



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2007
OF THE CONDITION AND AFFAIRS OF THE

AMICA MUTUAL INSURANCE COMPANY

NAIC Group Code 0028 0028 NAIC Company Code 19976 Employer's ID Number 05-0348344
(Current) (Prior)

Organized under the Laws of Rhode Island, State of Domicile or Port of Entry RI
Country of Domicile United States of America

Incorporated/Organized 03/01/1907 Commenced Business 04/01/1907

Statutory Home Office 100 Amica Way, Lincoln, RI 02865-1156
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office 100 Amica Way
(Street and Number)
Lincoln, RI 02865-1156 800-652-6422
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address P.O. Box 6008, Providence, RI 02940-6008
(Street and Number or P.O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 100 Amica Way
(Street and Number)
Lincoln, RI 02865-1156 800-652-6422
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.amica.com

Statutory Statement Contact Mary Quinn Williamson, 800-652-6422-24665
(Name) (Area Code) (Telephone Number)
mwilliamson@amica.com 401-334-2270
(E-mail Address) (FAX Number)

OFFICERS

President and Chief Executive Officer Robert Anthony DiMuccio Sr Vice President & Treasurer Mary Quinn Williamson
Vice President and Secretary Robert Kenneth MacKenzie

OTHER

Robert Karl Benson, Sr VP & Chief Investment Officer Kathleen Fitzpatrick Curran, Vice President Stephen Francis Dolan, Vice President
Helen Ann Mac Neil, Senior Vice President Theodore Charles Murphy, Vice President Louis Paul Peranzi, Jr., Senior Vice President
Paul Alfred Pyne, Senior Vice President Robert Paul Suglia, Vice President & General Counsel Patricia Ann Talin, Senior Vice President
Melvin Stuart Towsey, Jr., Executive Vice President

DIRECTORS OR TRUSTEES

Jeffrey Paul Aiken Patricia Walsh Chadwick Edward Francis DeGraan
Robert Anthony DiMuccio Andrew Martin Erickson Barry George Hittner
Michael David Jeans Ronald Keith Machtley Richard Alan Plotkin
Donald Julian Reaves Cheryl Watkins Snead Thomas Alfred Taylor

State of Rhode Island SS:
County of Providence

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Robert Anthony DiMuccio
President and Chief Executive Officer

Robert Kenneth MacKenzie
Vice President and Secretary

Mary Quinn Williamson
Senior Vice President and Treasurer

Subscribed and sworn to before me this 13th day of February, 2008

a. Is this an original filing? Yes [X] No []

b. If no,

1. State the amendment number.....

2. Date filed

3. Number of pages attached.....

Ann Marie Oceau
Notary Public
06/08/2010

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA MUTUAL INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	1,954,013,371		1,954,013,371	1,904,160,716
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	1,459,718,145	266,901	1,459,451,244	1,363,439,222
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)	58,888,491		58,888,491	59,771,757
4.2 Properties held for the production of income (less \$ encumbrances)	1,378,616		1,378,616	1,419,906
4.3 Properties held for sale (less \$ encumbrances)	1,187,872		1,187,872	
5. Cash (\$20,591,399 , Schedule E - Part 1), cash equivalents (\$, Schedule E - Part 2) and short-term investments (\$17,523,819 , Schedule DA)	38,115,218		38,115,218	29,034,601
6. Contract loans (including \$ premium notes)				
7. Other invested assets (Schedule BA)	98,650,477		98,650,477	75,074,447
8. Receivable for securities	66,985		66,985	
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	3,612,019,175	266,901	3,611,752,274	3,432,900,649
11. Title plants less \$ charged off (for Title insurers only)				
12. Investment income due and accrued	24,788,528	110	24,788,418	23,337,820
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	58,328,579	1,370,107	56,958,472	50,084,023
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	303,193,859	310,377	302,883,482	313,062,857
13.3 Accrued retrospective premiums				
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers	7,153,698		7,153,698	10,172,303
14.2 Funds held by or deposited with reinsured companies				
14.3 Other amounts receivable under reinsurance contracts				
15. Amounts receivable relating to uninsured plans				
16.1 Current federal and foreign income tax recoverable and interest thereon	18,031,016		18,031,016	18,338,196
16.2 Net deferred tax asset				
17. Guaranty funds receivable or on deposit				
18. Electronic data processing equipment and software	11,580,796	11,580,796		
19. Furniture and equipment, including health care delivery assets (\$)	9,643,494	9,643,494		
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates				
22. Health care (\$) and other amounts receivable				
23. Aggregate write-ins for other than invested assets	176,808,850	120,946,462	55,862,388	42,175,247
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	4,221,547,995	144,118,247	4,077,429,748	3,890,071,095
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	4,221,547,995	144,118,247	4,077,429,748	3,890,071,095
DETAILS OF WRITE-INS				
0901.				
0902.				
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page				
0999. Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)				
2301. Amica Companies Supplemental Retirement Trust	30,601,510		30,601,510	23,578,624
2302. Equities and deposits in pools and associations	22,240,713		22,240,713	18,586,743
2303. Receivable for Lexington	37,007		37,007	9,880
2398. Summary of remaining write-ins for Line 23 from overflow page	123,929,620	120,946,462	2,983,158	
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	176,808,850	120,946,462	55,862,388	42,175,247

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA MUTUAL INSURANCE COMPANY
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 34, Column 8)	710,889,202	729,386,772
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	8,704,886	6,433,682
3. Loss adjustment expenses (Part 2A, Line 34, Column 9)	184,459,792	193,092,161
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)	32,893,127	47,522,070
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	7,120,727	6,579,596
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		
7.2 Net deferred tax liability	106,300,209	85,174,852
8. Borrowed money \$ and interest thereon \$	1,697,154	1,771,888
9. Unearned premiums (Part 1A, Line 37, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ 5,595,301 and including warranty reserves of \$)	676,678,189	675,049,815
10. Advance premium	5,846,829	6,200,979
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders	8,508,914	8,734,700
12. Ceded reinsurance premiums payable (net of ceding commissions)	6,344,171	5,597,891
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)		
14. Amounts withheld or retained by company for account of others	1,682,454	631,250
15. Remittances and items not allocated	748,742	1,709,982
16. Provision for reinsurance (Schedule F, Part 7)	395,200	681,000
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	452,640	2,259,230
20. Payable for securities		
21. Liability for amounts held under uninsured plans		
22. Capital notes \$ and interest thereon \$		
23. Aggregate write-ins for liabilities	34,831,459	28,749,542
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	1,787,553,695	1,799,575,410
25. Protected cell liabilities		
26. Total liabilities (Lines 24 and 25)	1,787,553,695	1,799,575,410
27. Aggregate write-ins for special surplus funds	6,000,000	6,000,000
28. Common capital stock		
29. Preferred capital stock		
30. Aggregate write-ins for other than special surplus funds		
31. Surplus notes		
32. Gross paid in and contributed surplus		
33. Unassigned funds (surplus)	2,283,876,053	2,084,495,685
34. Less treasury stock, at cost:		
34.1 shares common (value included in Line 28 \$)		
34.2 shares preferred (value included in Line 29 \$)		
35. Surplus as regards policyholders (Lines 27 to 33, less 34) (Page 4, Line 39)	2,289,876,053	2,090,495,685
36. TOTALS (Page 2, Line 26, Col. 3)	4,077,429,748	3,890,071,095
DETAILS OF WRITE-INS		
2301. Reserve for non-qualified pensions and deferrals	31,131,459	26,904,943
2302. Reserve for unassessed insolvencies	3,700,000	3,700,000
2303. Reserve for other surcharges		(1,855,401)
2398. Summary of remaining write-ins for Line 23 from overflow page		
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	34,831,459	28,749,542
2701. Guaranty Fund	3,000,000	3,000,000
2702. Voluntary Reserve	3,000,000	3,000,000
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	6,000,000	6,000,000
3001.		
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page		
3099. Totals (Lines 3001 thru 3003 plus 3098)(Line 30 above)		

