Amica

today

DECEMBER 2021

FEATURED ARTICLES

1 GIVING THANKS GIVING BACK

Read More

2 HOW SMART HOMES GET SMARTER

Read More

3 NEW YEAR, NEW FINANCIAL PROTECTION

Read More

4 THIS NEW PARTNERSHIP: AMICA AND "THIS OLD HOUSE"

Read More

Join our communities and join the conversation!

Amica

AUTO HOME LIFE

Giving Thanks Giving Back

Giving back to the communities where we live and work remains an integral part of life at Amica. Our company's charitable efforts throughout the year always include a Month of Giving in November. That's when we hold our annual Giving Thanks Giving Back event, which, for the second year in a row, was a virtual holiday fundraising drive to address food insecurity.

This year, Amica partnered with Feeding America, a network of 200 food banks and 60,000 food pantries and meal programs that, together, serve over 40 million people each year. Overall, Amica raised $48,432 for those facing hunger.

"Partnering with Feeding America allowed us to focus on a basic need – reliable access to food," said Nicole Bailey, Amica's Corporate Social Responsibility and Events Manager. *"Many Americans face hunger each day, and Feeding America does a great job bringing supporters, donors and volunteers together to address this important need."*

Amica employees, customers and members of the public donated to the drive through Feeding America's website, as well as through digital shares of Amica's annual Thanksgiving e-card.

For every share of the e-card, Amica contributed $1 to Feeding America. The company also matched every monetary donation made, dollar for dollar, up to $25,000.

Over the course of a year, Amica supports many organizations that address basic needs, as well as community development, education, health, and arts and culture. We're grateful for the excellent work these organizations do, and for all of the people who generously provide support to these efforts.

"Amica has a long history of giving back," Bailey said. *"Every little bit makes a difference in someone's life."*

How smart homes get smarter

Learn about the benefits of installing innovative devices in your home

Ever since Nikola Tesla patented the remote control in 1898, the dream of automated homes was very much on the minds of Americans. In the 1950s and ’60s, plans for “The Home of the Future” often featured early “smart” devices, such as a kitchen computer that could make shopping lists, turn on appliances and control the temperature.

We’ve come a long way since then.

For many people today, digital devices are home essentials. These include sensors and systems that detect and prevent theft, fire and water damage. This technology adds an extra measure of safety, efficiency and protection for your home and everything in it.

At Amica, we believe in smart home technology and its ability to reduce the chances of experiencing a loss. Through always-on monitoring and proactive event detection, these devices can alert you to act before a small problem becomes a major catastrophe.

In addition to helping you save money on select devices offered through our affinity partners, we’re also rolling out a new set of policy discounts.

We currently offer discounts for centrally (professionally) monitored burglar alarms, fire alarms and water leak detection systems in most states. But with today’s smart home devices reporting instantly to the homeowner through their smartphone, we’re adding new tiers of discounts for self-monitored systems. These new

discounts are currently available in Maine and Massachusetts through our Smarter Home Savings program, and will be expanded to other states throughout 2022 and beyond, pending regulatory approvals.

If you look around your home today, you may find we're living in "The Home of the Future" that was just a dream a few short decades ago. And with these devices, you can save money while making your home safer and more efficient.

New year, new financial protection

Make securing life insurance a resolution in 2022.

The new year brings a season of resolutions and taking steps toward positive change. And if your resolutions include improving your financial security, getting life insurance should be on your list.

Life insurance can be a difficult topic, as it's something we don't want to envision needing. But in the event something happens to you and your family is left without it, it could make a bad situation even worse. Here are three reasons why you should secure your loved ones' future with life insurance in 2022:

1 Life insurance may provide your family financial support when they need it most.

The payout from a life insurance policy can be used for things like paying off debt, replacing income, final expenses, and to help with future college education costs for your children. One common mistake is not purchasing life insurance for those who don't earn an income. For example, while the caregiver of the family may not bring in an income, the value they provide is substantial. If they were no longer there, it could take significant financial resources to replace the support they provided, creating strain on surviving family members. Life insurance can help ease any financial hardship associated with outsourcing tasks or hiring help, which may provide options for the family moving forward.

2 Life insurance is about taking care of others.

Buying life insurance isn't something that's done for your own benefit. It's a decision made with the best interest of your loved ones in mind. It's a form of protection for your spouse/partner and children from the financial losses that could result if you pass away. It's a selfless act and can help you continue to show your love for your family if you're no longer with them.

