



# Illinois Department of Insurance

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JB Pritzker  
Governor

Dana Popish Severinghaus  
Director

June 23, 2022

Mr. Robert A. DiMuccio, President  
Amica Insurance Group  
100 Amica Way  
Lincoln, RI. 02865

**Re: Amica Mutual Insurance Company, NAIC 19976  
Amica Property & Casualty Insurance Company, NAIC 12287  
Market Conduct Examination Verified Report**

Dear Mr. DiMuccio,

A Market Conduct Examination of your companies was conducted by an authorized examiner designated by the Director of the Illinois Department of Insurance (“Department”) pursuant to Illinois Insurance Code (“Code”) Sections 132, 132.5(f), 404(1)(a) and 404(1)(c). This examination covered the period of January 1, 2019, through March 31, 2022. Enclosed with this letter is a copy of the verified examination report.

The examination report is a public document under the Freedom of Information Act (“FOIA”) [5 ILCS 140/1 *et seq.*] and will be posted on the Department’s website. To the extent that the examination report contains information that your Company deems private, personal, or trade secret pursuant to Sections 7(1)(b), (c), or (g) of FOIA [5 ILCS 140/7(b), (c), and (g)], your Company may request that the Department redact such information from the report prior to making it public. In making a request for confidentiality, your Company must provide a factual basis for its assertion of confidentiality. The Department will consider the request and determine whether such information is exempt from disclosure under Section 7 of FOIA.

No company, corporation, or individual shall use this report or any statement, excerpt, portion, or section thereof for any advertising, marketing or solicitation purpose. Any company, corporation or individual action contrary to the above shall be deemed a violation of Section 149 of the Illinois Insurance Code (215 ILCS 5/149).

Please contact me if you have any questions.

Sincerely,

Erica Weyhenmeyer  
Chief Market Conduct Examiner  
Illinois Department of Insurance  
320 West Washington St., 5th Floor  
Springfield, IL 62767  
Phone: 217-782-1790  
Erica.Weyhenmeyer@Illinois.gov

Company Name: Amica Mutual Insurance Company	CoCode:	19976	Group Code:		0028							
<b>Private Passenger Auto Liability</b>	Accident Quarter											
Statewide data (Illinois only) as of 3/31/2022	Q1 - 2019	Q2 -2019	Q3 - 2019	Q4 - 2019	Q1 - 2020	Q2 - 2020	Q3 - 2020	Q4 - 2020	Q1 - 2021	Q2 - 2021	Q3 - 2021	Q4 - 2021
(2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below	782,785	927,503	878,246	930,905	863,227	940,461	804,456	848,578	794,635	842,723	942,385	918,879
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	2,005,035	2,050,513	2,112,246	2,114,556	2,087,969	2,063,567	2,068,364	2,047,424	1,968,295	1,947,148	1,862,940	1,774,891
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	0	0	0	0	0	0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	0	0	0	0	0	520,039	17,333	85,280	0	-3,315	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	2,358,584	1,591,236	853,009	1,992,449	1,006,210	301,675	833,069	893,772	413,152	743,033	676,865	1,312,332
(7) Net Ultimate Adjusting & Other	391,525	264,145	141,599	330,747	167,031	50,078	138,289	148,366	68,583	123,343	112,360	217,847
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	145	153	128	168	101	55	74	89	79	73	99	118
(9) Open Claim Counts	3	2	3	7	0	3	2	10	5	17	25	50
Post-refund combined ratio (6+7+2+5)/(3-4)	176.2%	135.7%	88.7%	153.9%	97.5%	87.8%	86.7%	96.5%	64.8%	87.6%	93.0%	138.0%
Pre-refund combined ratio (6+7+2)/(3)	176.2%	135.7%	88.7%	153.9%	97.5%	62.6%	85.9%	92.3%	64.8%	87.8%	93.0%	138.0%
Claims severity (6)/(8)	16,266	10,400	6,664	11,860	9,962	5,485	11,258	10,042	5,230	10,179	6,837	11,121

Notes:

Data from row (1) will be made available on an all company weighted average frequency basis. Data will not be publicly released on an individual company basis.

All data provided in rows (2)-(9) will be considered public.

"Net" refers to net of reinsurance and salvage & subrogation.

Claim counts should be reported net of quota share reinsurance.

