

(a) Policyholders with a policy in effect prior to 11/01/2021 will be assigned an Advance Quote Status of 0 Days.

New Business as of 11/01/2021 will be assigned an Advance Quote Status by determining the difference between the initial date of quoting and the renewal date of the expiring policy. Upon their renewal, they will maintain the Advance Quote Status of the expiring policy.

The Number of Years Insured is defined as the number of consecutive years the policyholder has maintained an Amica policy, however, a customer returning within twelve months will maintain their years insured with Amica.

Section H. is added to this rule:

H. Claim Free Discount

Insureds are eligible for a discount of 3% for policies with private passenger vehicles if the insured has had no claims, other than Glass, Towing or claims waived under the Good Driving Rewards Program, with Amica or any other insurer in the last three years preceding the 3 months prior to the effective date of the policy and at least one driver on the policy has a minimum of thirty-nine months of driving experience. Refer to the Rate Order of Calculations for applicable coverages.

Section I. is added to this rule:

I. Military Discount

Insureds are eligible for a discount of 2% for policies with private passenger vehicles if the insured is an Active Duty, traditional drilling Guard/Reserve, or Veteran military member of the Armed Forces of the United States. Refer to the Rate Order of Calculations for applicable coverages.

Section J. is added to this rule:

J. Digital Discount

For new business effective on or after March 1, 2026, policies that begin the quoting process digitally are eligible for the discount.

The discount will apply to all policy premiums as shown in the table below:

Channel Origin	New Business	Renewal 1	Renewal 2	Renewal 3	Renewal 4	Renewal 5	Renewal 6	All Subsequent Renewals
Web	5%	5%	4%	4%	3%	3%	2%	2%
Phone	0%	0%	0%	0%	0%	0%	0%	0%