

**Michigan
Amica Mutual Insurance Company
Personal Auto Program
Explanatory Memorandum
AMICA-MI-AF-26-1**

We are introducing our *StreetSmart* by Amica Program – a value added, app based telematics service designed to educate drivers and encourage safe driving. The program is voluntary and available to all policyholders. Policyholders that opt to participate in the *StreetSmart* by Amica program will be eligible to earn rewards to redeem for gift cards. There will be no additional premium charged to participate in this program nor will there be any cost for download from the app store.

The following new endorsement is announced for use with this program and will be attached to all policies:

StreetSmart by Amica

**NEW
AA 07 00 10 21**

We propose an effective date of September 1, 2026 for new business and renewal policies.