



LEGACY



DURABILITY



HELPFULNESS



TEAMWORK



We're built
for this.

2017 ANNUAL REPORT



RESILIENCE



LONGEVITY



COMMUNITY



STRENGTH

Amica
AUTO HOME LIFE



We're built for this.

In 2017, we celebrated our 110th anniversary. From the beginning, we've worked to provide you with an exceptional level of service and protection. A lot has changed since we set out on this mission, but you, our customers, have always been our priority. Every decision is made with you in mind – to ensure that when you need us, we're here to help. This is our promise to you. **It's how we're built...**

...to endure

2017 was a challenging year that presented us, along with the rest of the industry, with repeated natural disasters, increased auto loss frequency and severity and uncertainty in the financial markets. I am pleased to report we successfully weathered these storms while continuing to grow and deliver award-winning service to our customers.

Hurricanes Harvey and Irma, wildfires in California and numerous other natural disasters took a toll on both the auto and home lines of business. Automobile losses also continued to trend higher due to such factors as more drivers on the road, newer vehicles equipped with expensive technology and an ongoing pattern of distracted driving.

Our combined ratio was 110.8 percent, up from 110 percent the previous year, and net income was \$83.4 million. Our diverse and well-balanced investment portfolio secured our financial position despite a tumultuous year of claims.

At the end of the year, we had almost \$5.4 billion in assets and nearly \$2.7 billion in surplus. As a mutual insurer, our focus is on maintaining a strong financial position through a well-managed investment portfolio and conservative business philosophy. As a result, our balance sheet remained solid.

...to help

We never lose sight of how the weather and other challenges affect you, our customers, on a personal level. When you're experiencing some of your worst days, our folks are there, at their best, to help however they can.

I'm very proud of how Amica's employees also extend their helpfulness beyond insurance. We have a passion for giving back. It's true for us as a company and ingrained in the people we hire. I am inspired each time I hear stories of our employees volunteering and supporting programs in the communities where they live and work.

Later in this report, you'll hear from an Amica employee and a member of the community about their experience after Hurricane Harvey devastated the city of Houston. Their genuine desire to help others compelled them to go above and beyond – and that effort touched many lives.

...to succeed

While 2017 was a challenging year, we recorded some notable accomplishments:

- Amica property and casualty companies experienced a solid year for growth, with a 2.9 percent increase in policies in force. Thanks to our marketing initiatives and the work of dedicated sales representatives across the country, we've seen continued expansion, especially in the Northwest and the Southwest.
- Our claims team continued to provide top-notch customer service, despite a record number of claims. That service is one of the many reasons Amica was recognized with four J.D. Power awards in 2017.
- Amica Life reported a strong 2017. Policies grew by 3.5 percent, and the company now has more than 115,000 policies in force.
- Among customers with both auto and home insurance, our retention rate was 96 percent. We thank you all for your loyalty throughout the years.

...for the future

As we look ahead, there is much to be excited about. We recently began the first year of our new strategic plan, and we continue to adapt to the increasing velocity of change.

While change is both inevitable and necessary, I assure you that our values won't waver. Our dedicated, service-oriented employees and our focused, conservative business philosophy will remain the blueprint for our success. At Amica, that's how we're built.

Robert A. DiMuccio

Robert A. DiMuccio
Chairman, President and Chief Executive Officer

For additional financial information, see pages 16 and 17.



Amica's Board of Directors

Standing, from left: Debra Canales, Barry Hittner, Michael Jeans, Ronald Machtley, Jeffrey Aiken, Donald Reaves, Jill Avery and Cheryl Snead
Seated, from left: Robert DiMuccio, Edward DeGraan, Patricia Chadwick and Richard Plotkin

Patricia W. Chadwick
President, Ravengate Partners, LLC
Age 69. Director since 1992. 1, 4 (Chair)

Jeffrey P. Aiken, J.D.
Attorney-at-law
Age 71. Director since 1993. 1, 2

Ronald K. Machtley
President, Bryant University
Age 69. Director since 1999. 1, 4

Barry G. Hittner, J.D.
Attorney-at-law
Age 72. Director since 2000. 1, 3

Cheryl W. Snead
President and Chief Executive Officer, Banneker Industries, Inc.
Age 59. Director since 2000. 1, 4

Michael D. Jeans
President (Retired), New Directions, Inc.
Age 69. Director since 2001. 1, 2 (Chair)