3 Life insurance provides time and options.

Although there are life insurance products for almost any period of life, coverage may be most important if you were to die suddenly and prematurely. A sudden passing could cause your loved ones to have to make critical decisions quickly. These decisions would be made during a heavily emotional time, one when grieving should be taking place, not stressing about new financial strains. Life insurance can help ease the financial burden and allow your family to make thoughtful decisions over time, instead of drastic changes with only finances in mind.

If you already have life insurance, the new year is a great time to review your policy coverages and your needs. If you recently experienced a life event, such as getting married, buying a home, starting a new job or having a child, these changes can impact the amount or type of coverage you need. And if you don't have life insurance yet, start your new year off on the right foot by calling Amica Life at 855-808-9193.

This new partnership: Amica and "This Old House"

Long before home-improvement networks popped up on cable TV, there was "This Old House," which aired its first episode on public television in 1979. Now, Amica has teamed up with this broadcast pioneer in a natural partnership of two organizations devoted to helping people do what's best for their homes.

"Just like our partners at 'This Old House,' we know how important the investment in a home is," said Tory Pachis, Vice President of Marketing at Amica. *"When you've put time, money, love and sweat equity into your home, you want to be sure it's secure and protected. That peace of mind is what Amica has been giving our customers for 114 years."*

Be on the lookout for Amica on PBS, in "This Old House" magazine and as the category-exclusive sponsor of "This Old House" on Roku. We've also filmed custom-branded videos with "This Old House" talent and some Amica employees, covering topics like DIY home maintenance tasks, proactive maintenance tips and why it's important to understand your home insurance policy.

Photo by Anthony Tieuli/This Old House

A new holiday tradition

Tune in to the Wasabi Fenway Bowl on Dec. 29!

If you're looking for something exciting to do after the rush of the holidays, we've got you covered!

Amica is a Founding Partner of the Wasabi Fenway Bowl, a college football bowl game that will feature Southern Methodist University from the American Athletic Conference (AAC) and the University of Virginia from the Atlantic Coast Conference (ACC). The game will be played at 11 a.m. ET, Wednesday, Dec. 29, and air on ESPN.

It will mark the first Division I college bowl game to be played at Fenway Park, the historic home of the Boston Red Sox. Through the Fenway Bowl Honor Roll, the event will also honor outstanding New England educators and administrators who make a difference in their communities.

"Amica is thrilled to be a Founding Partner of the Wasabi Fenway Bowl. We love a little competition, and we look forward to an exciting game," said Michaela Dion, Sponsorship Coordinator at Amica.

Game day recipes

These recipes come from Amica employees and are a perfect game day treat!

Avocado and veggie dip

Appetizer

Ingredients:

4 to 5 semi-soft avocados, diced
Juice of 3 to 4 fresh limes
1 red pepper, diced
2 T. olive oil
1 sm. red/purple onion, diced
¼ tsp. black pepper
1 (15- to 16-oz.) can black beans, drained
1 sm. bunch fresh cilantro, chopped
1 (15- to 16-oz.) can yellow corn, drained

Directions:

In a serving bowl, combine diced avocados, red pepper, onion, black beans and corn. Add juice of limes, olive oil and pepper; combine. Add chopped cilantro and thoroughly mix. Serve and enjoy with a side of your favorite tortilla chips.

Personal note: We like to serve this dip with multigrain tortilla chips. It's delicious over grilled chicken too!
Nancy C.

Queso chicken chili

Entrée

Ingredients:
1 lb. chicken breasts
3 c. salsa, divided
1½ c. water
1 tsp. cumin
2 tsp. chili powder
1 (14-oz.) can corn, rinsed and drained
½ tsp. kosher or sea salt
1 (15-oz.) can black beans, rinsed and drained
4 oz. light cream cheese
6 oz. cheddar cheese, shredded
1 jalapeno, minced without ribs and seeds (opt.)

Directions:
Place the chicken, 1½ cups salsa, water, cumin, chili powder and salt in the bowl of a slow cooker or instant pot. Cover and cook in the slow cooker on high for 3 to 4 hours, or on low for 6 to 7 hours. In the instant pot, cook for 20 minutes on high pressure with natural pressure release. When the chicken is done, add in the corn, jalapeno (if using), black beans, remaining salsa, cream cheese and shredded cheese. Stir and replace cover, allowing the cheeses to melt. Adjust the consistency by adding more water, up to ½ cup if needed. Let the soup simmer for another 15 to 30 minutes until everything is smooth and melted. Note: For extra depth of flavor, you can char the corn in a skillet with 1 teaspoon of oil before adding it to the soup. You can also replace the cheddar with pepper jack cheese for extra heat.

