

**Georgia**  
**Amica Mutual Insurance Company**  
**Private Passenger Automobile**  
**Explanatory Memorandum**

Effective August 1, 2025 new business and renewals, Amica wishes to implement the following rate level changes:

| <u>Coverage</u>    | <u>Rate Level Change</u> |
|--------------------|--------------------------|
| Bodily Injury      | +20.0%                   |
| Medical Payment    | 20.0                     |
| Uninsured Motorist | 13.5                     |
| Property Damage    | 20.0                     |
| Comprehensive      | 13.5                     |
| <u>Collision</u>   | <u>+5.0%</u>             |
| Combined           | +14.7%                   |

In addition, Amica wishes to implement the following revision to our automobile rating plan:

1. We will revise our base model year from 2023 to 2024. Comprehensive and Collision base rates have been offset by factors of 0.996 and 1.005, respectively, so that Amica does not realize any rate level impact associated with the revised base model year.
2. **Rule 9. Premium Determination**  
We wish to revise the factors in Section G. Credit Group Factors, so the factors no longer vary by Original Effective Date. In addition, we wish to introduce a capping program that will limit rate disruption for policyholders impacted by a change in Credit Group Factor.
3. **Additional Rule - Motorcycles**  
We wish to revise the Modification Factors within 9.A. so that the overall effect by coverage corresponds with the Auto Base Rate Change. Support has been included within Exhibit 1.

We have attached accident year indications and underlying data. Please note that the overall rate level impact of all changes in this revision on a capped basis is +12.1%.