Donald Julian Reaves, Ph.D.
Retired Chancellor and Professor, Winston-Salem State University
Age 71. Director since 2004. 1, 3 (Chair)

Richard A. Plotkin, CPA
Age 74. Director since 2005. 1, 2

Robert A. DiMuccio
Chairman, President and Chief Executive Officer, Amica Insurance
Age 60. Director since 2005. 1 (Chair)

Edward F. DeGraan
Vice Chairman – Gillette (Retired)
Age 74. Director since 2006. 1, 3

Debra A. Canales
Executive Vice President, Chief Administration Officer,
Providence Health and Services
Age 56. Director since 2012. 1, 4

Jill J. Avery
Senior Lecturer, Harvard Business School
Age 50. Director since 2015. 1, 2

1 Investment Committee 2 Audit Committee 3 Governance and Nominating Committee 4 Compensation Committee



Remembering Cheryl Snead

Cheryl Snead, a valued member of the Board of Directors and dear friend of Amica, passed away on Jan. 22, 2018. She was an instrumental part of our company for nearly two decades. We're grateful for Cheryl's steadfast leadership and unwavering kindness. She will be greatly missed.

Our employees, our foundation.

How do you build a business that’s centered on customers? At Amica, we’ve built it person by person.

Amica is made up of more than 3,800 team members who play many different roles. Some employees work directly with you – to service your policy, help you with a question or assist you in the event of a claim. Many others work behind the scenes – maintaining and updating our technology, recruiting and training our representatives, and providing whatever support is necessary for each other and you.

These talented individuals reflect a variety of life and work backgrounds, diverse cultures and other ways we identify ourselves. But they share a common purpose: a deep commitment to service.

This isn’t a coincidence. It’s the result of a carefully planned and executed recruiting strategy. The culture at Amica is centered on service – both to our customers and to each other. When we’re looking for a new team member, it’s an absolute necessity that a candidate possess characteristics that are in line with our values. We look for compassion, empathy, trustworthiness and an innate desire to serve.

Once they join us, we want them to stay. We have a high retention rate, not only among our customers but also our employees. The average tenure for our employees is 12 years, yet 25 years and more with the company is not uncommon. In 2017, 29 employees celebrated their 25th anniversaries at Amica.

We provide a supportive and inclusive work environment and invest in our employees’ professional development. External courses and seminars, in-house workshops and online training help to keep their knowledge and skills relevant and current.



The more our employees know and the longer they’re with us, the better the service they deliver to you.

A solid start

Amica is dedicated to strengthening the areas where we work and live by helping individuals, families and communities become economically independent and strong. The corporate partnership we formed with [Year Up Providence](#) provides urban young adults with the support, skills and experience to empower them to reach their potential through classroom training and an intensive internship. Since 2011, Amica has hosted more than 60 Year Up interns and hired many of them. Several interns are currently participating in six-month internships at our headquarters.

Ali Ndiaye is one of many Year Up success stories at Amica. Just six years ago, Ali arrived in the U.S. from Senegal. Today, he’s thriving in his role as an associate information center specialist in our corporate information systems department. He responds to employees’ IT service requests, performs security patches and implements software upgrades.

Ali credits much of his success to Year Up. Before his internship at Amica, Ali didn’t have an IT background and wasn’t aware of the possibilities in the field. During the first six months he spent with us, he quickly learned about the role and industry, showed a knack for problem solving and became a great addition to our team.



Ali Ndiaye

Ali enjoys his position, saying, “I really believe in Amica’s mission statement and love the challenges in my role.”

We were thrilled that Ali decided to stay with us after his Year Up internship concluded. We’re also thankful for our relationship with Year Up Providence for playing such an important role in connecting young adults in our community with promising opportunities.

Our family, our fabric.

“The Amica family” is a term we use often, and it exemplifies what it means to work here.