Personal note: My family goes crazy for this chili!

Lauren M.

Pepperoni bread

Appetizer

Ingredients:
1 lb. fresh pizza dough
½ lb. thin-sliced pepperoni
1½ c. shredded mozzarella
½ c. grated Parmesan cheese
Garlic powder, to taste
1 T. dried basil
1 T. dried oregano
Olive oil

Directions:
Let the dough rise at room temperature until puffy and easy to work with. On a floured cutting board, gently pull and stretch the dough out into a rectangle, about 8 x 12 inches. Lay pepperoni over the dough, overlapping slightly but leave about a ½-inch border around the edges. Sprinkle mozzarella and Parmesan cheese over the pepperoni. Then, sprinkle garlic powder, dried basil and dried oregano on top. Starting from a long side, roll the dough into a log, pressing down slightly as you go to squeeze out any air. Pinch the ends tight and tuck them under. Place seam-side down. Rub olive oil over the roll. Bake at 325° for 30 to 45 minutes until golden brown. For best results, wait at least 15 minutes before slicing.

Personal note: This is always a hit and is perfect for parties, football games and office potlucks.

Jessica A.

Avoid wintertime damage to your home

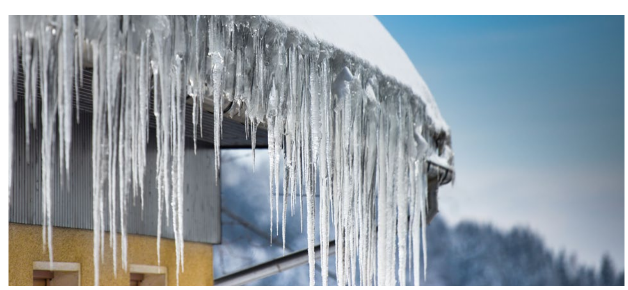
Cold temperatures increase the risk of damage to your home from burst pipes and ice dams. Take these steps to help prevent any issues.

Burst pipes happen when water inside them freezes. Water then gets into your home, often damaging your carpeting, floors, appliances and furniture.

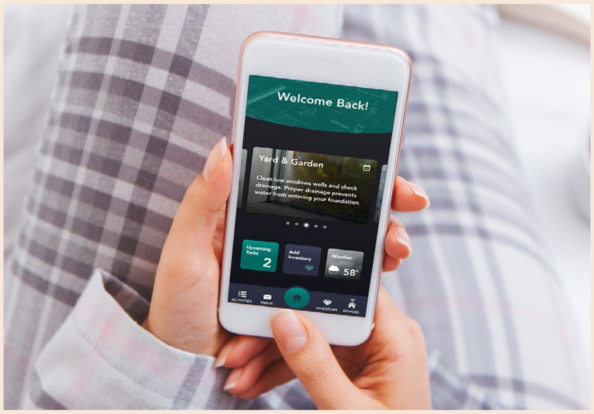
- Shut off and drain any exterior plumbing lines.
- Disconnect and drain garden hoses.
- Insulate pipes that are vulnerable to freezing.
- Install water leak detectors near your pipes, or a whole-house system. If a leak is detected, this monitoring device will automatically turn off the water to prevent further damage.

Ice dams form when heat from inside your home enters the attic due to inadequate insulation and warms the roof. The snow on your roof melts and refreezes at the edge, often backing up from the gutter under your shingles where it melts again. Resulting interior leaks can damage your insulation, ceilings, walls and floors.

- Install roof de-icing cables in vulnerable areas.
- Insulate your attic.
- Insulate light fixtures in the ceiling, and seal attic ducts, chimneys and fans to minimize heat entering the attic from your home.
- Keep all drains, gutters and downspouts free of debris and vegetation so water can flow through them properly.



Learn more about preventing frozen pipes and ice dams on the Storm Center.



Home Check by Amica™

Home maintenance simplified

Download **Home Check by Amica™** below. This free app helps you maintain your home with a photo inventory, helpful reminders, seasonal suggestions and preventive tips.

