

AI Reputation Analysis and Signal Evaluation - Amica Mutual Insurance

BRAND AI REPUTATION

Financial Services, Banking & Insurance Reputation: Amica Mutual Insurance (amica.com)

https://amica.com

Industry: Financial Services, Banking & Insurance



REPUTATION LEVEL

FINANCIAL SERVICES, BANKING & INSURANCE

56.3 Avg Reputation

Based on 1229 businesses audited.

HIGHER REPUTATION THAN AVERAGE

Amica Mutual Insurance has 21.7 points more reputation than the average for Financial Services, Banking & Insurance.

EXPERT VERDICT

A high-substance legacy site that successfully anchors emotional branding with hard regulatory and financial data. It is the antithesis of a generic insurance portal, providing actual numbers where competitors offer only adjectives. The score is only penalized for industry-standard clichés and a lack of named expert profiles.

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INFO DENSITY

Power-words vs. Substance ratio.

22

73% Reputation

The H1 'Insurance built on empathy' and H2 'Protect their tomorrow, today' are high-fluff markers, but they are anchored by high substance body text. Specificity is high, citing the 'StreetSmart' app, 'NAIC No. 722222', and explicit discount percentages such as '30% bundle' and '20% off premiums'. The score is slightly elevated due to the concept repetition of 'empathy' across all four pages without adding new technical depth to the term.

SEMANTIC COHERENCE

Homepage promise vs. Sub-page reality.

20

100% Reputation

There is zero detectable drift between the homepage promise and sub-page delivery. The 'empathy' signal is supported by specific service features like the 'Empathy app' for grieving families on the life insurance page and 'Platinum Choice' tailored home coverage. Heading hierarchy is exceptionally clean, with logical progression from product category to discounts to FAQs.

TRUST & PROOF

Verifiable evidence vs. Trust Theatre.

18

90% Reputation

DIAGNOSIS: TRUST THEATRE

The site avoids trust theatre by providing verifiable proof paths for its claims. Review counts are accompanied by links to Trustpilot, and performance claims are backed by named third-party awards like JD Power (6 and 17 years in a row). The inclusion of the NAIC regulatory number provides a hard evidence point that typical fluff-heavy sites omit.

EVIDENCE: PROOF DENSITY

The ratio of verifiable evidence to fluff is high, with 8+ distinct proof points identified across the crawl including specific years (1907), specific awards (JD Power), and specific financial outcomes (5-20% dividend averages). Most assertions are paired with a numbered footnote or a technical specification.

COMMODITY FINGERPRINT

Detection of industry cliches/templates.

6

40% Reputation

The site hits several matches in the dictionary for generic_claims, including 'peace of mind for your family' and 'financial stability'. The value proposition 'empathy is our best policy' is a brand skin that could arguably be applied to any mutual insurer. Boilerplate sections like 'Why choose Amica?' and standard FAQ structures across all pages follow the industry template closely.

IDENTITY & AUTHORITY

Expert verifiability & Schema depth.

12

80% Reputation

DIAGNOSIS: AUTHORITY GAPS

The Organization schema is technically sound, including the foundingDate of 1907 and social sameAs links. However, there is a complete absence of Person schema or named experts; the site relies on corporate longevity rather than individual authority. A technical credibility gap exists where a 'Message not sent' H3 appears as an error in the heading structure on multiple pages.

EVIDENCE: PERFORMANCE VS. CLAIMS

Marketing claims like 'world-class service' are backed by JD Power awards, creating a high degree of substantiation. The claim of 'financial stability and strength' is specifically paired with AM Best ratings (A+ Superior) in the footer of the life insurance page. This disconnect is minimal compared to industry peers.

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INDUSTRY MATCH & SCORE SUMMARY

Financial Services, Banking & Insurance Reputation: Amica Mutual Insurance (amica.com)

Reputation: 78 / 100

INDUSTRY CLASSIFICATION

The site is a perfect match for the insurance sector, specifically focusing on auto, home, and life products. It utilizes the standard regulatory and structural framework expected of a legacy financial institution established in 1907.

"The score of 78 is driven primarily by the Commodity Fingerprint (9) and Information Density (8) pillars. While the site is dense with facts, it uses a high volume of industry-standard jargon and repetitive emotional 'empathy' branding. The Trust and Proof pillar (2) is nearly perfect, significantly lowering the overall BS rating."

ANALYSIS DISCLOSURE & SOURCE ATTRIBUTION

This analysis is part of a non-adversarial audit conducted by 1 Euro SEO. The results are intended as professional feedback to help improve any website's machine-readability and authority signals. The evaluation is free, and any company can request a fresh audit at any time.

Any company can use the insights for free and improve its voice. When a company has updated its content, it can always submit a new audit request, which will be reflected in a new current score.

You are encouraged to visit the live site at <https://amica.com> to view the most current version of its content and see directly what this company is about and what it offers.

Verified Analysis Date: May 29, 2026

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