurance coverage, compared to 22 percent of households in 2004. While many plan to buy life insurance for one parent or both, plans are often not followed through due to other financial obligations.

It’s important to remember that life insurance for both parents, whether or not they make a financial contribution to the family, helps to ensure that your family will be protected should something happen to either one. Make sure both parents in your household are protected as soon as possible.

### Do my children need life insurance?

Just as with a stay-at-home parent, the death of a child usually does not result in lost income, but there are funeral, burial and other related expenses that can quickly add up and cause financial hardship. This is the main reason to purchase it, according to the Insurance Information Institute (III)’s article “Should I buy life insurance on my child’s life?”. The article also states that life insurance on a child can protect them in case they are unable to buy life insurance when they are older, due to a pre-existing illness or other circumstances.

### What about group life insurance?

Generally, group life insurance does not offer enough coverage to meet the needs of surviving

family members or loved ones. Group life insurance is provided by employers and various organizations, and while some feel that it offers plenty of coverage, in most cases it only provides coverage

equal to one or two times your salary. This is much less than the recommended amount, and is typically not “portable” – meaning you may not be able to keep your coverage if you change or lose your job. And with many (if not most) group plans, there is no optional coverage available for the employee’s spouse or children.

At Amica Life, we’re always here to help you with any questions you may have. We’ll help you find the coverage that best fits your needs and budget. Call us at **800-234-5433**.

#### Keep in mind, you may also need life insurance if:

- You’re single, and parents, siblings or business partners depend on you
- You’re married, and your family’s lifestyle depends on your income
- You have children who will need to be taken care of financially, especially if on a long-term basis

### Are you underinsured?

You may already have life insurance, or rely on your employer-provided coverage. But how much is enough?

Amica recommends having life insurance that equals seven to 10 times your income. This amount can help pay for funeral costs, college tuitions, everyday expenses and outstanding debts.

LIMRA’s 2010 Trends in Life Insurance Ownership study reports that only 70 percent of households in the United States have some life insurance protection — meaning 35 million have no protection at all. Whether you’re just getting started or you already have coverage, Amica can help you determine how much you need, how long the policy will last and how much it costs. One phone call can help to ensure you have the protection you need for your loved ones. Visit [www.amica.com/lifequote](http://www.amica.com/lifequote) or call **800-234-5433**.

### Life interest rates now available on Amica.com

Amica customers can now view interest rates for their annuity and universal life products on Amica.com. This information includes:

- New contributions on annuities
- Current renewal on existing funds for annuities
- Guaranteed rates for annuities
- Current and renewal on existing funds for universal life policies
- Guaranteed rates for universal life policies

Visit [Amica.com](http://Amica.com) today and find out more!





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Anyone who loves the feeling of the open road, traveling and making memories can participate, so share Amica's Great American Road Trip with family and friends and be part of something special.

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