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA MUTUAL INSURANCE COMPANY

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 34, Column 4).....	1,301,964,781	1,331,157,223
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 34, Column 7).....	642,801,739	634,071,469
3. Loss expenses incurred (Part 3, Line 25, Column 1).....	141,708,479	136,926,557
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	293,293,315	305,527,493
5. Aggregate write-ins for underwriting deductions.....		
6. Total underwriting deductions (Lines 2 through 5).....	1,077,803,533	1,076,525,519
7. Net income of protected cells.....		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7).....	224,161,248	254,631,704
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	125,940,432	123,728,833
10. Net realized capital gains or (losses) less capital gains tax of \$20,017,881 (Exhibit of Capital Gains (Losses)).....	27,522,534	27,278,817
11. Net investment gain (loss) (Lines 9 + 10).....	153,462,966	151,007,650
OTHER INCOME		
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$1,314,317 amount charged off \$5,739,848).....	(4,425,531)	(4,601,615)
13. Finance and service charges not included in premiums.....	7,552,593	7,433,668
14. Aggregate write-ins for miscellaneous income.....	54,018	49,635
15. Total other income (Lines 12 through 14).....	3,181,080	2,881,688
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	380,805,294	408,521,042
17. Dividends to policyholders.....	121,378,276	126,390,929
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17).....	259,427,018	282,130,113
19. Federal and foreign income taxes incurred.....	12,740,468	34,920,229
20. Net income (Line 18 minus Line 19)(to Line 22).....	246,686,550	247,209,884
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	2,090,495,685	1,796,166,098
22. Net income (from Line 20).....	246,686,550	247,209,884
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$5,271,397.....	64,564,426	97,628,579
25. Change in net unrealized foreign exchange capital gain (loss).....		
26. Change in net deferred income tax.....	(15,853,960)	(49,450,932)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3).....	(74,072,952)	(2,661,993)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	285,800	771,400
29. Change in surplus notes.....		
30. Surplus (contributed to) withdrawn from protected cells.....		
31. Cumulative effect of changes in accounting principles.....		
32. Capital changes:		
32.1 Paid in.....		
32.2 Transferred from surplus (Stock Dividend).....		
32.3 Transferred to surplus.....		
33. Surplus adjustments:		
33.1 Paid in.....		
33.2 Transferred to capital (Stock Dividend).....		
33.3 Transferred from capital.....		
34. Net remittances from or (to) Home Office.....		
35. Dividends to stockholders.....		
36. Change in treasury stock (Page 3, Lines 34.1 and 34.2, Column 2 minus Column 1).....		
37. Aggregate write-ins for gains and losses in surplus.....	(22,229,496)	832,649
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	199,380,368	294,329,587
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 35).....	2,289,876,053	2,090,495,685
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page.....		
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above).....		
1401. Discount earned on accounts payable.....	59,913	52,086
1402. Penalties of regulatory authorities.....	(5,895)	(2,451)
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page.....		
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above).....	54,018	49,635
3701. Change in Amica Companies Supplemental Retirement Trust.....	505,958	1,802,639
3702. Extraordinary taxes for prior years.....	(21,513,751)	(4,822)
3703. Miscellaneous surplus adjustment.....	(1,221,703)	(965,168)
3798. Summary of remaining write-ins for Line 37 from overflow page.....		
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above).....	(22,229,496)	832,649

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA MUTUAL INSURANCE COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	1,306,268,358	1,326,020,590
2. Net investment income	131,598,750	127,267,679
3. Miscellaneous income	(549,444)	491,597
4. Total (Lines 1 through 3)	1,437,317,664	1,453,779,866
5. Benefit and loss related payments	656,009,500	645,168,726
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	426,512,498	425,718,496
8. Dividends paid to policyholders	121,604,063	127,145,715
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	53,964,921	69,534,194
10. Total (Lines 5 through 9)	1,258,090,982	1,267,567,131
11. Net cash from operations (Line 4 minus Line 10)	179,226,682	186,212,735
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	308,710,620	288,572,938
12.2 Stocks	115,592,242	114,108,069
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		
12.8 Total investment proceeds (Lines 12.1 to 12.7)	424,302,862	402,681,007
13. Cost of investments acquired (long-term only):		
13.1 Bonds	360,495,413	450,404,452
13.2 Stocks	109,015,207	84,807,983
13.3 Mortgage loans		
13.4 Real estate	2,818,008	3,172,415
13.5 Other invested assets	11,394,458	1,150,084
13.6 Miscellaneous applications	66,985	
13.7 Total investments acquired (Lines 13.1 to 13.6)	483,790,071	539,534,934
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(59,487,209)	(136,853,927)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds	(74,733)	(74,024)
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(110,584,123)	(45,844,085)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(110,658,856)	(45,918,109)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	9,080,617	3,440,699
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	29,034,601	25,593,902
19.2 End of period (Line 18 plus Line 19.1)	38,115,218	29,034,601

Note: Supplemental disclosures of cash flow information for non-cash transactions:

.....		
.....		
.....		

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA MUTUAL INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	4,454,642	2,369,090	2,637,196	4,186,536
2.	Allied lines	4,730,635	2,346,694	2,790,134	4,287,195
3.	Farmowners multiple peril				
4.	Homeowners multiple peril	373,525,861	202,913,177	212,979,627	363,459,411
5.	Commercial multiple peril				
6.	Mortgage guaranty				
8.	Ocean marine	6,193,462	3,042,620	3,129,418	6,106,664
9.	Inland marine	9,718,822	5,320,306	5,444,692	9,594,436
10.	Financial guaranty				
11.1	Medical malpractice - occurrence				
11.2	Medical malpractice - claims-made				
12.	Earthquake	15,341,095	7,921,695	8,477,245	14,785,545
13.	Group accident and health				
14.	Credit accident and health (group and individual)				
15.	Other accident and health				
16.	Workers' compensation	56,090	29,727	29,856	55,961
17.1	Other liability - occurrence	31,045,919	14,561,798	15,378,729	30,228,988
17.2	Other liability - claims-made				
18.1	Products liability - occurrence				
18.2	Products liability - claims-made				
19.1, 19.2	Private passenger auto liability	537,488,822	272,951,974	265,438,425	545,002,371
19.3, 19.4	Commercial auto liability	522,856	294,275	269,754	547,377
21.	Auto physical damage	320,514,951	163,298,459	160,103,113	323,710,297
22.	Aircraft (all perils)				
23.	Fidelity				
24.	Surety				
26.	Burglary and theft				
27.	Boiler and machinery				
28.	Credit				
29.	International				
30.	Reinsurance - Nonproportional Assumed Property				
31.	Reinsurance - Nonproportional Assumed Liability				
32.	Reinsurance - Nonproportional Assumed Financial Lines				
33.	Aggregate write-ins for other lines of business				
34.	TOTALS	1,303,593,155	675,049,815	676,678,189	1,301,964,781
DETAILS OF WRITE-INS					
3301.	.....			
3302.	.....			
3303.	.....			
3398.	Summary of remaining write-ins for Line 33 from overflow page				
3399.	Totals (Lines 3301 thru 3303 plus 3398)(Line 33 above)				

