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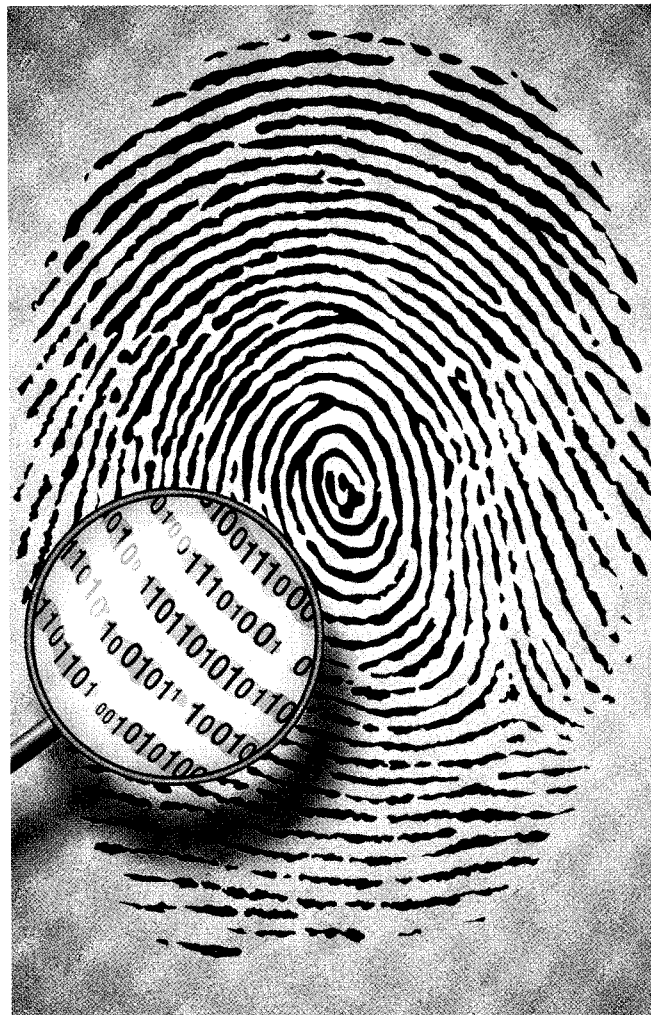
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Identity Theft

Protect Your Personal Information

I dentity theft is one of the fastest growing crimes in the United States. According to the Federal Trade Commission (FTC), identity theft complaints were up 53 percent in 2002 over 2001 figures. Of these, the biggest complaint is credit card fraud, making up 42 percent of identity theft complaints.



William Sloyer, Amica's Assistant Special Investigative Unit Manager, says that identity theft can be a particularly insidious crime because significant damage can be done to your personal accounts and credit history before any fraud is detected.

"Identity thieves have become very sophisticated in perpetrating these crimes," said Mr. Sloyer. "Obtaining your important account numbers can be as easy as going through your trash, a practice known as 'dumpster diving'. Or an unscrupulous person working at a shop or restaurant could steal your charge card number when you're making an ordinary purchase."

Once a person's identity has been compromised, it often becomes an expensive and time-consuming task to recover from the experience. Fortunately, you can thwart identity thieves by managing your personal information wisely.

Identity Theft

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Help Is Here!

Amica's Identity Fraud Expense Coverage

Identity theft is a widespread phenomenon, costing consumers and businesses millions of dollars each year. While some companies may not hold customers responsible for fraudulent purchases, most people are still accountable for costs associated with clearing up personal accounts, credit reports, and other financial records. Correcting these situations can take an enormous amount of time, not to mention expense.

Many of us receive pre-screened credit card offers in the mail and simply throw them in the trash if we're not interested. But if you do not shred these offers, identity thieves could easily retrieve them from your garbage and initiate the credit for themselves. Be sure to shred these documents before throwing them away. If you would like to stop receiving these offers altogether, call 888-5-OPTOUT (888-567-8688). This number is used by the three major credit bureaus for this purpose.

To help tackle this problem, Amica introduced the Identity Fraud Expense Coverage endorsement for new and renewal Homeowner, Condominium, and Renter policies.* It provides first party coverage for expenses incurred by an insured as a direct result of any one identity fraud first discovered or learned of during the policy period.

