

Amica *today*

SEPTEMBER 2022

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IN YOUR HOME

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Water damage can be an emotional drain

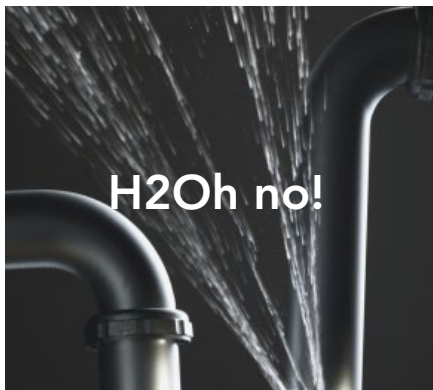


Introducing Drip Tips from Amica

Nobody likes a wet basement. Or a leaky pipe. Or a weepy ceiling. Water damage in your home can be an emotional drain – and a financial one, too.

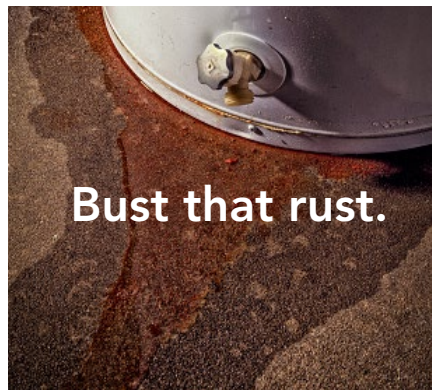
The average home can waste thousands of gallons of water a year. That not only affects your utility bills, it's a waste of a precious natural resource.

These Drip Tips can help you avoid the draining issue of water loss and damage.



Water damage is a common homeowner claim.

In fact, it's number one in non-weather-related claims. Learn how to avoid it [here](#).



Check your old water heater for rust and wear.

If you're a new homeowner, an old water heater can be a future problem. Find out why [here](#).



If your washing machine shakes, loose water connectors can lead to leaks.

Small hoses can lead to big water accidents. Don't get soaked – learn more [here](#).



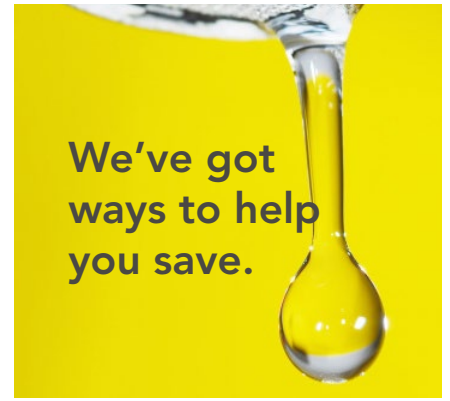
Noisy pipes can mean damaged pipes.

Especially for seasonal second homes, freezing pipes can be concerning. Learn how to drain pipes for the winter [here](#).



That's about 10,000 gallons of water

Get a free app with tips to avoid water damage, along with other homeowner advice. Find out about Home Check by Amica™ [here](#).



Check out discounts on water leak detection devices.

Whether you're a second, new or one-and-only homeowner, Amica has premium discounts and savings on certain smart devices. Learn more about [Smarter Home Savings](#).



A heartfelt goodbye

To our loyal customers:

As you may be aware, I'll be retiring at the end of 2022. I've had the privilege of being CEO of this very special company for the past 17 years, and it's been 31 years since I first joined Amica in the Accounting Department.

My time here has been one of the greatest experiences of my life. This is a solid company with a long history of success because each of our employees puts you, our policyholders, first. I'm at ease knowing that Amica is in very capable hands moving forward under new CEO Ted Shallcross (who you'll hear more from in a future issue of Amica Today). I'm confident that you'll continue to be treated with the utmost care and respect. As always, the greatest measure of our success is your satisfaction.

I'm truly grateful to have had the opportunity to serve you, and I thank you for placing your trust in Amica.

With sincere gratitude,

A handwritten signature in black ink that reads "Robert A. DiMuccio".