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

	1	2	3	4	5
Line of Business	Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire	2,637,196				2,637,196
2. Allied lines	2,790,134				2,790,134
3. Farmowners multiple peril					
4. Homeowners multiple peril	212,979,627				212,979,627
5. Commercial multiple peril					
6. Mortgage guaranty					
8. Ocean marine	3,129,418				3,129,418
9. Inland marine	5,444,692				5,444,692
10. Financial guaranty					
11.1 Medical malpractice - occurrence					
11.2 Medical malpractice - claims-made					
12. Earthquake	8,477,245				8,477,245
13. Group accident and health					
14. Credit accident and health (group and individual)					
15. Other accident and health					
16. Workers' compensation	29,856				29,856
17.1 Other liability - occurrence	15,378,729				15,378,729
17.2 Other liability - claims-made					
18.1 Products liability - occurrence					
18.2 Products liability - claims-made					
19.1, 19.2 Private passenger auto liability	265,438,425				265,438,425
19.3, 19.4 Commercial auto liability	269,754				269,754
21. Auto physical damage	160,103,113				160,103,113
22. Aircraft (all perils)					
23. Fidelity					
24. Surety					
26. Burglary and theft					
27. Boiler and machinery					
28. Credit					
29. International					
30. Reinsurance - Nonproportional Assumed Property					
31. Reinsurance - Nonproportional Assumed Liability					
32. Reinsurance - Nonproportional Assumed Financial Lines					
33. Aggregate write-ins for other lines of business					
34. TOTALS	676,678,189				676,678,189
35. Accrued retrospective premiums based on experience					
36. Earned but unbilled premiums					
37. Balance (Sum of Line 34 through 36)					676,678,189
DETAILS OF WRITE-INS					
3301.					
3302.					
3303.					
3398. Summary of remaining write-ins for Line 33 from overflow page					
3399. Totals (Lines 3301 thru 3303 plus 3398)(Line 33 above)					

(a) State here basis of computation used in each case Daily Pro Rata

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA MUTUAL INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire	4,082,635	210,256	479,934		318,183	4,454,642
2. Allied lines	3,531,025	853,828	687,566		341,784	4,730,635
3. Farmowners multiple peril						
4. Homeowners multiple peril	366,449,726	35,823,106	1,862,761		30,609,732	373,525,861
5. Commercial multiple peril						
6. Mortgage guaranty						
8. Ocean marine	6,539,265				345,803	6,193,462
9. Inland marine	9,736,533	718,352			736,063	9,718,822
10. Financial guaranty						
11.1 Medical malpractice - occurrence						
11.2 Medical malpractice - claims-made						
12. Earthquake	16,446,200				1,105,105	15,341,095
13. Group accident and health						
14. Credit accident and health (group and individual)						
15. Other accident and health						
16. Workers' compensation	56,090					56,090
17.1 Other liability - occurrence	31,045,919					31,045,919
17.2 Other liability - claims-made						
18.1 Products liability - occurrence						
18.2 Products liability - claims-made						
19.1, 19.2 Private passenger auto liability	511,730,770	20,759,502	13,004,960		8,006,410	537,488,822
19.3, 19.4 Commercial auto liability	422,257		100,599			522,856
21. Auto physical damage	317,021,978	7,524,849	4,655,556		8,687,432	320,514,951
22. Aircraft (all perils)						
23. Fidelity						
24. Surety						
26. Burglary and theft						
27. Boiler and machinery						
28. Credit						
29. International						
30. Reinsurance - Nonproportional Assumed Property	XXX					
31. Reinsurance - Nonproportional Assumed Liability	XXX					
32. Reinsurance - Nonproportional Assumed Financial Lines	XXX					
33. Aggregate write-ins for other lines of business						
34. TOTALS	1,267,062,398	65,889,893	20,791,376		50,150,512	1,303,593,155
DETAILS OF WRITE-INS						
3301.						
3302.						
3303.						
3398. Summary of remaining write-ins for Line 33 from overflow page						
3399. Totals (Lines 3301 thru 3303 plus 3398)(Line 33 above)						

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No [X]

If yes: 1. The amount of such installment premiums \$

2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis \$

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA MUTUAL INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1. Fire	1,112,852	460,190		1,573,042	768,508	525,559	1,815,991	43.4
2. Allied lines	2,046,177	299,918		2,346,095	638,735	585,270	2,399,560	56.0
3. Farmowners multiple peril								
4. Homeowners multiple peril	137,055,752	10,254,951	3,074,510	144,236,193	91,957,472	91,020,281	145,173,384	39.9
5. Commercial multiple peril								
6. Mortgage guaranty								
8. Ocean marine	1,433,652			1,433,652	1,752,532	1,406,212	1,779,972	29.1
9. Inland marine	3,682,052	312,400		3,994,452	820,839	872,338	3,942,953	41.1
10. Financial guaranty								
11.1 Medical malpractice - occurrence								
11.2 Medical malpractice - claims-made								
12. Earthquake					35,000	50,000	(15,000)	(0.1)
13. Group accident and health								
14. Credit accident and health (group and individual)								
15. Other accident and health								
16. Workers' compensation	26,354			26,354	175,000	120,490	80,864	144.5
17.1 Other liability - occurrence	6,827,791		117,312	6,710,479	40,636,003	38,319,388	9,027,094	29.9
17.2 Other liability - claims-made								
18.1 Products liability - occurrence								
18.2 Products liability - claims-made								
19.1, 19.2 Private passenger auto liability	319,223,422	19,310,813	9,359,195	329,175,040	532,683,219	556,305,269	305,552,990	56.1
19.3, 19.4 Commercial auto liability	150,504	94,679		245,183	600,170	612,331	233,022	42.6
21. Auto physical damage	165,237,761	9,028,046	2,706,988	171,558,819	40,821,724	39,569,634	172,810,909	53.4
22. Aircraft (all perils)								
23. Fidelity								
24. Surety								
26. Burglary and theft								
27. Boiler and machinery								
28. Credit								
29. International								
30. Reinsurance - Nonproportional Assumed Property	XXX							
31. Reinsurance - Nonproportional Assumed Liability	XXX							
32. Reinsurance - Nonproportional Assumed Financial Lines	XXX							
33. Aggregate write-ins for other lines of business								
34. TOTALS	636,796,317	39,760,997	15,258,005	661,299,309	710,889,202	729,386,772	642,801,739	49.4
DETAILS OF WRITE-INS								
3301.								
3302.								
3303.								
3398. Summary of remaining write-ins for Line 33 from overflow page								
3399. Totals (Lines 3301 thru 3303 plus 3398)(Line 33 above)								