Available on the iPhone App Store

GET IT ON Google Play

Previous

Next

Protecting your pets

Ensure your four-legged family members have a safe holiday season

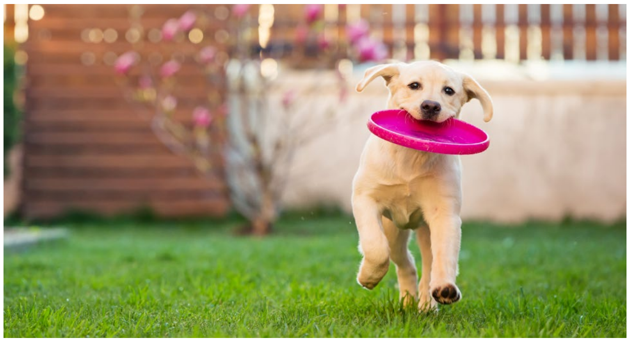
The holidays are a joyful time for families to come together and celebrate. Many of those families, perhaps even yours, have pets. Unfortunately, with all of the commotion around the holidays, it's easy to forget that festive staples like decorations and parties can pose particular hazards for some pets. Use these safety tips from the ASPCA to help make sure they, too, have a safe and happy holiday.

Décor can be dangerous

- Decorations and ornaments can break, and the glass or plastic shards can harm pets' mouths and digestive tracts. Stray electrical wires can shock pets, and batteries can cause burns. Keep decorations, ornaments, wires and batteries away from probing paws.
- A curious cat knocking over a candle can lead to burns and fires. Always use candle holders, and set them on a stable surface. Never leave a candle unattended.
- Pets, particularly cats, are known to be attracted to dangling holiday tinsel. Unfortunately, swallowing tinsel can mean an obstructed digestive tract, vomiting and dehydration, and potential surgery for a pet. Consider passing on the tinsel to keep your pet safe.
- Certain holiday plants can cause serious harm. For example, holly can cause nausea and vomiting if ingested, and mistletoe can lead to gastrointestinal and cardiovascular issues. When possible, decorate with artificial plants, or use those that are safer for pets.

Food and drink for people only

- Most pet owners know that chocolate is a no-no for their animals. But other foods are equally hazardous to them. Ensure pets are kept away from holiday dining tables and unattended food plates, and that trashcans are secured.
- Make sure alcohol is out of reach of any furry family members. Alcohol ingested by pets can lead to illness, coma and even respiratory failure.



Pet presents

- Pets appreciate holiday gifts, too! Toys with ribbon, yarn and tiny, loose parts may look festive but can lead to surgery for pets when ingested. Make sure to give them chew toys of the indestructible variety and treats that are easily digestible. A new ball that's too big to swallow is always a safe choice.

Party safety for pets

- If you're hosting a holiday gathering, it's a good idea to provide pets with a safe, quiet space to retire away from the commotion. Make sure they have fresh water and something to snuggle into. It could be their crate, furniture to hide under or a separate room entirely.
- A holiday party, especially a New Year's Eve celebration, can come with anxiety-inducing noise. Noise poppers and fireworks can scare them and possibly damage their ears. Make sure pets are in a safe, escape-proof area when things get noisy, especially during a countdown to the New Year.

Have you considered pet insurance?

Did you know that pet insurance helps you manage unexpected vet costs in the event something does happen to your pet? Just as you want the best health insurance for your human family members, your pets should be no different.

To learn more about this product, and our partnership with Embrace Pet Insurance, click here.

We're grateful to be recognized!

Forbes names Amica one of America's Best Insurance Companies of 2022

Amica placed in the top 20 in four of seven categories in the Forbes survey: Auto, Home, Renters and Permanent Life. The independent survey took into account feedback from more than 16,000 customers on insurance company performance across eight metrics, including overall satisfaction and the likelihood of customers recommending their insurer to family and friends. Companies were also evaluated on financial advice, customer service, price/performance ratio, transparency and damage/benefit ratio.

AMERICA'S BEST INSURANCE COMPANIES
Forbes 2022
POWERED BY STATISTA

Amica earns "Highest in Customer Satisfaction for Homeowners Insurance" in the J.D. Power 2021 U.S. Home Insurance Study

This is the 19th time in the last 20 years that Amica has finished in the top spot. The J.D. Power study examines customer satisfaction in five areas: interaction, policy offerings, price, billing process and policy information, and claims.

Amica Mutual received the highest score in the J.D. Power 2021 U.S. Home Insurance Study of customers' satisfaction with their home insurance provider. Visit jdpower.com/awards.

Amica earns age-friendly employer distinction

Amica has been recognized as one of the best places to work for employees age 50 and over by the Age-Friendly Institute. As a Certified Age Friendly Employer™, Amica joins a group of employers that value, respect and support the contributions of our 50+ employees.

Do you know someone who would be a great fit at Amica? We're currently hiring at our corporate headquarters in Lincoln, Rhode Island, and across the country. To view our available job opportunities, click here.

Previous