The endorsement carries a \$250 deductible and provides up to \$15,000 in coverage for:

- Costs for notarizing affidavits or similar documents attesting to fraud;
- Costs for certified mail to law enforcement agencies, credit agencies, financial institutions, or similar credit grantors;

- Lost income up to a maximum payment of \$200 per day and total payments not to exceed \$5,000 resulting from time taken off work to complete fraud affidavits, meet with or talk to law enforcement agencies, credit agencies, and/or legal counsel;
- Loan application fees for reapplying for a loan or loans when the original application is rejected solely because the lender received incorrect credit information;
- Reasonable attorney fees incurred to defend lawsuits brought against the insured by merchants, financial institutions, or their collection agencies, or to remove any criminal or civil judgments wrongly entered against an insured and challenge the accuracy or

completeness of any information in a consumer credit report; and

- Charges incurred for long distance telephone calls to merchants, law enforcement agencies, financial institutions, similar credit grantors, or credit agencies to report or discuss an actual identity fraud.

"Through this endorsement we are providing a measure of protection that will prove extremely valuable if any of our policyholders are targeted by identity thieves," said **Bruce Maynard, Sr.** Assistant Vice President of Marketing for Amica. "Many face an uphill battle in restoring their good name and credit in these situations, and we are pleased to extend our assistance during what can be a very trying time."

For further details about this endorsement, call your local Amica branch office at **800-24-AMICA** (800-242-6422). ■

* Currently available in Alabama, Arizona, Arkansas, Colorado, Delaware, Florida, Georgia, Idaho, Illinois, Indiana, Kansas, Kentucky, Maryland, Mississippi, Missouri, Montana, Nebraska, Nevada, New Hampshire, New Mexico, New York, North Dakota, Ohio, Oklahoma, Oregon, Pennsylvania, Rhode Island, South Carolina, South Dakota, Tennessee, Utah, Washington D.C., West Virginia, Wisconsin, and Wyoming. Amica plans to offer the Identity Fraud Expense Coverage endorsement in all states. For states not listed, please check with your local branch for future availability.

Identity Theft from page 1

Here are some tips from the FTC to help minimize your risk for identity theft:

- **Order copies of your credit report.** Your credit report is chock full of personal and financial details, including your name, address, Social Security number, credit card accounts, and bill payment information. Examine your reports to make sure the information listed is accurate, and that no accounts have been opened without your authorization. You should order these reports once a year so that you can catch mistakes or fraud as soon as possible.

- **Don't give out personal information over the phone.** This also applies to the Internet. Never give out your personal information unless you have initiated the contact and you're confident in the character or reputation of the parties with whom you are dealing. Identity thieves may pose as bank representatives, Internet service providers, or government agencies in order to get you to reveal your personal information.

- **Guard your mail.** Deposit outgoing mail in post office collection boxes, and remove incoming mail from your mailbox soon after it's delivered. You may want to consider buying a lockable mailbox. If you're going away on vacation, consider calling the U.S. Postal Service at

800-275-8777 to request a vacation hold.

- **Shred important documents.** Because some thieves will pick through your trash, make sure to shred any document that lists your Social Security number, date of birth, driver's license number, phone number, or any type of financial account or utility account number. If you discard pre-

approved credit card offers, shred them also.

- **Do not reveal essential information.** If asked to provide personally revealing information by an employer, merchant, or creditor, find out why it is needed, how it will be used and secured, and whether it will be shared with others.

Do not print your Social Security number, phone number, date of birth, or credit card account number on your checks.

- **Guard your Social Security number.** Don't carry your Social Security card with you, and give out your number only when absolutely necessary. If your Social Security number is being used as an account number anywhere, ask to use a different number when possible.
- **Don't carry all of your important information in your wallet or purse.** Carry only the identification, debit, and credit cards that you will actually need to use.

- **Pay attention to your billing cycles.** Call your creditors if your bills do not arrive as scheduled. A missing bill could indicate that an identity thief has taken

over an account and changed the billing address to cover it up.

- **Be on your guard for promotional scams.** Identity thieves often use phony offers to get you to give out your personal and financial information.

Mr. Sloyer also recommends that you cut up old credit cards into many pieces before depositing them into the trash. And you might consider changing your driver's license number if it is the same as your Social Security number. Many states offer randomly generated numbers as an alternative.

If you fall victim to identity theft, call the Federal Trade Commission Identity Theft Hotline toll-free at 877-IDTHEFT (877-438-4338). Counselors will take your complaint and outline the steps you need to take in order to resolve any credit-related problems that may occur.