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA MUTUAL INSURANCE COMPANY
UNDERWRITING AND INVESTMENT EXHIBIT
PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses				Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded		
1. Fire	443,864	149,441		593,305	160,003	15,200		768,508	209,198
2. Allied lines	322,460	87,276		409,736	145,001	83,998		638,735	207,000
3. Farmowners multiple peril									
4. Homeowners multiple peril	79,625,760	3,614,073	610,386	82,629,447	8,599,956	728,069		91,957,472	25,963,095
5. Commercial multiple peril									
6. Mortgage guaranty									
8. Ocean marine	1,192,520			1,192,520	560,012			1,752,532	380,559
9. Inland marine	278,800	14,281		293,081	474,961	52,797		820,839	352,274
10. Financial guaranty									
11.1 Medical malpractice - occurrence									
11.2 Medical malpractice - claims-made									
12. Earthquake					35,000			35,000	26,504
13. Group accident and health								(a)	
14. Credit accident and health (group and individual)									
15. Other accident and health								(a)	
16. Workers' compensation	50,000			50,000	125,000			175,000	62,968
17.1 Other liability - occurrence	27,483,680		447,682	27,035,998	13,600,005			40,636,003	10,622,324
17.2 Other liability - claims-made									
18.1 Products liability - occurrence									
18.2 Products liability - claims-made									
19.1, 19.2 Private passenger auto liability	438,516,099	20,204,848	12,738,925	445,982,022	76,041,028	10,660,169		532,683,219	139,230,276
19.3, 19.4 Commercial auto liability	359,231	178,445		537,676	62,494			600,170	111,008
21. Auto physical damage	32,038,799	587,328		32,626,127	3,199,641	4,995,956		40,821,724	7,294,586
22. Aircraft (all perils)									
23. Fidelity									
24. Surety									
26. Burglary and theft									
27. Boiler and machinery									
28. Credit									
29. International									
30. Reinsurance - Nonproportional Assumed Property	XXX				XXX				
31. Reinsurance - Nonproportional Assumed Liability	XXX				XXX				
32. Reinsurance - Nonproportional Assumed Financial Lines	XXX				XXX				
33. Aggregate write-ins for other lines of business									
34. TOTALS	580,311,213	24,835,692	13,796,993	591,349,912	103,003,101	16,536,189		710,889,202	184,459,792
DETAILS OF WRITE-INS									
3301.									
3302.									
3303.									
3398. Summary of remaining write-ins for Line 33 from overflow page									
3399. Totals (Lines 3301 thru 3303 plus 3398)(Line 33 above)									

(a) Including \$ for present value of life indemnity claims.

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA MUTUAL INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	20,814,211			20,814,211
1.2 Reinsurance assumed	12,116,157			12,116,157
1.3 Reinsurance ceded	699,474			699,474
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	32,230,894			32,230,894
2. Commission and brokerage:				
2.1 Direct excluding contingent		5,451,135		5,451,135
2.2 Reinsurance assumed excluding contingent		23,791,047		23,791,047
2.3 Reinsurance ceded excluding contingent		3,948,469		3,948,469
2.4 Contingent - direct				
2.5 Contingent - reinsurance assumed				
2.6 Contingent - reinsurance ceded				
2.7 Policy and membership fees				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)		25,293,713		25,293,713
3. Allowances to managers and agents		42,180		42,180
4. Advertising		37,992,518		37,992,518
5. Boards, bureaus and associations	965,498	3,022,840		3,988,338
6. Surveys and underwriting reports		9,095,911		9,095,911
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	61,135,460	100,931,745	2,470,914	164,538,119
8.2 Payroll taxes	4,415,490	7,275,371	111,273	11,802,134
9. Employee relations and welfare	16,805,993	36,936,157	1,034,932	54,777,082
10. Insurance	146,000	238,682		384,682
11. Directors' fees	472,466	732,607	608,952	1,814,025
12. Travel and travel items	1,651,590	4,192,432	84,633	5,928,655
13. Rent and rent items	9,978,247	12,104,533	118,981	22,201,761
14. Equipment	5,451,901	9,643,527	2,069	15,097,497
15. Cost or depreciation of EDP equipment and software	3,713,008	3,882,386	18,568	7,613,962
16. Printing and stationery	1,094,348	2,870,325	233,720	4,198,393
17. Postage, telephone and telegraph, exchange and express	3,183,697	8,963,063	78,309	12,225,069
18. Legal and auditing	463,887	1,006,497	364,965	1,835,349
19. Totals (Lines 3 to 18)	109,477,585	238,930,774	5,127,316	353,535,675
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$70,636		24,738,378		24,738,378
20.2 Insurance department licenses and fees		1,063,570		1,063,570
20.3 Gross guaranty association assessments		(527,140)		(527,140)
20.4 All other (excluding federal and foreign income and real estate)		1,615,716		1,615,716
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		26,890,524		26,890,524
21. Real estate expenses			8,114,493	8,114,493
22. Real estate taxes			2,081,189	2,081,189
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses		2,178,304		2,178,304
25. Total expenses incurred	141,708,479	293,293,315	15,322,998 (a)	450,324,792
26. Less unpaid expenses - current year	184,459,792	36,164,703	3,849,151	224,473,646
27. Add unpaid expenses - prior year	193,092,161	50,361,810	3,739,856	247,193,827
28. Amounts receivable relating to uninsured plans, prior year				
29. Amounts receivable relating to uninsured plans, current year				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	150,340,848	307,490,422	15,213,703	473,044,973
DETAILS OF WRITE-INS				
2401. Residual market buy out fees		340,838		340,838
2402. Amortization of expiring policy acquisition costs		1,006,320		1,006,320
2403. Donations		792,746		792,746
2498. Summary of remaining write-ins for Line 24 from overflow page		38,400		38,400
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)		2,178,304		2,178,304

(a) Includes management fees of \$ to affiliates and \$ to non-affiliates.

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA MUTUAL INSURANCE COMPANY

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 43,527,379	43,790,301
1.1 Bonds exempt from U.S. tax	(a) 11,845,438	12,917,999
1.2 Other bonds (unaffiliated)	(a) 40,510,953	40,663,235
1.3 Bonds of affiliates	(a) .....	.....
2.1 Preferred stocks (unaffiliated)	(b) .....	.....
2.11 Preferred stocks of affiliates	(b) .....	.....
2.2 Common stocks (unaffiliated)	25,609,151	25,769,207
2.21 Common stocks of affiliates .....	.....	.....
3. Mortgage loans	(c) .....	.....
4. Real estate	(d) 15,372,970	15,372,970
5. Contract loans .....	.....	.....
6. Cash, cash equivalents and short-term investments	(e) 4,817,010	4,619,787
7. Derivative instruments	(f) .....	.....
8. Other invested assets .....	.....	.....
9. Aggregate write-ins for investment income	700,090	745,047
10. Total gross investment income	142,382,991	143,878,546
11. Investment expenses .....	.....	(g) 13,241,809
12. Investment taxes, licenses and fees, excluding federal income taxes .....	.....	(g) 2,081,189
13. Interest expense .....	.....	(h) 60,424
14. Depreciation on real estate and other invested assets .....	.....	(i) 2,554,692
15. Aggregate write-ins for deductions from investment income .....	.....	.....
16. Total deductions (Lines 11 through 15) .....	.....	17,938,114
17. Net investment income (Line 10 minus Line 16) .....	.....	125,940,432
DETAILS OF WRITE-INS		
0901. Income on Amica Companies Supplemental Retirement Trust	1,236,970	1,281,927
0902. Miscellaneous interest	(536,880)	(536,880)
0903. ....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	700,090	745,047
1501. ....	.....	.....
1502. ....	.....	.....
1503. ....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page .....	.....	.....
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....	.....	.....

