

**Colorado**  
**Amica Insurance Companies**  
**Private Passenger Automobile**

**Explanatory Memorandum**

Effective July 1, 2025 New Business and Renewals, Amica implemented the following base rate changes:

<u>Coverage</u>	<u>Rate Level Change</u>	
	<u>Amica Mutual</u>	<u>Amica Property and Casualty</u>
Bodily Injury	4.0%	4.0%
Medical Payments	0.0	0.0
Uninsured Motorists	5.0	5.0
Property Damage	8.0	8.4
Comprehensive	8.3	9.5
Collision	0.0	-0.9
Overall	4.6%	4.8%

In addition to the base rate changes, Amica will revise our base model year from 2024 to 2025. Comprehensive and Collision base rates have been offset by the factors of .991 and 1.004 for Amica Mutual and 1.000 and 1.016 for Amica Property and Casualty respectively, so that Amica does not realize any rate level impact associated with our revised base model year. We have provided our updated Rate Order of Calculations with the Power Source addition.

We also implemented the following revisions to our automobile rating plan:

1. Rule 9. Premium Determination

We will introduce a new Fuel Type Factor. Support for these changes has been provided within Exhibit 3.

2. Additional Rules – Motorcycles (Amica Mutual Only)

We have revised Rule 9 Premium determination paragraph A.'s modification factors. This change is being made so that the rates for motorcycles change accordingly. Exhibit 2 will support the modification factors.

The total statewide rate level impact associated with this revision is 4.6% for Amica Mutual Company and 4.8% for Amica Property and Casualty Company as detailed on Exhibit 1.