For more information on minimizing your risk for identity theft or what to do if you fall victim to this crime, order the FTC publication entitled "ID Theft: When Bad Things Happen to Your Good Name." You can download the report at www.consumer.gov/idtheft, or call 877-438-4338 for your copy. ■

Young Drivers from page 8

Point out to your young driver that when he or she drives the speed limit, there will be enough time to make quick decisions when traffic conditions change unexpectedly.

Drinking and Driving

Over 5,500 teenagers died in motor vehicle crashes in 2000 according to the NHTSA. Teens who have been drinking

must never get behind the wheel. Parents and friends must be active and vigilant with regard to this issue. Parents must address it, even if they believe their children would not drink alcohol and then attempt to drive. Friends must also make it clear that drinking and driving is unacceptable. And no matter what, teens must never get into a car with a friend who has been drinking.

To help prevent alcohol-related tragedies, Amica has created a helpful guide on how to plan successful post-

prom parties and also provides posters to advertise these events and encourage attendance. For more information visit amica.com, click the "About Us" link, and then the "Post Prom Program" link. ■

For more information on keeping young drivers safe, contact the following:

- The Insurance Institute for Highway Safety www.hwysafety.org (703) 247-1500
- The National Highway Traffic Safety Administration www.nhtsa.dot.gov
DOT Auto Safety Hotline 888-DASH-2-DOT (888-327-4236)

Amica Life

Analyzing Your Needs Is Time Well Spent

Most families are very busy these days. With responsibilities at work and at home, many people consider themselves lucky just to find a few minutes to relax. Because of this, reviewing life insurance needs may rank as a low priority. But if a loved one dies unexpectedly, the few minutes spent performing this review would be deemed time well spent. Fortunately, a few minutes is all it takes.

"At Amica Life, we understand that people don't want to spend a lot of time thinking about life insurance," said **Gary Bilotti, CLU, ACS**, Assistant Marketing Manager for Amica Life. "It only takes minutes to analyze your family's needs and put a plan into action. You can come away with real peace of mind."

When deciding how much insurance to purchase, some go by a common guideline, usually six times an annual salary. While this is useful, it may be to your advantage to customize your coverage. Mr. Bilotti explains that when you speak with an Amica Life professional, you will discuss your family situation, future needs, goals, and other financial requirements. You'll also talk about insurance, savings, and other assets you may already have that could lessen the amount of coverage that you need.

"You could calculate this on your own, but you achieve a certain clarity when you focus on this process with a trained professional," said Mr. Bilotti. "The emotional element is removed, and you start to realize how much money will be needed after a death, and how it will be spent."

There are of course final expenses to consider, but afterwards there is



*Meet Amica Life Customer Service Representatives (L-R) **Dan Heroux, Natalia Bonella, John Lombardi, and Suzan Mitchell.***

still the family's future to take into account. How will you or your spouse pay the mortgage, monthly bills, and debts like credit cards and auto loans? How about future needs like college for the kids and retirement? Will your family have an emergency fund in place for unexpected expenditures? A few minutes spent discussing these issues will go a long way to establishing a practical and affordable plan on which you and your family can depend.

After your life insurance needs analysis is complete, you receive a customized printed report outlining recommendations. As always, you

choose the amount of coverage that is right for you. You can also refer to the report in the future to determine

whether your plan needs updating. It's important to remember that as life circumstances change, your life insurance needs will probably change also.

"Analyzing your life needs is not a

one time process," said Mr. Bilotti. "You must be proactive in revisiting your financial situation as things in your life change. If you have children, purchase a home, start sending kids to college, or if you're getting close to retirement, you should request a life needs check-up to make sure your family has the appropriate coverage." ■

Wildfires

Take Action to Fend Off Flames

Over the past few years, wildfires have devastated land and homes in many parts of the country. Although this may seem like a recent phenomenon, the Institute for Business and Home Safety (IBHS) reports that nearly every state in the country has been hit by wildfires over the past 100 years, and since 1990 over 900 homes have been destroyed each year. Why are wildfires receiving more attention now? People live closer to wooded and rural areas than ever before, exposing many to danger from this type of disaster.

Fire is a natural element in any woodland area and can be started any number of ways, from a lightning strike to a smoldering cigarette. Wildfires can start with little warning and spread very quickly. To keep your family safe and minimize potential damage, you can prepare for wildfire risk ahead of time.