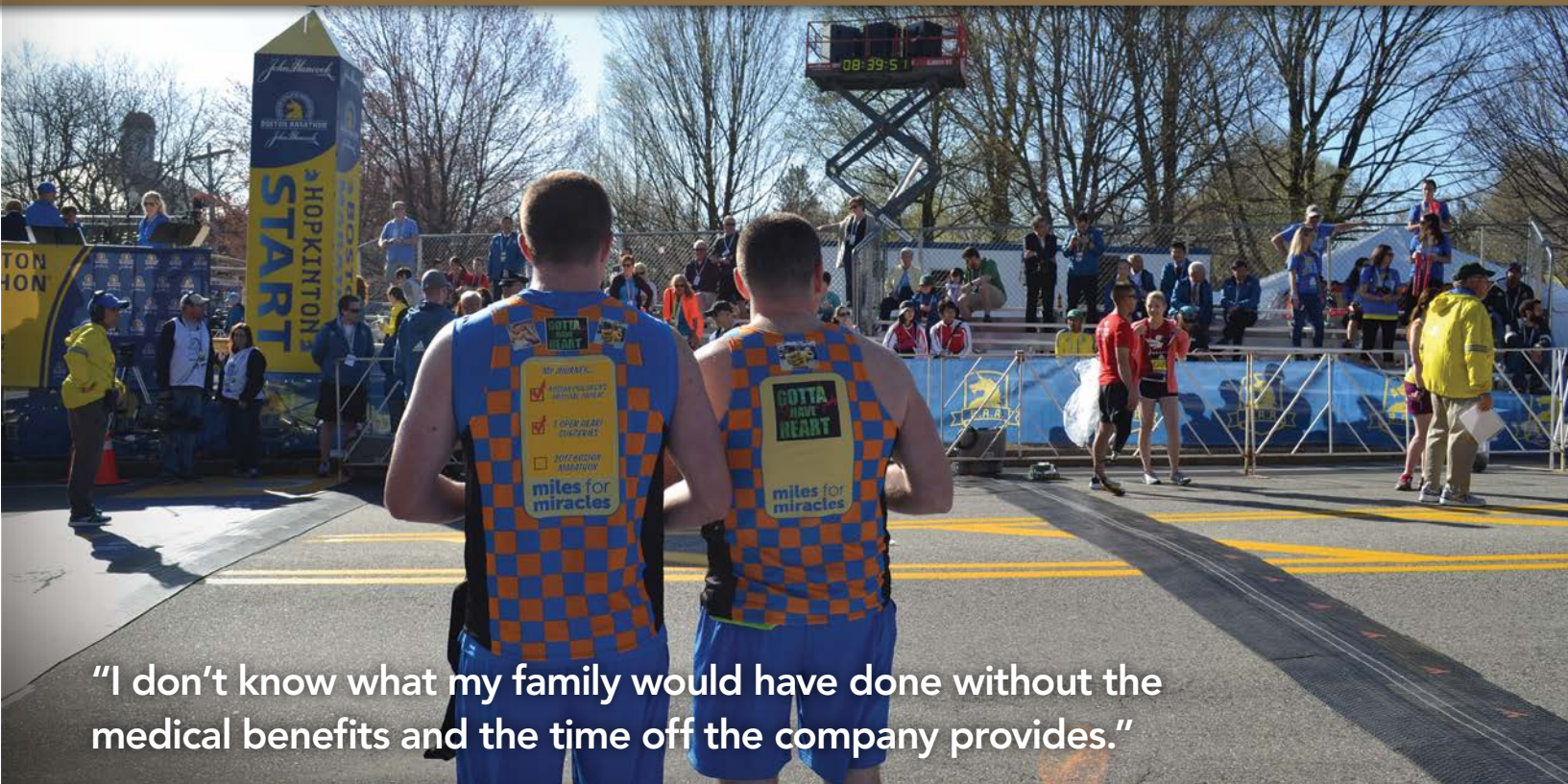


For employees like the Prarios, it goes even deeper. Dave Prario is a lead actuary in our actuarial department. His son, Austin, works part-time in corporate services during school breaks.

“Austin was born with a rare congenital defect, leaving him with just three functioning chambers in his heart,” said Dave. “He had three open-heart surgeries as a child, and Amica has been with us through this very long journey.”

At one of several appointments before Austin was born, a doctor explained he would likely be a small child unable to participate in strenuous athletic activity. This was a few days before the Boston Marathon, and the doctor casually added that Austin would probably never be able to do something like run a marathon.

Those few words provided the impetus for Dave, a lifelong runner, to find a way for Austin to cross a marathon finish line. The next year, Dave ran in the Boston Marathon to raise money for Boston Children’s Hospital, wearing a T-shirt that read “You Gotta Have Heart.”



