

Amica *today*

SUMMER 2019

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Shopping for a new vehicle? Check out a **cash back offer*** for Amica households!

**For more details, see page 2.*

BONUS DRIVE

DRIVE AWAY HAPPY.



BONUS DRIVE
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In the market for a new car? Check out this offer to **get cash back!***

Amica is partnering with BonusDrive to help consumers earn cash back on new vehicle purchases and leases from select manufacturers.

Qualifying new cars, SUVs and trucks are eligible for \$250 cash back from Chrysler, Dodge, Fiat, Jeep or Ram, and \$500 from Hyundai.

The program, which kicked off on May 1, is open to all Amica customers, employees, retirees, and members of their households.

The process is easy. First, you shop and get your best deal on a qualifying new vehicle from the dealer of your choice. Within 60 days of your new vehicle purchase or lease, go to Amica.BonusDrive.com to submit a quick and easy application. Then, you'll receive your check 8 to 10 weeks after approval.

Cash back from the BonusDrive program is separate from all other manufacturer and dealership rebates and incentives, as well as the price you're able to negotiate with the dealer.

"We're very excited about the partnership with BonusDrive, and the ability to offer our customers, employees, retirees, and members of their households additional savings," said Gerald Flynn, Assistant Vice President in Amica's Sales and Client Services Department.

Program details vary by manufacturer. For more info, visit Amica.BonusDrive.com.

*Terms and conditions may apply. See Amica.com/bonusdrive for offer details. This exclusive offer is not open to the general public. It is available only to Amica customers, employees, retirees, and members of their households. Chrysler, Dodge, Jeep® and Ram are registered trademarks of FCA US LLC. FIAT® is a registered trademark of FCA Group Marketing S.p.A., used under license by FCA US LLC. © 2019 BonusDrive

It's **Easy as 1-2-3** to
Earn Cash Back on
Your Next Car, Truck,
Minivan or SUV

- 1. Shop** – Get your best deal on a qualifying new vehicle from the dealer of your choice.
- 2. Click** – Go to Amica.BonusDrive.com to submit a quick and easy application within 60 days of purchase or lease.
- 3. Earn** – You'll receive your check 8 to 10 weeks after approval.

Amica today
Amica Today is published quarterly for policyholders and friends of Amica Mutual Insurance Company and Amica Life. The magazine is also available online at Amica.com.

Join our communities and join the conversation!



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Closing the opportunity divide together

Can you recall a moment in your life when someone went the extra mile to help you during a challenging time? The power of building relationships when a person needs it most can be a life-changing experience.

At Amica, we believe in helping people when they need it most. Through a compassionate company culture, we've focused on supporting resiliency in families, businesses and communities for more than 20 years. The programs we support, although different, have a meaningful impact on the people we serve.



One organization that shares our passion for the power of relationships is Year Up Rhode Island. Its mission is to close the opportunity divide by providing urban young adults with the skills, experience and support that will empower them to reach their potential through professional careers and higher education. This is accomplished through on-site classroom training and an intensive internship with corporate partners.

For the last decade, Amica has hosted more than 100 Year Up interns and hired more than 50 alumni at our corporate headquarters in Lincoln, Rhode Island. Amica employees serve



as Year Up mentors and board members, and also volunteer their time to provide coaching and skill-set building.

To share this story of partnership and collaboration, we produced a video to highlight the successes of our relationship with Year Up Rhode Island.

The video, which featured interns, employees and the program coordinators, was entered in a film festival in 2019 and selected as a finalist. The festival, produced by the Boston College Center for Corporate Citizenship, honors excellence in corporate citizenship and recognizes the efforts of companies around the globe. We're so proud of Year Up's achievements and the relationship we continue to build with them.

"Amica has been a steadfast internship and hiring partner to Year Up since 2010, committed to growth, innovation and support of our students during their internships and careers at Amica," said Cathy Doyle, Executive Director at Year Up Rhode Island.

"This video is meaningful to us in more ways than one. Most importantly, it spreads awareness of our young adults' impact and achievements, and demonstrates the positive change that can happen when employers and Year Up collaborate to support and develop talent. When our students succeed, we all succeed."



To check out these interns in action, you can watch the video on Amica's YouTube channel.



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Some things are just too good to keep to yourself – like the improvements we’ve made to **ShareAmica.com**! It’s now easier than ever to share the best Amica has to offer with family and friends.

You may already realize that life’s major milestones – marriage, kids, a new house, retirement – mean it’s time to review your insurance coverage. **ShareAmica.com** can help make sure your insurance keeps pace with your life, your kids’ lives, and their kids’ lives, with easy access to helpful tips and information to help you navigate smoothly through every change.

ShareAmica.com offers a world of information, from simple auto maintenance tips to seasonal advice like how to prepare for storms. And you can share your favorite tips by filling out our quick referral form to ensure the people you care about are well-prepared for all their momentous life changes.

Why not take a minute to visit [ShareAmica.com](https://www.shareamica.com)? Help those you love enjoy peace of mind by sharing all the benefits of Amica insurance.



Amica adjusters piloting drones in Dallas and Colorado

Brian Leroux, a Senior Claims Innovation Analyst in Amica’s Claims Executive Department, is an electronics guru who built his first drone five years ago. It was at a time when we were wondering whether video-equipped drones could help assess roof damage and thereby improve the claims investigation process.

Collaborating over the past several years, our claims teams explored the possible benefits of using drones while developing a comprehensive training program to meet Federal Aviation Administration (FAA) requirements.