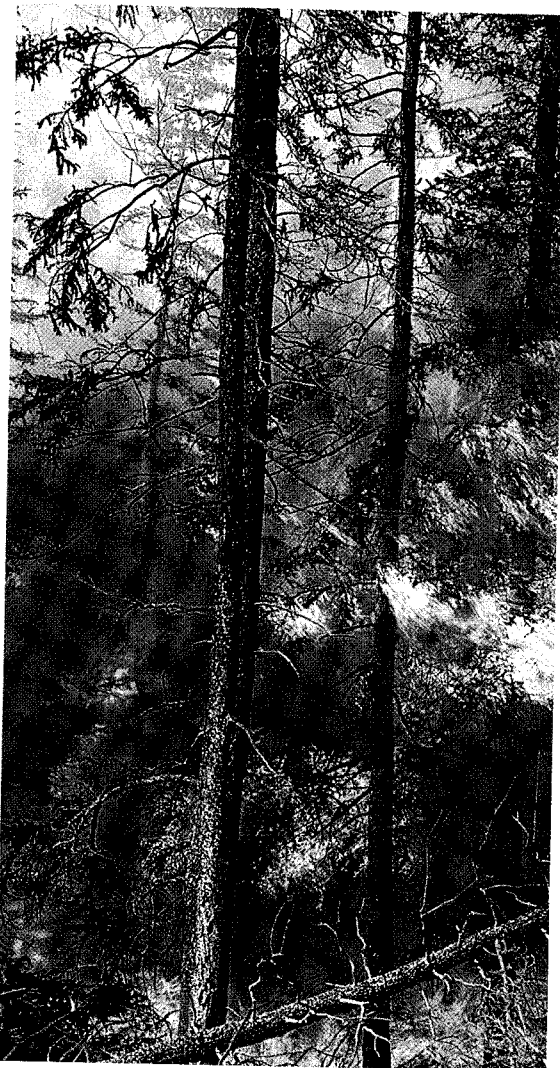
For more information on preparing for a variety of natural disasters, visit the Amica Catastrophe Center at amica.com. If you have coverage questions, call your local branch office at **800-24-AMICA** (800-242-6422). ■

Helpful Resources:

- ♦ **Institute for Business and Home Safety:** www.ibhs.org, (813) 286-3400. Call or visit the Web site for a copy of the free report, "Is Your Home Protected From Wildfire Disaster?"
- ♦ **Federal Emergency Management Agency:** www.fema.gov, (202) 566-1600. Call toll-free 800-480-2520 or visit the Web site to download free publications on preparing for catastrophes.

The Federal Emergency Management Agency (FEMA) recommends that you take steps to mitigate possible damage by:

- Observing local fire and building codes and weed abatement ordinances for structures built near wooded areas.
- Using fire-resistant materials when building, renovating, or retrofitting structures. Avoid using wooden shakes and shingles for a roof. Use tile, stucco, metal siding, brick, concrete block, rock, or other fire-resistant building materials. Use only thick, tempered safety glass in large windows and sliding glass doors.



- Creating a safety zone to separate your home from combustible plants and vegetation. Stone walls can act as heat shields and deflect flames, and swimming pools and patios can be a safety zone.
- Installing electrical lines underground if possible.
- Keeping all tree and shrub limbs trimmed so they do not make contact with electrical wires.
- Pruning branches around your home to a height of eight to 10 feet. Keep trees near buildings free of dead wood and moss.
- Clearing your home's roof of debris regularly.
- Making sure your yard is free of dead leaves, branches, and grass clippings.
- Removing all dead limbs, needles, and debris from rain gutters.
- Storing combustible materials in approved safety containers and keeping them away from the house.
- Installing a spark arrestor on your chimney.
- Keeping the chimney clean.
- Installing smoke detectors on every level of your home and near sleeping areas.