“I don’t know what my family would have done without the medical benefits and the time off the company provides.”

As Dave approached the finish line, his wife, Kara, handed him 10-month-old Austin from the sidelines, so the father and son could cross the finish line together.

And that is just the beginning of the story.

Fast forward 19 years – at six feet tall, Austin has certainly exceeded his doctors’ expectations, playing basketball and throwing the javelin for his high school track and field team. He also shares his dad’s love of running. Last year, Austin again defied the odds by following in his father’s footsteps and running the Boston Marathon as part of the Boston Children’s Hospital Miles for Miracles team.

Dave is grateful that Amica and his fellow employees have been there every step along the way. “I don’t know what my family would have done without the medical benefits and the time off the company provides.” Dave also gratefully acknowledged that many of his colleagues contributed to Austin’s fundraising team. Those donations were then matched at 150 percent through the company’s matching gift program. Austin’s team raised nearly \$20,000 for Boston Children’s Hospital!



Austin is shown here with his very proud and supportive family. When he approached the finish line, he removed his shirt to reveal the scars he had once been self-conscious about. Now there was nothing to hide – only pride in accomplishing more than anyone thought possible.

Our people, our strength.

Hurricane Harvey hit the Texas Gulf Coast late on a Friday evening as a powerful Category 4 storm.

With its center of circulation stalling over southern Texas, Harvey’s extremely slow movement unleashed torrential rainfall that continued for days, resulting in catastrophic flooding.

A team effort

We’ve designed our operating systems and workflows to allow the employees in our offices throughout the country to work as a unified team. This means in an event like Harvey, calls and claims that would normally be handled in the offices impacted by the storm are seamlessly sent to non-impacted offices for handling. We send experienced staff to the area to assist customers with their claims in person.

Technology also helps us to make the claim process easier. Customers have the option of reporting claims through our website or mobile application and can easily manage their claim preferences and status online.



Amica’s Flood Customer Care Group

After Hurricane Harvey, many of our customers were left dealing with significant and traumatic damage. As much of Harvey’s impact resulted from flooding, customers often needed to interact with both Amica and their flood insurer. To make this process a bit simpler for those who already had so much to deal with, we created the Amica Flood Customer Care Group – a team of employees who helped our customers report claims to their flood carrier.

When a customer reported a claim to Amica and we recognized that the customer would also need to involve their flood insurer, we offered to report that claim on their behalf to start the process. We facilitated communication between the flood carrier and our customer to ensure prompt and proper attention.

“We truly care about helping our customers and we empathize with what they were going through after Harvey,” said Spencer Collins, an Amica employee who helped form the team. “We hope this offering helped to ease some of their burden.”



“Harvey may have been one of the most devastating things I’ve ever seen in my life. But it also brought out the most beautiful thing I’ve ever seen.”

Deena Travis

Compassion runs deep

In the days after Harvey’s landfall, Deena Travis, an associate account representative in our Houston Regional Office, was waiting out the storm at home. While her house was not impacted, she knew that not far from her, hundreds of thousands of people were being forced to evacuate. She saw news coverage of the flooding and knew that the only way out for many of these people was by boat. Deena wanted to help.

Meanwhile, Matthew Marchetti, a computer programmer at a local Houston company, was hunkered down in his office. Knowing that 911 was inundated and that many of those stranded in flooded areas couldn’t get through to request help, Matthew and his business partners quickly set up a website – CrowdSourceRescue.com – to help. The concept was simple: People could post on the site to request a rescue for themselves or others, and they were matched with volunteer rescuers with boats.

As she was looking for a way to help, Deena discovered the CrowdSourceRescue page on the web and got involved. She didn’t have a boat, but she did have a pen, paper, phone and the desire to help others in need.

Deena began to make calls and fell into the role of dispatcher. She connected stranded individuals with rescuers and let them know that help was on the way. When those in need were safely picked up, Deena marked the case as complete and moved on to the next request.

“Deena had this amazing way of connecting people together and operating this disaster with care, compassion and a cool head,” said Matthew.

“Those are Amica skills,” said Deena, who observed that her interactions with Amica customers also happen over the phone – just like her volunteer work with CrowdSourceRescue. While she couldn’t see people face-to-face, she was able to build trust and give peace of mind. Thanks to the efforts of Deena, Matthew and some 10,000 other volunteers, 35,000 people made it to safety.