Robert A. (Bob) DiMuccio



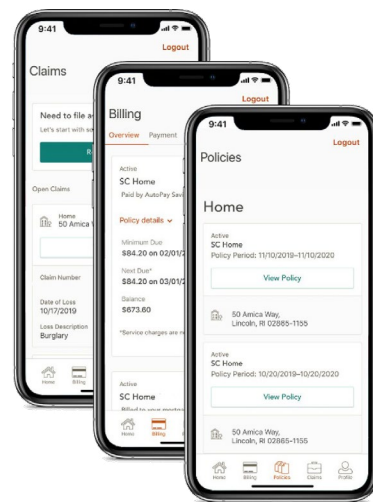


Help us, help you

Service at your convenience

From Amica’s very beginnings, quality service was considered a key component in the company’s success. Over a century later, that same belief in service remains. But we understand the ways you want to reach us are changing. That’s why we’ve changed with you.

Amica is constantly striving to provide ease in managing your insurance needs, and we’ve introduced various digital features with you in mind.



Amica.com

You can now do more than ever before on Amica.com:

- ✔ Make a payment and view billing documents
- ✔ Get ID cards
- ✔ Upload and view policy documents
- ✔ Add or remove a vehicle
- ✔ Edit mortgagee
- ✔ Enroll in e-bill, e-policy, AutoPay or text messaging
- ✔ Report a claim
- ✔ Track claim payments
- ✔ Send a claim handler a message through Claims Messenger
- ✔ And much more!



Whether it's managing a policy, dealing with a claim or navigating your billing, the answers you need are on your Amica.com account. [Click here](#) to log in.

Your data and ID need strong online protection. That's why we've introduced optional multifactor authentication (MFA) to help keep your Amica account secure.



Have any questions? AVA, the **Amica Virtual Assistant**, is available around the clock to guide you to the answers you need. If AVA isn't able to do so, it will connect you with a live chat representative if it's during live chat hours.



Amica Mobile App

With the Amica mobile app, it's easy to get immediate access to your policy information, claims, billing and more – anytime, anywhere, on any device. Just log in with your Amica online account credentials and you'll have access to many of the same features available on Amica.com. [Click here](#) to learn more about our mobile app.

Our digital options are there when you want them, and our dedicated representatives are here when you need us. Visit our [Contact Us](#) page to learn about all the ways we can assist you!



It pays to be an Amica policyholder!

Amica is proud to provide its customers with the best service and tools to protect the things that matter most to them.

That's why we've partnered with Rocket Mortgage[®], America's largest mortgage lender, to offer policyholders savings on a refinance of their current mortgage or on their next home purchase.

Amica customers can receive special loan pricing and save \$2,000 on closing costs when they buy a new home or refinance with Rocket.

"This is a perfect partnership because both Amica and Rocket Mortgage are focused on providing an exceptional experience. Our clients can expect the same award-winning service they're used to when working with Rocket Mortgage," said Tory Pachis, Vice President of Marketing at Amica.
"This benefit can make a big difference for Amica customers looking for their dream home."



To apply for a mortgage and receive this special benefit, [click here](#) or call 888-330-8209.



Whole life insurance: permanent protection

In addition to being the month students and educators go back to school, September is also Life Insurance Awareness Month. It's the perfect time to learn how life insurance, and whole life insurance in particular, may be useful for safeguarding your family's financial future.

Whole life, like all life insurance coverage, provides financial protection to your family after your passing. These funds can be used for anything your family needs, including daily living expenses, debts or funeral costs. Just knowing that you're taking care of your family can bring additional peace of mind to you now.

While there are various types of life insurance available, a key benefit of owning a whole life policy is that it accumulates cash value that can be borrowed against throughout your lifetime, to help pay premiums or other expenses. At Amica, we offer whole life insurance policies with premiums that will never increase, meaning the premium amount you were approved for at policy issue will stay the same throughout your lifetime, regardless of your age or future health concerns.

One of the most significant benefits of a whole life insurance policy is that it provides lifetime coverage for your family. As long as premiums are paid, the coverage is guaranteed for the rest of your life. Term life insurance, meanwhile, provides coverage to you for a specific period of time, and eventually that coverage will expire.