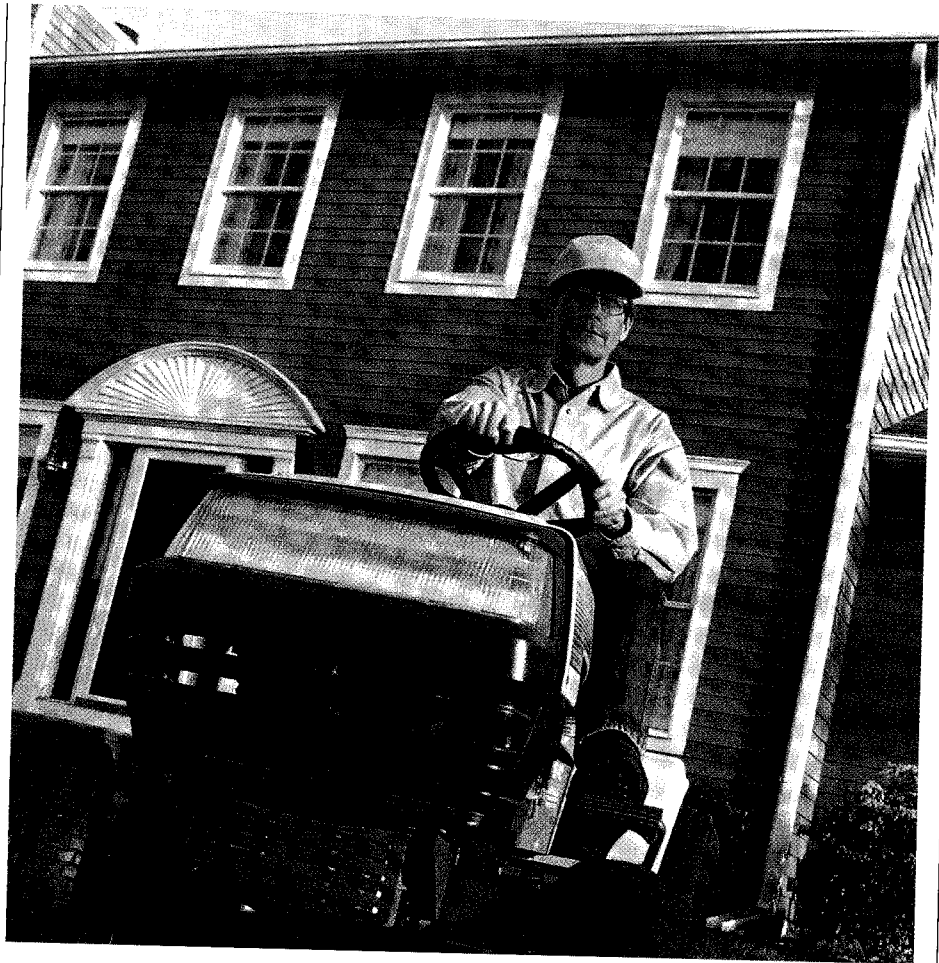
Lawnmower Safety

Prevent Injury by Using These Tips

As the weekend approaches, you contemplate the possibilities. A round of golf, perhaps? A day at the beach with the family? Come to think of it, the lawn is getting pretty unruly. If you don't cut it soon, the neighbors may start to complain!

According to the Insurance Information Institute (III), about 75,000 people are injured in lawnmower accidents each year. So before you crank up the mower, make sure to take proper precautions to avoid injury. The III recommends the following tips to ensure safety when mowing the lawn:

- **Familiarize yourself with your mower.** Make sure to read the owner's manual and note all safety and operating instructions. Learn the controls so that you can act quickly in an emergency.
- **Wear proper clothing.** Always wear non-slip shoes and never go barefoot! Steel-toed shoes offer the most protection. Also wear long pants as protection against debris that may be thrown from under the mower. Use ear plugs for protection against hearing loss, and consider using eye protection. Refrain from wearing jewelry that can become entangled in moving parts.
- **Never leave your mower unattended, especially when it's running.** Children are attracted to running lawnmowers. Remove the key from the ignition when leaving the mower unattended.
- **Always start your lawnmower outside.** Carbon monoxide can collect when you start your mower in an enclosed space, like a garage, storage shed, or basement.



- **Clear the area.** Check to make sure your lawn is free of tree limbs, nails, rocks, wires, and other debris that can get caught in the blade or thrown from under the mower.
- **Watch out for the blade!** A lawnmower's blade is sharp and can cause serious injury when hands or feet come into contact with it. Never attempt to touch the blade, clear an obstruction, or repair a lawnmower while the engine is running.
- **Disconnect the spark plug wire.** If you must reach underneath the mower, make sure to disconnect the spark plug wire to ensure the engine will not start.
- **Check the condition of electrical wires.** With electric lawnmowers, make sure wires and extension cords are in good condition, as they can be damaged or cut by the blade.