[Learn more about Deena and Matthew’s story on our YouTube channel.](#)

Deep roots, strong bonds.

Amica takes its role as a corporate citizen to heart and we give back in many ways. Our charitable giving efforts impact the communities where we live and work. That's why the Amica Companies Foundation was established in 1996.

The foundation's mission is to harness the power of enduring relationships to help individuals, families and communities become economically independent and strong. Our largest categories of giving focus on the areas of health and human services, and education. In 2017, Amica and the foundation donated \$3.6 million to nonprofits across the country.

Amica encourages employees to get involved in their communities throughout the year, either financially or by donating their time and energy. To help make that easier, we offer our employees several options:

Volunteer Days

Employees can use one day of paid time off each year to volunteer at a nonprofit.

Matching Gifts

Employee donations are matched by the Amica Companies Foundation at 150 percent.

Employee Community Involvement Grants

Employees and their spouses can apply for grants to benefit nonprofit organizations that they work with.

Giving thanks, giving back

Most of our customers are familiar with Amica's tradition of kicking off the holiday season by sending a Thanksgiving card. It's a tradition we've upheld for 47 years and one we hold dearly. Each year, the card features an artist's original work and a message that captures the sense of gratitude that infuses the season. Just before the cards are mailed, employees at our corporate office come together to see the new artwork unveiled.



Competitive and creative! Employees built structures out of the food goods they collected.

In 2017, we added a new twist to the unveiling ceremony. In addition to revealing a beautiful piece of artwork by local artist Shawn Kenney, we challenged our employees to participate in our Giving Thanks Giving Back food drive. Employees were placed into teams and competed to collect the most canned food items to benefit the [Rhode Island Community Food Bank](#).

We were thrilled our employees collected more than 20,000 cans of food that were delivered to the Food Bank in advance of the Thanksgiving holiday.



Amica encourages employees to get involved in their communities throughout the year, either financially or by donating their time and energy.

A special day

At Amica, we know there is power in numbers, and when a group of people come together to focus on a task, a lot of good can result.

At a recent business conference, almost 200 Amica leaders from across the country took a break from business sessions to partner with [The Confetti Foundation](#). This Rhode Island-based nonprofit focuses on supplying birthday boxes to children celebrating their birthdays in the hospital.

Our conference attendees created cards and decorations, and assembled boxes meant to serve as a party-starter kit. Once the boxes were full of decorations and themed gifts, they were shipped to hospitals throughout New England. We were honored to create these birthday boxes, and hope they brought smiles to children's faces as they celebrated their special day.

From the heart

For some of us, giving back means strengthening and improving the community where we live. For others, the impact can extend much further. When it comes to Mary Hadley, senior administrative assistant in our Service Center Operations – West, located in Spokane Valley, Washington, her generosity has touched lives on the other side of the globe.

Mary and her husband, Don, a cardiac ultrasonographer, have volunteered with [Healing Hearts Northwest](#) since 2010. They traveled with the nonprofit's first volunteer medical team to Rwanda to perform open-heart surgeries on patients with rheumatic heart disease.

Healing Hearts Northwest aims to develop a comprehensive program addressing the prevention and treatment of rheumatic fever and rheumatic heart disease. The organization is also helping King Faisal Hospital establish a self-sustaining cardiac surgery program to serve the thousands of Rwandans in need of this life-saving heart surgery.

Mary provides logistical support to ensure that the surgeons have the supplies they need. "I can't be a member of the cardiology team that performs the surgery, but I can support them by working in the office, keeping things organized and helping with fundraising," said Mary.

Mary and her husband have received grants to support Healing Hearts Northwest through Amica's Employee Community Involvement Program. "Amica has been so generous, and we're thankful for the opportunity to give back."

Looking back, moving forward.

After a busy 2017, we connected with several of Amica’s leaders to get an inside look at our business operations. Jim Bussiere (Sales and Client Services), Lisa DeCubellis (Service Center Operations), Ted Shallcross (Amica Life) and Sean Welch (Claims) all have oversight of key customer contact teams. Collectively, these four individuals have nearly a century of experience at Amica.

2017 was an eventful year for Amica and the insurance industry. What was the year like for each of your teams?