- (a) Includes \$ 1,897,395 accrual of discount less \$ 6,403,492 amortization of premium and less \$ 1,154,072 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ 14,085,192 for company's occupancy of its own buildings; and excludes \$ 82,387 interest on encumbrances.
- (e) Includes \$ 3,920 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ 2,554,692 depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	923,547	.....	923,547	483,950	.....
1.1 Bonds exempt from U.S. tax	(327,681)	.....	(327,681)	.....	.....
1.2 Other bonds (unaffiliated)	1,491,214	.....	1,491,214	2,928	.....
1.3 Bonds of affiliates .....	.....	.....	.....	.....	.....
2.1 Preferred stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.11 Preferred stocks of affiliates .....	.....	.....	.....	.....	.....
2.2 Common stocks (unaffiliated)	56,189,855	(10,736,520)	45,453,335	45,739,167	.....
2.21 Common stocks of affiliates .....	.....	.....	.....	11,428,208	.....
3. Mortgage loans .....	.....	.....	.....	.....	.....
4. Real estate .....	.....	.....	.....	.....	.....
5. Contract loans .....	.....	.....	.....	.....	.....
6. Cash, cash equivalents and short-term investments .....	.....	.....	.....	.....	.....
7. Derivative instruments .....	.....	.....	.....	.....	.....
8. Other invested assets .....	.....	.....	.....	12,181,570	.....
9. Aggregate write-ins for capital gains (losses) .....	.....	.....	.....	.....	.....
10. Total capital gains (losses)	58,276,935	(10,736,520)	47,540,415	69,835,823	.....
DETAILS OF WRITE-INS					
0901. ....	.....	.....	.....	.....	.....
0902. ....	.....	.....	.....	.....	.....
0903. ....	.....	.....	.....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....	.....	.....	.....
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....	.....	.....	.....	.....

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA MUTUAL INSURANCE COMPANY

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks	266,901	235,250	(31,651)
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Other invested assets (Schedule BA)			
8. Receivables for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)	266,901	235,250	(31,651)
11. Title plants (for Title insurers only)			
12. Investment income due and accrued	110		(110)
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection	1,370,107	1,287,766	(82,341)
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	310,377	332,106	21,729
13.3 Accrued retrospective premiums			
14. Reinsurance:			
14.1 Amounts recoverable from reinsurers			
14.2 Funds held by or deposited with reinsured companies			
14.3 Other amounts receivable under reinsurance contracts			
15. Amounts receivable relating to uninsured plans			
16.1 Current federal and foreign income tax recoverable and interest thereon			
16.2 Net deferred tax asset			
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software	11,580,796	14,785,128	3,204,332
19. Furniture and equipment, including health care delivery assets	9,643,494	7,005,017	(2,638,477)
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivables from parent, subsidiaries and affiliates			
22. Health care and other amounts receivable			
23. Aggregate write-ins for other than invested assets	120,946,462	46,400,028	(74,546,434)
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	144,118,247	70,045,295	(74,072,952)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	144,118,247	70,045,295	(74,072,952)
DETAILS OF WRITE-INS			
0901.			
0902.			
0903.			
0998. Summary of remaining write-ins for Line 9 from overflow page			
0999. Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)			
2301. Travel advances	92,374	90,941	(1,433)
2302. Postage inventory	545,656	292,192	(253,464)
2303. Expiring Policy Acquisition Costs	3,542,450	4,548,770	1,006,320
2398. Summary of remaining write-ins for Line 23 from overflow page	116,765,982	41,468,125	(75,297,857)
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	120,946,462	46,400,028	(74,546,434)

NOTES TO FINANCIAL STATEMENTS

Note 1- Summary of Significant Accounting Policies

A. Accounting Practices

The accompanying financial statements of the Company have been prepared on the basis of accounting practices prescribed or permitted by the State of Rhode Island.

The State of Rhode Island requires insurance companies domiciled in the State of Rhode Island to prepare their statutory financial statements in accordance with the National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual subject to any deviations prescribed or permitted by the State of Rhode Island Insurance Department. The Company has no state basis statement adjustments to report.

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements requires management to make estimates and assumptions that affect the reported amounts of assets, liabilities, revenues and expenses. It also requires estimates in the disclosure of contingent assets and liabilities. Actual results could differ from these estimates.

C. Accounting Policies

Premiums are earned over the terms of the related policies and reinsurance contracts. Unearned premiums are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business and are based on reports received from ceding companies for reinsurance assumed.

Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the Company uses the following accounting policies:

1. Short-term investments are stated at cost. The Company only purchases investment grade securities.
2. Bonds not backed by other loans are stated at amortized value using the scientific method. The Company only purchases investment grade bonds.
3. Common stocks, other than investments in stocks of subsidiaries and affiliates, are stated at market. Other-than-temporary declines in the fair value of a common stock are written down to fair value as the new cost basis and the amount of the write-down is accounted for as a realized loss.
4. The Company does not hold preferred stock.
5. The Company does not hold mortgage loans.
6. Loan-backed bonds and structured securities are valued at the lower of amortized cost or fair value using the scientific method. The Company only purchases investment grade securities.
7. The Company owns 100% of the common stock of the following subsidiaries. Amica Life Insurance Company and Amica Property and Casualty Insurance Company are valued on the statutory equity basis and the other subsidiaries are valued on the GAAP equity basis.

Affiliate	12/31/2007 Statement Value	12/31/2006 Statement Value
Amica Life Insurance Company	\$158,641,300	\$147,450,051
Amica Lloyd's of Texas, Inc.	1,000	1,000
Amica Property and Casualty Insurance Company	14,585,331	15,882,570
Amica General Agency, Inc.	9,961,493	8,458,946
Amica General Insurance Agency of California, Inc.	266,901	235,250
Total	\$183,456,025	\$172,027,817

8. Investments in real estate are carried at depreciated cost less encumbrances. There were no impairment losses on real estate recognized in 2007 and 2006.
9. The Company generally follows straight-line depreciation methods for all of its real estate holdings.
10. Other invested assets are stated as follows:
 - a. Note receivable is stated at the lower of the unpaid balance or market.
 - b. Morgan Stanley Institutional Fund is carried at market value.
 - c. Morgan Stanley Private Markets Fund is carried at market value.
 - d. Morgan Stanley Premium Partners Fund is carried at market value.
 - e. Amica Lloyd's of Texas is stated on the statutory equity basis.
11. Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
12. Assets are depreciated or amortized against net income as the estimated economic benefit expires. In accordance with the Company's capitalization policy, amounts less than the predefined threshold of \$1,000 for furniture, fixtures, equipment and real estate are expensed when purchased. The Company has not modified its capitalization policy from the prior period.

Note 2 – Accounting Changes and Correction of Errors

The Company recorded a \$(21,626,891) correction through surplus during 2007. This correction related to the Company recording a tax benefit at 12/31/06 that should not have been recorded.

NOTES TO FINANCIAL STATEMENTS

This correction had the following impact on net income, surplus, total assets, and total liabilities for the 2 years presented in the financial statements:

	12/31/07	12/31/06
Net income	\$0	\$(21,626,891)
Surplus	\$0	\$4,317,559
Total assets	\$0	\$(21,626,891)
Total liabilities	\$0	\$(25,944,450)

Note 3 – Business Combinations and Goodwill

Not applicable.

Note 4 – Discontinued Operations

Not applicable.

Note 5 – Investments

A-C. Not applicable.

D. Loan-Backed Securities

1. The Company has consistently used the retrospective method (or a method which approximates the retrospective method) for valuing loan-backed securities.
2. Prepayment assumptions for single class and multi-class mortgage backed and asset backed securities were obtained from broker dealer survey values, nationally recognized data services or internal estimates. The Company uses Hub Data, Inc., in addition to the NAIC Securities Valuation Office guidance, to determine the market value of its loan-backed securities.
3. In 2007 and 2006, there were no changes from retrospective to prospective methodologies.

E-G. Not applicable.