"Should you pass away, your spouse and other loved ones will have funds to cover final expenses, plus more," said Richard Colson, National Life Sales Representative at Amica. *"Whole life insurance is a way of making sure that there will always be life insurance on your life."*

To better understand if whole life insurance may be right for your needs, call [855-808-9193](tel:855-808-9193) to speak to an Amica life insurance representative. They can explain your options and offer you a personalized quote.



Recent awards and recognitions

We're so grateful to be recognized by our customers, our employees and the communities we serve. Here are some of the recent highlights:

Forbes named 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 (8th), Home (8th), Renters (2nd) and Permanent Life (16th). The independent survey received feedback from more than 16,000 customers on insurance company performance.



J.D. Power awarded Amica **"Highest in Customer Satisfaction With the Property Claims Experience"** in the 2022 U.S. Property Claims Satisfaction StudySM, and **"Highest Customer Satisfaction Among Auto Insurers in the New England Region"** in the 2022 U.S. Auto Insurance StudySM.

Amica has a **TrustScore rating of 'Excellent' (4.6 stars out of 5)* on Trustpilot**, which hosts reviews of businesses worldwide. The rating is an overall measurement of customer satisfaction, based on over 1,000 reviews from Amica's customers.



For the 13th time, Amica was honored by the **Providence Business News** as one of the **Best Places to Work in Rhode Island**.

Amica Chairman, President and CEO **Robert A. DiMuccio** was honored with the **Cornerstone Award from Year Up**. This nonprofit organization helps bridge the opportunity divide by ensuring that young adults gain the skills, experiences and support that will empower them to reach their potential through careers and higher education.

* As of August 2022



Choosing the right home insurance

Whatever makes your home your own, you should know you've got the right insurance coverage in place should something happen.

At Amica, we find coverage that fits your needs, backed by world-class service you can count on.

Our Standard Choice policy (also known as an HO3) provides you with essential coverage for:

- ▶ Your home and other structures on your property
- ▶ Your personal property
- ▶ Temporary expenses if you can't stay in your home after a covered loss
- ▶ Expenses if you're responsible for injuring someone or damaging their property
- ▶ And more!



Another option is to start with our Standard Choice policy, and add coverages – also known as endorsements – customized for you. That could include:

- ▶ Replacement cost coverage for your dwelling up to 130%
- ▶ Replacement of your personal property anywhere in the world
- ▶ Coverage for damage caused by water backup or sump pump overflow
- ▶ Coverage for computers and smart devices for additional causes of loss
- ▶ And more!



If you're looking for more home protection, Platinum Choice® (also known as an HO5) offers everything above, plus many extended additional coverages, built into one convenient policy. Platinum Choice includes:

- ▶ Built-in dwelling replacement cost coverage of 130%
- ▶ Broader coverage for damage to your personal property
- ▶ Replacement cost coverage on your personal property
- ▶ Higher limits for jewelry, watches, furs and more
- ▶ Increased limits toward personal liability and medical payments
- ▶ And much more!

To learn more about choosing the right coverage for you, [click here](#) or give us a call at **800-242-6422**.



CEO Soak a big success

In support of the ALS Association Rhode Island Chapter, we were proud to take part in the second CEO Soak, a reimagined version of the Ice Bucket Challenge, in late July. Amica and its employees donated more than \$60,000 to assist in the fight against ALS, making us the top fundraising company in the state for the second year in a row.



The event featured Amica Chairman, President and CEO Robert A. DiMuccio getting soaked on the quad at our corporate headquarters. Fundraising efforts centered on the theme of “Bob’s Last Splash” to honor Bob ahead of his retirement later this year. In addition to Bob, two other groups of employees were soaked as the top fundraising teams at Amica.

To see some highlights from the event, check out this video. And for more information about the CEO Soak, [click here](#).





Does auto insurance cover alternate transportation after an accident?

It's bad enough you had a wreck, but now your car will be in the repair shop for at least three weeks! How do you get to work? Drive your children where they need to go? Run errands?

Enterprise Rent-A-Car reports that the average length of collision replacement-related rentals was 18 days for the first quarter of 2022. That's nearly five days longer than the same quarter in 2021. Backlogs at body shops, supply chain issues, fewer technicians, and the complexity and prices of vehicles are among the reasons why.*

Renting a car is an obvious solution. It can also be an expensive one, particularly over an extended period. Additional Transportation Expense coverage can help.