After much research, a pilot project was launched using adjusters from Amica offices around the country. Training

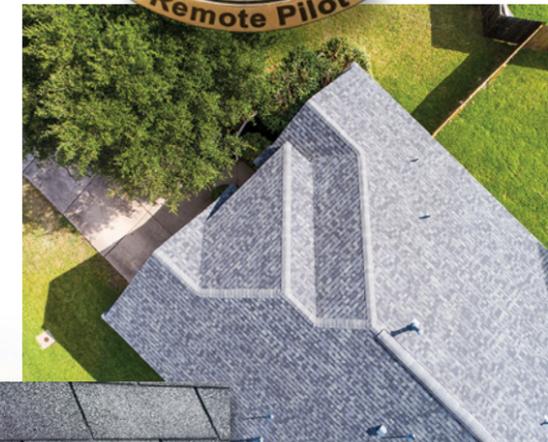
included studying to pass the FAA airman knowledge test, learning the technical language and rules of operating in the national airspace system, and practical, hands-on training flying drones – all to earn a remote pilot license.

Steve Kogut, a Senior Claims Supervisor, said, “Thorough training helps avert common drone hazards like getting stuck in trees, hitting nearby objects or crashing. It was also a lot of fun.”

Initial training for the drone pilot program concluded in February. “Immediate feedback was very positive, and this technology will further enhance the customer experience and potentially increase efficiencies,” said Sean Welch, Superintendent of Claims. “On top of those benefits,

keeping adjusters on the ground will make the job safer.”

The drone program had a spring launch in Dallas, Texas, and select areas of Colorado – just in time for hail season.





What to consider before sending your child to college

With the pomp and circumstance of high school graduation now over, many families across the country are preparing for another big milestone: sending a child to college. The checklist below can help you prepare for this important time together.

Prep for financial success

For many young adults, college is the first time they're truly on their own to manage their time and money. Before they head to school, discuss these new responsibilities with your son or daughter. Be sure that your child understands who is responsible for which expenses, including books, food, tuition and spending money, and talk about how to set and maintain a budget.¹

Plan to stay in touch

Parents and children sometimes have different expectations about how often is reasonable to touch base. Avoid frustration and worry by

agreeing on a level of communication together. Designating a weekly time for a call works for some, while impromptu texting or communicating through social media works better for others.¹ Whatever you decide, let your child know that you are always available for advice or just a quick chat.

Only pack the basics

Dorm rooms can be quite small, so pack only what your student will need right away. Everything else can be ordered online or delivered directly to your son or daughter later on. This gives you the opportunity to send a care package with their favorite snacks or a gift card to let your child know you're thinking about them.

Review your insurance

If your student won't need a car on campus, let us know. We may be able to find you additional discounts. While your son or daughter is away at college, your homeowners policy often covers their personal property, up to a limit specified in your policy.



You should also review your life insurance coverage to ensure it still meets your needs.

For more tips on navigating this transition, visit [AmicaLifeLessons.com/raising-a-family](https://www.amicalifelines.com/raising-a-family). And to learn more about the role insurance plays during this important time, contact an Amica Mutual representative for auto or homeowners information at **800-242-6422**, or an Amica Life insurance specialist at **855-808-9193**.

¹ Letting Go: Tips for Parents of New College Students, Great Schools, 2017.



Celebrating 50 years of Amica Life!



Fifty years ago, the leaders of Amica Mutual Insurance Company and the Board of Directors formed Amica Life Insurance Company to complete the three pillars of coverage for customers – auto, home and life. Since then, we've been proudly fulfilling Amica Life's commitment to customer service and building enduring relationships.

We've offered life insurance and annuities through our first five decades, and we're now in the midst of a digital transformation that will modernize the systems that support our products and services. Our goal is to continue protecting your financial well-being through innovative solutions that best fit your needs.

"These efforts continue a journey that began years ago to serve customers in the ways they need and prefer," said Ted Shallcross, Senior Vice President and General Manager at Amica Life. "In recent years, we created [AmicaLifeLessons.com](https://www.amicalifelines.com) to meet consumers'

growing desire to do their own research, answer simple questions and enable self-service and education."

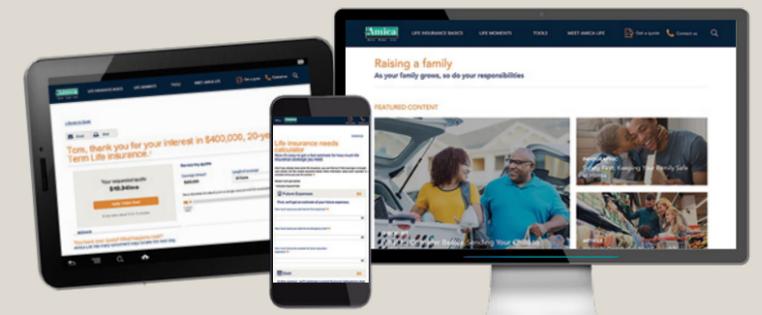
In several ways, we've simplified the life insurance purchasing process and improved the overall customer experience. We stand out in that we give customers the ability to shop on their own, while still allowing them to connect with knowledgeable Amica Life sales representatives at any point along the way. This helps us stay true to the tradition of service Amica has embodied for over 100 years.

Amica Life's 50-year anniversary is a significant milestone and the perfect opportunity to reflect on where we've been and how we've grown. Over the next 50 years, we'll continue to offer the very best products for individuals at every stage of their lives, build enduring relationships and provide peace of mind. Our goal is to consistently be the best at what we do for your benefit.

AmicaLifeLessons.com can help you get started.

- ▶ Explore helpful content
- ▶ Calculate your coverage needs
- ▶ Get a quote and apply online¹

¹ Online application not available in all states





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