Lisa DeCubellis: The Service Center Operations provide around-the-clock coverage to make sure our customers can reach us anytime they need us. Last year was extremely busy, but we continued to provide our customers with the peace of mind they deserve. Our employees have a genuine desire to help, and that’s especially evident when they are challenged the most.

Jim Bussiere: Sales and Client Services spent the year supporting our front-line customer service team members as they continued to deepen relationships with our customers and demonstrate Amica value, one call at a time. Additionally, we focused on growth, expansion of new product offerings across the country and upgrades to key back-end systems. There is a lot of training and education involved when introducing new products and systems, but it’s all worth it to ensure we’re providing the best service and coverage options.



“Last year was extremely busy, but we continued to provide our customers with the peace of mind they deserve.”

From left: Ted Shallcross, Lisa DeCubellis, Jim Bussiere and Sean Welch

Sean Welch: 2017 was the biggest year for weather-related catastrophes in Amica’s history. While we received a very large volume of claims, our staff across the country did a fantastic job of working together to provide world-class, compassionate service. We know our customers need us most when dealing with large-scale disasters, and our people rise to the challenge to ensure we deliver on our promise.

Ted Shallcross: We’re especially proud of the technology enhancements we made throughout the year. That includes both our online life insurance application and AmicaLifeLessons.com, where we introduced educational articles, checklists and infographics to help answer questions customers have about life insurance as they navigate life’s big and small moments. We also made it quicker and easier for customers to calculate their needs, while offering support from our representatives at any point in the process. These enhancements led to higher traffic, greater engagement and improved conversion.

What are your thoughts as we look to the future?

Sean Welch: We’re focused on further developing our self-service and digital offerings. Different customers have different preferences, and we want to provide them with several options to connect with us, whether it’s during the claims process or any other interaction with Amica.

Ted Shallcross: Along with what Sean said, we emphasize efficiency using technology. At Amica Life, we’re in the process of updating and upgrading our core systems to enhance both our customer experience and employee tools. We have ambitious technology plans for 2018, and we will continue investing in digital initiatives, sales and customer service.

Lisa DeCubellis: It’s important for us to adapt to the acceleration of change as we continue to deliver a high-quality experience to our policyholders, and we’ll do so in a thoughtful manner while keeping our core values in mind. Our goal is to be there when customers need us most, regardless of how they choose to communicate with us.

Jim Bussiere: Our competitive advantage has always been staying true to our brand and anticipating our customers’ needs. By anticipating those needs, we can give our policyholders variety – with products, service style and communication tools – so they can customize their insurance experience.

We're built
for this.