Additional Transportation Expense coverage pays the cost of a rental car or alternate transportation like buses, taxis, Uber or Lyft. Your auto insurance policy may already include some of this protection, or you may need to add it for an additional premium.

While coverages vary by state, there's usually a limit on how much an insurance company will pay for a rental car after an accident. This could be a set amount of, say, \$20/day to a total of \$600, or a total amount



alone, like \$900 or more. Keep in mind it's rare to find a rental vehicle for less than \$30/day these days, with the majority of rentals costing more than \$40/day. Check your policy to make sure



the amount of coverage is enough for your substitute transportation needs. If the rental car you choose costs more, or you need to use it for longer, you'd have to pay out of pocket for any charges exceeding the limits. Most insurers also offer higher coverage limits you can purchase – perhaps up to \$50/day and \$1,500 total coverage, for example.

Finally, keep in mind that your car must be getting repaired because of a loss covered by your policy. Rental reimbursement doesn't apply to routine maintenance or a vacation rental car – and you still have to pay for gas.

So don't leave yourself unprotected. If you're interested in adding Additional Transportation Expense to your auto policy, or increasing your coverage, Amica representatives are here to help. Give us a call at [800-242-6422](tel:800-242-6422) or visit [Amica.com](https://www.amica.com) to learn more.

* What Is Rental Reimbursement Auto Insurance?, Forbes.com, July 2022.



Protecting your car from autumn leaves

Clearing falling leaves off your car might not make your list of maintenance tasks this fall, but it should.

By removing leaves quickly and carefully, you can avoid damage to the exterior of your car and save hundreds of dollars.

Here are some tips for protecting your vehicle:

- 🍃 If you have a car you're not driving much, it's best to avoid parking it under trees.
- 🍃 Falling leaves can scratch your paint, leaving your car susceptible to rust and water damage. Decaying leaves can also harm a vehicle's paint, and wet or rotting leaves speed up this process.
- 🍃 Be especially wary of maple and oak trees. However, the most damaging tree to your car is a pine tree – they have the highest acid content.



- 🍃 Leaves piling up on your car can also clog your air conditioning systems or exhaust pipes. If the leaves begin to rot while stuck inside your car's parts, they become even more difficult to remove and start to smell.
- 🍃 Experts suggest picking them up with your hands or using a leaf blower on the light setting. Don't use a broom.

As you take to the roads this autumn, be aware that those leaves may be covering curbs, potholes and road markings. And don't forget that wet leaves can be just as slippery as ice, so increase your following distance and slow down on leaf-strewn roads.



And when the work is done... ...treat yourself to one of our fall recipes!



Pumpkin Roll

3 eggs	1 tsp. baking powder
1 c. sugar	2 tsp. cinnamon
$\frac{2}{3}$ c. pumpkin	1 tsp. ginger
1 tsp. lemon juice	$\frac{1}{2}$ tsp. nutmeg
1 c. walnuts, chopped	$\frac{1}{2}$ tsp. salt
$\frac{3}{4}$ c. flour	

Filling:

1 – 8 oz. pkg. cream cheese	$\frac{1}{2}$ tsp. vanilla
1 c. confectioners' sugar	$\frac{1}{4}$ c. butter

In 2020, we released an Amica cookbook to celebrate a half century of our Thanksgiving card tradition. The recipe below is from employee Pamela Cohen, and we're pleased to share it with you!

Preheat the oven to 375°. Beat eggs for 5 minutes on high speed. Gradually add sugar, pumpkin and lemon juice. Combine flour, baking powder, cinnamon, ginger, nutmeg and salt. Fold dry ingredients carefully over egg batter. Grease a cookie sheet, cover with wax paper and grease the wax paper. Spread the batter over sheet.

Sprinkle with walnuts. Bake for 12 to 15 minutes. Cover a clean towel with confectioners' sugar. Roll up the cake in the towel. While it cools, make filling by beating confectioners' sugar, vanilla, butter and cream cheese until smooth and creamy. When cake is cooled, unroll, spread with filling and re-roll. Slice and serve.