H. Other Invested Assets

The Company holds four *other invested assets*.

1. An unsecured note to The Property Loss Research Bureau, was issued December 17, 2003 for \$1,000,000, 7% fixed interest rate, with interest payments due the last day of June and December beginning June 30, 2004 and principal payments due the same payment dates beginning June 30, 2007 and maturing December 16, 2013. Its value at December 31, 2007 and 2006 is \$724,912 and \$768,380, respectively.
2. The Company holds Morgan Stanley Hedge Fund Limited Partnership shares with a carrying value at December 31, 2007 and 2006 of \$26,065,641 and \$23,652,855, respectively.
3. The Company holds Morgan Stanley Private Markets Fund Limited Partnership shares with a carrying value at December 31, 2007 and December 31, 2006 of \$5,284,088 and \$1,128,857.
4. The Company holds Morgan Stanley Premium Partners Fund Limited Partnership shares with a carrying value at December 31, 2007 of \$8,380,445.
5. Amica Lloyd's of Texas is reported at \$58,195,391 and \$49,524,332 at December 31, 2007 and 2006, respectively.

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies

Not applicable.

Note 7 – Investment Income

A. Accrued Investment Income

The Company non-admits investment income due and accrued if amounts are over 90 days past due (180 days for mortgage loans or amounts on mortgage loans in default).

B. Amounts Non-Admitted

No accrued investment income amounts were over 90 days past due in 2007 and 2006.

Note 8 – Derivative Instruments

Not applicable.

NOTES TO FINANCIAL STATEMENTS

Note 9 – Income Taxes

- A. Components of Deferred Tax Assets (DTAs) and Deferred Tax Liabilities (DTLs):

Description	12/31/2007	12/31/2006
Gross deferred tax assets	\$208,780,167	\$188,274,417
Gross deferred tax liabilities	315,080,376	273,449,269
Net deferred tax asset (liability)	(106,300,209)	(85,174,852)
Non-admitted deferred tax assets	0	0
Admitted deferred tax asset (liability)	\$(106,300,209)	\$(85,174,852)
Increase (decrease) in non-admitted deferred tax assets	\$0	\$0

- B. Unrecognized Deferred Tax Liabilities

Not applicable.

- C. Current Tax and Change in Deferred Tax

1. The provisions for incurred taxes on earnings for the years ended December 31 are as follows:

Description	2007	2006
Federal income tax on operating income	\$12,740,468	\$34,920,229
Federal income tax on net capital gains	20,017,881	15,096,511
Federal income tax incurred	\$32,758,349	\$50,016,740

2. The tax effects of temporary differences that give rise to significant portions of the deferred tax assets and deferred tax liabilities are as follows:

	12/31/2007	12/31/2006	Change
Deferred Tax Assets:			
Loss and LAE reserves	\$78,315,377	\$79,929,319	\$(1,613,942)
Anticipated salvage/subrogation	18,792,550	18,858,700	(66,150)
Unearned premium reserve	47,754,182	47,253,487	500,695
Unassessed insolvencies	1,295,000	1,295,000	0
Reserve for miscellaneous benefits	13,119,350	18,390,732	(5,271,382)
Prepaid pension contribution	37,969,563	11,719,563	26,250,000
Prepaid retirees medical benefits	337,354	0	337,354
Joint venture interests	61,314	125,254	(63,940)
Uncollected premiums	588,169	566,955	21,214
Travel advances	32,331	0	32,331
Postage	190,980	0	190,980
Non-compete agreements	326,342	368,681	(42,339)
Expiring policy acquisition costs	2,064,304	2,283,197	(218,893)
Prepaid expenses	929,352	572,731	356,621
Equipment inventory	7,003,999	6,910,798	93,201
Total deferred tax assets	208,780,167	188,274,417	20,505,750
Nonadmitted deferred tax assets	0	0	0
Admitted deferred tax assets	208,780,167	188,274,417	20,505,750
Deferred Tax Liabilities:			
Bonds	2,321,283	1,903,848	417,435
Common stock	230,738,559	225,884,597	4,853,962
Pension fund contribution	81,507,584	45,502,034	36,005,550
Retirees medical fund contribution	337,354	0	337,354
Accrued dividends	175,596	158,790	16,806
Total deferred tax liabilities	315,080,376	273,449,269	41,631,107
Net deferred tax asset (liability)	\$(106,300,209)	\$(85,174,852)	\$(21,125,357)

The change in gross deferred assets of \$20,505,750 and gross deferred tax liabilities of \$41,631,107 is the change in net deferred income taxes of \$(21,125,357).

- 3.-5. Not applicable.

NOTES TO FINANCIAL STATEMENTS

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate

Among the more significant book to tax adjustments were the following:

	2007		2006	
	Amount	Tax Effect	Amount	Tax Effect
Income before taxes	\$279,444,899	\$97,805,715	\$297,226,624	\$104,029,318
Book over tax reserves	(4,611,263)	(1,613,942)	(5,561,166)	(1,946,408)
Unearned premiums	152,787	53,476	(3,713,583)	(1,299,754)
Salvage and subrogation	2,505,000	876,750	2,521,000	882,350
Depreciation and amortization	957,758	335,215	1,230,040	430,514
Accrued market discount	71,597	25,059	(609,767)	(213,418)
Tax exempt interest, net of pro-ratio	(10,980,299)	(3,843,105)	(8,454,110)	(2,958,939)
Dividends received deduction, net of pro-ratio	(11,986,409)	(4,195,243)	(11,850,763)	(4,147,767)
Accrued dividends	(160,056)	(56,020)	(228,335)	(79,917)
Other than temporary decline in stock values	9,116,703	3,190,846	(543,683)	(190,289)
Retirement and miscellaneous benefits	(193,414,756)	(67,695,165)	(130,554,060)	(45,693,920)
Travel and entertainment	522,046	182,716	178,258	62,390
Lobbying expenses	179,002	62,651	441,221	154,427
Income from Limited Partnership	3,500,000	1,225,000	2,000,000	700,000
Other	18,298,274	6,404,396	823,295	288,153
Taxable income	\$93,595,283	\$32,758,349	\$142,904,971	\$50,016,740

The significant items causing a difference between the provision for Federal income taxes and the statutory rate are as follows:

	2007		2006	
	Amount	Effective Tax Rate	Amount	Effective Tax Rate
Taxes computed at statutory rate	\$97,805,715	35.0%	\$104,029,318	35.0%
Tax exempt interest, net of pro-ratio	(3,843,105)	-1.4%	(2,958,939)	-1.0%
Dividends received deduction, net of pro-ratio	(4,195,243)	-1.5%	(4,147,767)	-1.4%
Nonadmitted assets	(26,831,879)	-9.6%	0	0.0%
Other	(14,323,179)	-5.1%	2,545,060	.9%
Total	\$48,612,309	17.4%	\$99,467,672	33.5%
Federal and foreign taxes incurred	\$32,758,349	11.7%	\$50,016,740	16.9%
Change in net deferred taxes	15,853,960	5.7%	49,450,932	16.6%
Total statutory income taxes	\$48,612,309	17.4%	\$99,467,672	35.5%

E. Operating Loss and Tax Credit Carryforwards

- At December 31, 2007 and 2006, the Company did not have any unused operating loss carryforwards available to offset against future taxable income.
- The amounts of Federal income taxes incurred and available for recoupment in the event of future net losses are:

Year	Amica Mutual Insurance Company	Consolidated Subsidiaries	Total Amount
Current year	\$26,539,000	\$11,043,000	\$37,582,000
First preceding year	75,864,000	6,852,000	82,716,000
Second preceding year	73,435,000	4,434,000	77,869,000
Third preceding year	49,300,000	5,450,000	54,750,000

F. Consolidated Federal Income Tax Return

- The Company's Federal income tax return is consolidated with the following subsidiaries:
 - Amica Lloyd's of Texas
 - Amica Lloyd's of Texas, Inc.
 - Amica General Agency, Inc.
 - Amica General Agency of California, Inc.
 - Amica Property and Casualty Insurance Company
- The method of allocation between the companies is contained in a written agreement approved by the Board of Directors. Allocation is made in accordance with Section 1552 (a)(2) of the Internal Revenue Code based upon separate return calculations with current credit for net losses. Inter-company estimated tax balances are settled at least quarterly during the tax year with a final settlement during the month following the filing of the consolidated income tax return.