Amica – Combined P&C Operations

2.9 %
INCREASE IN
POLICIES IN FORCE

MORE THAN
1.6 MILLION
POLICIES IN FORCE

96 %
COMBINED AUTO AND
HOME RETENTION

\$83.4 MILLION
NET INCOME

A+ (SUPERIOR)*
A.M. BEST FINANCIAL
STRENGTH RATING

ALMOST
\$5.4 BILLION
ASSETS

NEARLY
\$2.7 BILLION
SURPLUS

\$3.6 MILLION
CHARITABLE
GIVING

Amica Life

3.5 %
INCREASE IN
POLICIES IN FORCE

MORE THAN
115,000
POLICIES IN FORCE

\$69.6 MILLION
PREMIUM AND
ANNUITY REVENUE

ALMOST
\$1.3 BILLION
ASSETS

A+ (SUPERIOR)*
A.M. BEST FINANCIAL
STRENGTH RATING

* A.M. Best Company, Jan. 23, 2018. For the latest rating, access ambest.com

Amica – Combined P&C Operations

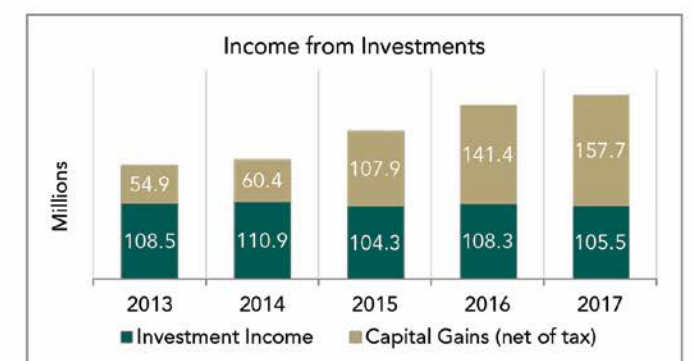
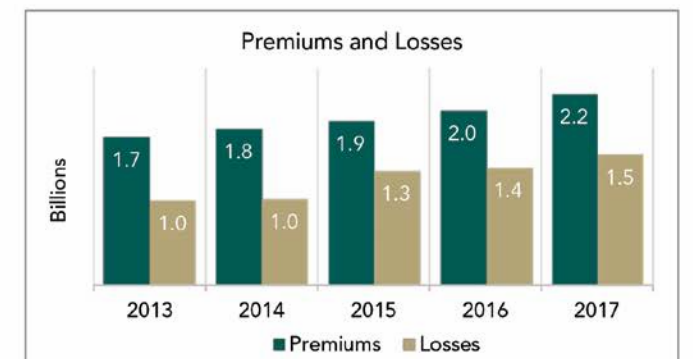
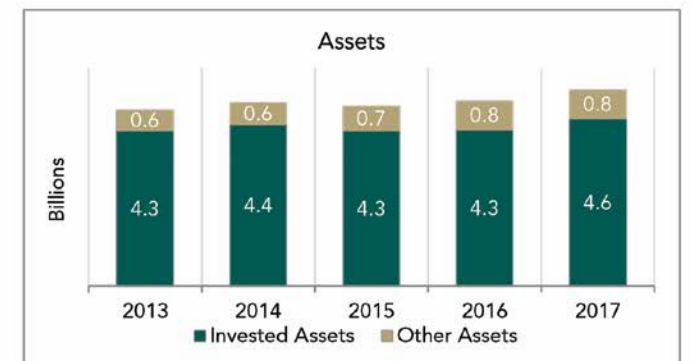
Financials

	\$ in millions	
Balance Sheets	2017	2016
Assets:		
Bonds and debt securities	\$ 2,593	\$ 2,217
Stocks	1,676	1,767
Cash and short-term investments	40	126
Other invested assets	281	237
Premiums receivable	620	569
Other assets	172	203
Total assets	<u>\$ 5,382</u>	<u>\$ 5,119</u>

Liabilities:		
Reserves for losses and loss expenses	\$ 1,234	\$ 1,179
Reserve for unearned premiums	1,180	1,089
Other liabilities	299	267
Total liabilities	<u>2,713</u>	<u>2,535</u>
Surplus to policyholders	<u>2,669</u>	<u>2,584</u>
Total liabilities and surplus to policyholders	<u>\$ 5,382</u>	<u>\$ 5,119</u>

Income Statements	2017	2016
Premiums earned	\$ 2,182	\$ 2,011
Losses and loss expenses incurred	1,744	1,566
Other underwriting expenses	531	499
Dividends to policyholders	145	147
Income from investments	263	250
Federal income taxes (benefit)	(58)	(98)
Net income	<u>\$ 83</u>	<u>\$ 147</u>

Statements of Surplus	2017	2016
Surplus, beginning of year	\$ 2,584	\$ 2,611
Net income	83	147
Change in unrealized capital gains	46	(70)
Other surplus adjustments	(44)	(104)
Surplus, end of year	<u>\$ 2,669</u>	<u>\$ 2,584</u>



Financial Highlights

	2017	2016		2017	2016
Premium growth rate	8.5%	6.5%	Policies in force	1,622,499	1,577,455
Loss and loss expense ratio	79.9%	77.9%	Reported claims: Automobile	358,590	330,869
Combined ratio - earned basis	110.8%	110.0%	Reported claims: Homeowners	62,176	46,597
Return on policyholders' surplus	3.2%	5.7%	Reported claims: Umbrella and other lines	4,296	3,753

Privacy Notice

Effective Date: 04/01/2018

Consumers regularly trust Amica with their nonpublic personal information (“NPI”). We take our responsibility to appropriately treat and protect your NPI seriously. This notice explains what NPI we collect, how we collect it and how we protect it.

Summary of Amica’s Privacy Notice

- We collect NPI about you from your application, our transactions with you and from third parties as permitted by law.
- We use your NPI only to service your policies and claims and to underwrite and price insurance products that meet your needs as you have described them to us.
- We do not share your NPI with nonaffiliated third parties other than as necessary to service your policy or claim.
- When we disclose your NPI to third parties to perform services for us, we require that they protect the NPI and use it only for the purpose it was disclosed.
- We do not sell your NPI to third parties.
- We maintain physical, electronic and procedural safeguards to protect your NPI.