Company Name: Amica Mutual Insurance Company	CoCode:	19976	Group Code:		0028							
<b>Private Passenger Auto Physical Damage</b>	Accident Quarter											
Statewide data (Illinois only) as of 3/31/2022	Q1 - 2019	Q2 - 2019	Q3 - 2019	Q4 - 2019	Q1 - 2020	Q2 - 2020	Q3 - 2020	Q4 - 2020	Q1 - 2021	Q2 - 2021	Q3 - 2021	Q4 - 2021
(2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below	574,225	631,730	607,842	697,341	603,043	650,344	555,789	604,207	564,194	621,402	698,755	694,606
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	1,446,364	1,471,729	1,497,838	1,484,455	1,464,699	1,438,831	1,442,569	1,436,579	1,399,854	1,374,554	1,359,817	1,324,994
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	0	0	0	0	0	0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	0	0	0	0	0	363,543	11,690	59,486	0	-2,329	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	622,226	995,642	613,507	989,758	599,513	677,333	600,277	640,632	708,008	649,871	870,237	980,904
(7) Net Ultimate Adjusting & Other	87,112	139,390	85,891	138,566	83,932	94,827	84,039	89,688	99,121	90,982	121,833	137,327
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	521	544	448	509	384	344	374	320	405	393	456	446
(9) Open Claim Counts	0	0	0	0	0	0	0	1	2	0	3	32
Post-refund combined ratio (6+7+2+5)/(3-4)	88.7%	120.0%	87.3%	123.0%	87.8%	124.1%	86.8%	97.0%	98.0%	98.9%	124.3%	136.8%
Pre-refund combined ratio (6+7+2)/(3)	88.7%	120.0%	87.3%	123.0%	87.8%	98.9%	86.0%	92.9%	98.0%	99.1%	124.3%	136.8%
Claims severity (6)/(8)	1,194	1,830	1,369	1,945	1,561	1,969	1,605	2,002	1,748	1,654	1,908	2,199

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Claim counts should be reported net of quota share reinsurance.

Company Name: Amica Property and Casualty Insurance Company	CoCode:	12287	Group Code:		0028							
<b>Private Passenger Auto Liability</b>	Accident Quarter											
Statewide data (Illinois only) as of 3/31/2022	Q1 - 2019	Q2 - 2019	Q3 - 2019	Q4 - 2019	Q1 - 2020	Q2 - 2020	Q3 - 2020	Q4 - 2020	Q1 - 2021	Q2 - 2021	Q3 - 2021	Q4 - 2021
(2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below	158	-2,253	2,700	3,415	-245	-2,226	-1,396	2,860	3,014	3,112	1,543	1,505
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	0	0	0	0	0	0	0	0	0	0	0	0
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	0	0	0	0	0	0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	0	0	0	0	0	9,914	416	1,202	0	-312	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	0	0	0	0	0	0	0	0	0	0	0	0
(7) Net Ultimate Adjusting & Other	0	0	0	0	0	0	0	0	0	0	0	0
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	0	0	0	0	0	0	0	0	0	0	0
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	0	0	0
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

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Company Name: Amica Property and Casualty Insurance Company	CoCode:	12287	Group Code:		0028							
<b>Private Passenger Auto Physical Damage</b>	Accident Quarter											
Statewide data (Illinois only) as of 3/31/2022	Q1 - 2019	Q2 - 2019	Q3 - 2019	Q4 - 2019	Q1 - 2020	Q2 - 2020	Q3 - 2020	Q4 - 2020	Q1 - 2021	Q2 - 2021	Q3 - 2021	Q4 - 2021
(2) All expenses other than loss adjustment expenses, excluding amounts from item 5 below	18	-1,551	1,592	3,437	-178	-1,708	-1,042	2,152	2,124	2,260	892	821
(3) Net Earned Premium Before Application of any COVID-19 Related Premium Credit/Refund/Dividend	0	0	0	0	0	0	0	0	0	0	0	0
(4) The Amount of any COVID-19 Related Premium Credit/Refund/Dividend accounted for as premium	0	0	0	0	0	0	0	0	0	0	0	0
(5) The Amount of any COVID-19 Related Credit/Refund/Dividend accounted for as expense	0	0	0	0	0	7,250	331	873	0	-237	0	0
(6) Net Ultimate Incurred Losses and Defense and Cost Containment Expenses	0	0	0	0	0	0	0	0	0	0	0	0
(7) Net Ultimate Adjusting & Other	0	0	0	0	0	0	0	0	0	0	0	0
(8) Ultimate Reported Claim Counts (excluding Claims Closed without Payment)	0	0	0	0	0	0	0	0	0	0	0	0
(9) Open Claim Counts	0	0	0	0	0	0	0	0	0	0	0	0
Post-refund combined ratio (6+7+2+5)/(3-4)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Pre-refund combined ratio (6+7+2)/(3)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Claims severity (6)/(8)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!

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