NOTES TO FINANCIAL STATEMENTS

Note 10 – Information Concerning Parent, Subsidiaries and Affiliates

A. Nature of Relationships

The Company is not directly or indirectly owned or controlled by any other entity.

B. During 2007 and 2006, the Company paid premiums of \$2,940,829 and \$2,831,947, respectively, for group life insurance on the lives of employees and retirees to its affiliate, Amica Life Insurance Company.

C. Changes in Terms of Intercompany Arrangements

1. Beginning January 1, 2007, Amica Lloyd's ceded an 80% quota share of all earned premiums, losses and loss adjusting expenses, and dividends to Amica Mutual. In 2006 and prior years, the quota share rate was 60%. In return, Amica Mutual paid a 30% ceding commission to Amica Lloyd's.
2. Beginning January 1, 2008, the commission paid to Amica Lloyd's under its quota share reinsurance contract will change from 30% to 20% of the quota share premiums assumed. The Company anticipates that commissions paid in 2008 will decrease by approximately \$3.4 million as a result of this change.
3. Beginning January 1, 2008, the commission paid to Amica P&C under its quota share reinsurance contract will change from 25% to 20% of the quota share premiums assumed. The Company anticipates that commissions paid in 2008 will decrease by approximately \$1.5 million as a result of this change.

D. Amounts Due to or from Related Parties

At December 31, 2007 and 2006, the Company reported \$688,254 and \$2,442,998 due to its affiliates, and \$235,614 and \$183,768 due from its affiliates, respectively, for fees owed under the terms of the intercompany management and services contracts and reinsurance contracts with the Company. In addition, the Company reported \$15,057 at December 31, 2007 and \$1,419,939 at December 31, 2006, due from affiliates for Federal income taxes. The amounts due to or from affiliates are settled on a monthly basis.

E. Guarantees or Contingencies for Related Parties

The Company is party to Capital Maintenance Agreements with its affiliates, Amica Lloyd's of Texas and Amica Property and Casualty Insurance Company. The terms of the agreements state that when the ratio of net premiums written to surplus for each affiliate is below the agreed upon ratio, Amica Mutual will infuse capital to restore surplus. The agreement has certain limitations on the number of capital infusions per year over the term of the agreements. No capital infusions were required under the agreements in 2007 and 2006.

F. Management, Service Contracts, Cost Sharing Arrangements

Certain managerial and other operational functions are performed by Amica Mutual Insurance Company for Amica Life, Amica Lloyd's of Texas and Amica Property and Casualty Insurance Company. Amica Mutual allocates such costs to the aforementioned companies based on the estimated costs of the services performed. The written agreement between the companies indicates that settlement of these costs be made within fifty-five days of the month to which it applies. The costs charged from Amica Mutual to Amica Life in 2007 and 2006 were \$2,578,810 and \$2,494,408, respectively. The costs charged from Amica Mutual to Amica Lloyd's amounted to \$10,294,956 in 2007 and \$9,824,976 in 2006. The costs charged from Amica Mutual to Amica Property and Casualty Insurance Company amounted to \$10,902,060 in 2007 and \$8,085,912 in 2006.

G.-L. Not applicable.

Note 11 – Debt

A. Capital Notes

Not applicable.

B. All Other Debt

Borrowed money outstanding at December 31, 2007 and 2006, except for mortgages payable, which have been netted against the real estate asset values, is as follows:

Debt Description	12/31/2007	12/31/2006
An unsecured bank note from Bank of America (formerly Fleet National Bank) at 65 basis points above LIBOR rate was issued on December 15, 1998 for \$1,000,000 with principal due at maturity on December 15, 2008.	\$1,000,000	\$1,000,000
An unsecured note with Sound Insurance Services, Inc. was issued on September 24, 1999 for \$1,850,000, at an adjustable interest rate with quarterly payments for 15 years.	697,154	771,888
Total	\$1,697,154	\$1,771,888

Interest expense incurred on borrowed money is recorded as an investment expense and was \$112,433 in 2007 and \$104,706 in 2006. Interest expense incurred on real estate encumbrances is also recorded as an investment expense and was \$82,387 and \$255,643 in 2007 and 2006, respectively. The effective interest rates are essentially equivalent to the stated interest rates. No covenants require that assets be set aside to fund scheduled repayments. The Company does not have any reverse repurchase agreements.

The combined scheduled aggregate maturities for the next five years and thereafter as of December 31, 2007 are as follows:

Year	2008	2009	2010	2011	2012	Thereafter	On Demand	Total
Amount	\$1,090,188	\$93,155	\$96,220	\$99,385	\$102,655	\$215,551	\$0	\$1,697,154

NOTES TO FINANCIAL STATEMENTS

Note 12 – Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

A. Defined Benefit Plans

The Company sponsors a defined benefit pension plan and a postretirement health care benefit plan covering substantially all employees of the Company.

The Company has a noncontributory defined benefit pension plan whereby the benefits are based upon years of service and the employee's career average compensation. The plan is funded through a pension trust (Amica Pension Fund). No pension expense was recognized in 2007 and 2006 because, in accordance with SSAP 89 and FAS 87, the net periodic pension cost was \$0.

In addition to pension benefits, the Company provides certain health care and life insurance benefits ("post retirement") for retired employees. Substantially all employees may become eligible for these benefits if they reach retirement age while working for the Company and satisfy certain service requirements.

Life insurance benefits are based upon a multiple of salary and years of service at date of retirement and are subject to a maximum benefit of \$500,000. For employees retiring on or after January 1, 2005, the amount of life insurance will immediately be reduced to \$50,000 (or will remain at the level in effect immediately before retirement if this was less than \$50,000). The amount of coverage in effect will be reduced by \$5,000 on the first anniversary of the employee's retirement date. The amount of insurance coverage will be reduced by an additional \$5,000 on each of the next four anniversary dates of the employee's retirement. However, coverage will not be reduced below \$25,000.

B. Defined Contribution Plans

The Company has an incentive savings plan in which a majority of the employees participate. Various investment funds are provided for employee savings, and the employee contributions can be made on a before-tax or after-tax basis. The plan has limitations as to the amount of both employee and Company contributions. The Company contributed \$6,706,333 and \$6,546,023 on behalf of participating employees in 2007 and 2006, respectively.

The Company has a success sharing program, which is available to all eligible employees. During 2007 and 2006, the expense related to this program was \$12,800,000 and \$11,500,000, respectively.

The Company has a deferred compensation plan for certain eligible officers. The plan is a salary reduction plan in which no matching contribution is made by the Company on behalf of the plan participants. As explained in Note 12D, certain deferred compensation liabilities are funded through the Amica Companies Supplemental Retirement Trust.