The U.S. Consumer Product Safety Commission (CPSC) reports that more than 800 children are run over or backed over by riding mowers each year. For this reason, children should be kept out of the yard while the lawn is being cut, and they should never be allowed to ride on the mower.

For more information, visit the CPSC Web site at www.cpsc.gov, or call their consumer hotline at 800-638-2772. ■

Red Light Cameras

Electronic Enforcement Adds Safety

Have you noticed cameras sprouting from traffic signal poles at an intersection near you? They're not filming upcoming segments for a new reality television show, but they are helping to reduce accidents and catch lawbreakers, especially red light runners.

According to the Insurance Institute for Highway Safety (IIHS), red light running results in an estimated 260,000 crashes in the United States each year. And one study indicates that vehicle occupants may have a higher risk of injury in crashes resulting from red light running. In one case, occupant injuries occurred in 45 percent of the red light running crashes studied, compared with 30 percent for other crash types.

So how do red light cameras help to reduce infractions that lead to accidents? The presence of an electronic eye that virtually guarantees all offenders will be identified and fined is a strong deterrent. An IIHS study conducted in Oxnard, California showed that red light running violations dropped a whopping 42 percent after cameras were installed at nine intersections. And the presence of cameras at these intersections also had an apparent effect citywide—the study found a 29 percent reduction in injury crashes at all city intersections.

"The safety benefits of using red light cameras are real and well-documented," said **Brian Berk**, Production Officer at

Red light cameras by state

Red light cameras are currently in use in the following states (in some states use is restricted to specific cities and towns or other limitations): Arizona, California, Colorado, Delaware, Georgia, Illinois, Maryland, New York, North Carolina, Ohio, Oregon, Tennessee, Utah, Virginia, Washington, and the District of Columbia.

Amica. "Amica views the growing use of red light cameras as a good example of how promising new technologies can be used to help keep our families safer and make our communities better places in which to live. And

these advancements not only reduce the cost in human lives, they also help reduce property loss expenses, which ultimately translates into savings for everyone."

Information for this article was compiled from the IIHS Status Report Special Issue: Automated Enforcement, Vol. 37, No. 5, May 4, 2002; and the IIHS Highway Loss Data Institute, Laws as of June 2002. For more information on red light cameras and other automated enforcement techniques, visit the Institute's Web site at www.hwysafety.org. ■

HOW DOES IT WORK?



Red light cameras are connected to traffic signals and use sensors embedded in the pavement to detect violators. In setting the sensors, traffic engineers determine the speed and other criteria that will activate the camera, capturing the vehicle and driver on film. Once a violator is photographed, police officers or other officials review the pictures to verify vehicle information and determine whether a violation has taken place. Tickets are usually mailed to vehicle owners in cases of clear violations, but states using red light cameras may have different laws in place to regulate how violators are identified and penalized.

Young Drivers

New Privileges, New Responsibilities

It is a very exciting time for a teen who is ready to drive. But getting a driver's license comes with great responsibility. The best way for parents to foster this sense of responsibility is to communicate expectations regarding driving practices on a regular basis. Establish rules and set limits for teen drivers, and follow up to make sure that they are followed. Parents must also monitor their own driving habits. Believe it or not, teen drivers look to

their parents as role models and are more likely to demonstrate good driving habits if parents regularly do so.

Graduated licensing laws on the books in some states are helping to reduce young driver crashes but parents should introduce their own restrictions, like limiting the hours teenagers are allowed to drive unsupervised and limiting passengers—especially other teens—in the car with a teenage driver. Parents also have to make sure that

beginning drivers get plenty of supervision behind the wheel. These measures can save lives while teenagers learn to drive and become more mature.

Encourage Common Sense Driving Habits

According to the National Highway Traffic Safety Administration (NHTSA), 63 percent of teen passenger deaths in 2000 occurred when another teenager was driving. And motor vehicle

crashes are the leading cause of death for American teenagers, accounting for nearly 40 percent of teenage fatalities. But the risk of accident, injury, or death can be reduced when teens use common sense when driving. Young people must be cautioned to resist peer pressure in driving situations. If a teen is driving in a car full of friends, he or she must be prepared to make a stand if those friends are encouraging unsafe driving behavior like speeding or racing.

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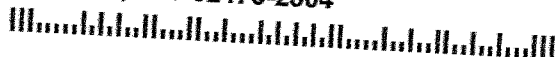
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