NPI We Collect About You

We get most NPI directly from you during the application process or through other transactions with you. This includes, for example, your name and address, Social Security number, payment account information, type of vehicle and information about other drivers in your household.

We may ask a consumer reporting agency for a report about you, for example, a credit-based insurance score; a report about your coverage and claims history with other companies; motor vehicle records; or reports that identify other drivers in your household. In limited circumstances, we may request an investigative consumer report, which means that the consumer reporting agency will ask others about you and, for example, about your habits, finances or if you take part in hazardous activities.

For life insurance, we may obtain information about your health from medical providers and the Medical Information Bureau.

How We Use and Disclose NPI

Amica uses and discloses your NPI only as permitted by law and as necessary to conduct business. For example, we may use your NPI to service products you have applied for or purchased; process claims; offer you other Amica products; protect against fraud; and comply with legal requirements. For these purposes, we may share your NPI with:

- Claims adjusters, appraisers, auto repair shops, investigators and attorneys
- Your agent
- Your mortgagee
- Our affiliated companies
- Consultants or other service providers that perform business functions for us, such as mailing or marketing services
- Our reinsurance companies
- Businesses that conduct research, including actuarial or underwriting studies
- Other insurance companies

- Consumer reporting agencies (Information that we share with consumer reporting agencies, including your claims history with us, may be maintained by the consumer reporting agency and disclosed to others as permitted by law.)
- Insurance support organizations
- Medical care institutions and medical providers
- State insurance departments, police or other governmental authorities
- Persons as ordered by subpoena, warrant or other court order or as required by law

Please note that we do not share information about your creditworthiness with our affiliates for their own everyday business purposes.

How We Safeguard NPI

Amica maintains physical, electronic and procedural safeguards to keep your NPI secure. We limit access to employees who “need to know” to service your policy or claim. Also, we have an employee Code of Ethics and Confidentiality Policy and a Corporate Information Security Program that require employees to keep confidential all NPI obtained in the course of our business.

Your Rights

You have the right to know what NPI we have about you and to receive a copy upon request. Because of its legal nature, NPI obtained when settling claims or defending lawsuits need not be shared with you.

Within thirty (30) business days of receipt of your written request, we will disclose to you the NPI about you in our files. You may receive a copy at a reasonable charge. We will tell you with whom we have shared your NPI within the past two years, or for the time period required by state law, and we will give you the name and address of any consumer reporting agency that gave us a report about you. Medical records and details about our decisions regarding those records will only be released to your physician or a physician qualified to interpret them.

You may contact Amica if you believe your file should be corrected. Within thirty (30) business days, we will make the change or provide an explanation of our refusal to do so. If we do not make the change, you may send a statement for insertion in your file. Minnesota residents may file an appeal with the Insurance Commissioner. If you ask us to, we will notify persons with whom we have shared your NPI of the change or your statement. With any subsequent sharing of NPI, we will include a copy of your statement.

This Notice applies to prospective, current and former customers of the following Amica Companies:

- Amica Mutual Insurance Company
- Amica Life Insurance Company
- Amica Property and Casualty Insurance Company
- Amica General Agency, LLC

Reflecting on our legacy.



2017 marked 110 years since Amica was founded. While much has changed since 1907, we’ve remained committed to providing excellent customer service. It’s our promise to you.

With more than 3,800 employees in 44 offices around the country, we’re here for you whenever you need us.



“Highest Customer Satisfaction Among Auto Insurers in the New England Region, Five Years in a Row” ¹

“Highest Customer Satisfaction Among National Homeowner Insurers, 16 Years in a Row” ²

¹Amica Mutual received the highest numerical score in the New England region in the J.D. Power 2013-2017 U.S. Auto Insurance Study. 2017 study based on 45,624 total responses from 16 insurance providers in the New England region measuring experiences and perceptions of customers, surveyed February-April 2017. Your experiences may vary. Visit jdpower.com.

²Amica Mutual received the highest numerical score among home insurers in the J.D. Power 2002-2017 U.S. Home Insurance Studies. 2017 study based on 12,345 total responses among 30 providers, measuring the opinions of customers with their current home insurer, surveyed June-July 2017. Your experiences may vary. Visit jdpower.com.



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Return to front cover