C. Multiemployer Plans

Not applicable.

D. Consolidated/Holding Company Plans

The Company provides or funds supplemental pension benefits and certain deferred compensation plan liabilities through the Amica Companies Supplemental Retirement Trust. The supplemental pension benefits are amounts otherwise payable under the Company's qualified pension plan which are in excess of that allowed under Sections 401 and/or 415 of the Internal Revenue Code. The trust's assets, which are invested in both debt and equity type securities, are valued at either statement or market value, respectively.

E. Postemployment Benefits and Compensated Absences

The Company has no obligations to current or former employees for benefits after their employment but before their retirement.

F. Impact of Medicare Modernization Act on Postretirement Benefits

1. Recognition of the existence of the Act

The Medicare Prescription Drug, Improvement and Modernization Act of 2003 (the Act) was signed into law in December of 2003. The Act includes the following two new features to Medicare Part D that could affect the measurement of the accumulated postretirement benefit obligation (APBO) and net periodic postretirement cost for the Plan:

- a. A Federal subsidy (based on 28% of an individual beneficiary's annual prescription drug costs between \$250 and \$5,000), which is not taxable, to sponsors of retiree healthcare benefit plans that provide a prescription drug benefit that is at least actuarially equivalent to Medicare Part D; and
- b. The opportunity for a retiree to obtain a prescription drug benefit under Medicare.

2. Effects of the Subsidy in Measuring the Net Postretirement Benefit Cost

The effect of the Act was a \$1,965,365 reduction in the Company's net postretirement benefit cost for the subsidy related to benefits attributed to former employees. The Act also had the following effects on the net postretirement benefit cost: a \$654,610 decrease as a result of an actuarial gain; a decrease to the current period service cost totaling \$464,076 due to the subsidy; and an \$821,509 decrease to the interest cost.

3. Disclosure of Gross Benefit Payments

The Company's gross benefit payments were \$1,066,651 and \$1,011,916 in 2007 and 2006, respectively, including prescription drug benefits. The Company's received subsidies related to The Medicare Prescription Drug, Improvement and Modernization Act of 2003 totaling \$499,309 in 2007 and \$376,970 in 2006.

NOTES TO FINANCIAL STATEMENTS

G. Summary of Retirement Plans and Postretirement Benefit Plans

A summary of assets, obligations and assumptions of the Pension, Supplemental Retirement Plans, and Post Retirement Health Care Benefit Plans covering employees of Amica Mutual Insurance Company and Amica Life Insurance Company are as follows at December 31, 2007 and 2006.

	Pension Fund		Supplemental Retirement Plans		Postretirement Health Care	
	12/31/2007	12/31/2006	12/31/2007	12/31/2006	12/31/2007	12/31/2006
1. Change in benefit obligation						
a. Benefit obligation at beginning of year	\$646,581,595	\$600,357,757	\$28,263,377	\$22,039,250	\$115,276,621	\$113,031,715
b. Service cost	21,121,058	20,607,736	1,016,509	826,444	3,870,525	4,356,704
c. Interest cost	39,175,136	37,019,604	1,570,962	1,377,009	6,967,061	6,863,018
d. Actuarial (gain) loss	19,258,052	14,267,991	1,648,643	796,075	12,582,509	947,303
e. Benefits paid	(30,192,081)	(28,526,819)	(2,234,596)	(2,287,251)	(10,577,286)	(9,922,119)
f. Plan amendments	0	0	2,764,756	0	0	0
g. Curtailments	0	0	(489,684)	0	0	0
h. Settlements	0	0	(3,169,965)	0	0	0
i. Transfers	0	0	3,169,965	5,511,850	0	0
j. Benefits becoming vested during the year	3,021,324	2,855,326	411,879	0	0	0
k. Benefit obligation at end of year	\$698,965,084	\$646,581,595	\$32,951,846	\$28,263,377	\$128,119,430	\$115,276,621
2. Change in plan assets						
a. Fair value of plan assets at beginning of year	\$814,915,791	\$721,644,431	\$0	\$0	\$35,137,069	\$0
b. Actual return on plan assets	75,002,252	104,798,179	0	0	2,849,806	137,069
c. Employer contribution	75,000,000	17,000,000	5,404,561	2,287,251	40,577,286	44,922,119
d. Benefits paid	(30,192,081)	(28,526,819)	(2,234,596)	(2,287,251)	(10,577,286)	(9,922,119)
e. Settlements	0	0	(3,169,965)	0	0	0
f. Fair value of plan assets at end of year	\$934,725,962	\$814,915,791	\$0	\$0	\$67,986,875	\$35,137,069
3. Funded status	\$235,760,878	\$168,334,196	(\$32,951,846)	(\$28,263,377)	(\$60,132,555)	(\$80,139,552)
a. Unrecognized net transition (asset) obligation	(101,458,754)	(101,356,680)	6,150,984	6,624,137	3,373,105	4,047,726
b. Unrecognized prior service cost	(81,425,329)	(88,827,632)	(641,366)	(1,155,844)	3,779,056	4,048,988
c. Unrecognized net actuarial (gain) loss	55,607,670	55,334,581	4,087,193	2,438,550	51,977,994	41,502,489
d. Prepaid (accrued) benefit cost	\$108,484,465	\$33,484,465	(\$23,355,035)	(\$20,356,534)	(\$1,002,400)	(\$30,540,349)
4. Accumulated benefit obligation	\$691,236,957	\$638,888,178	\$32,415,918	\$28,128,988	\$0	\$0
5. Projected benefit obligation for non-vested employees	\$2,023,723	\$3,867,421	\$0	\$0	\$80,214,974	\$55,709,372
Accumulated benefit obligation for non-vested employees	\$1,615,316	\$3,269,636	\$0	\$0	\$80,214,974	\$55,709,372
6. Components of net periodic benefit costs						
a. Service cost	\$21,121,058	\$20,607,736	\$1,016,509	\$826,444	\$3,870,525	\$4,356,704
b. Interest cost	39,175,136	37,019,604	1,570,962	1,377,009	6,967,061	6,863,018
c. Benefits becoming vested during the year	3,021,324	2,855,326	411,879	0	0	0
d. Expected return on plan assets	(56,017,289)	(49,533,162)	0	0	(2,219,397)	0
e. Amortization of net transition (asset) obligation	102,074	(6,017,223)	473,153	473,153	674,621	674,621
f. Amortization of prior service cost	(7,402,303)	(7,402,303)	(61,724)	(165,121)	269,932	269,932
g. Recognized net actuarial (gain) loss	0	2,470,022	0	16,997	1,476,595	1,675,504
h. Recognized actuarial (gain) loss due to curtailments	0	0	1,822,318	0	0	0
i. Net periodic benefit cost	\$0	\$0	\$5,233,097	\$2,528,482	\$11,039,337	\$13,839,779
7. Amounts recognized in the stmt. of fin. position						
a. Prepaid benefit cost	\$108,484,465	\$33,484,465	\$0	\$0	\$0	\$0
b. Accrued benefit liability	0	0	(32,415,919)	(28,128,988)	(1,002,400)	(30,540,349)
c. Intangible asset	0	0	5,509,618	5,468,293	0	0
d. Chg. in surplus - accumulated other comp. income	0	0	3,551,266	2,304,161	0	0
e. Net amount recognized (accrued) prepaid	\$108,484,465	\$33,484,465	(\$23,355,035)	(\$20,356,534)	(\$1,002,400)	(\$30,540,349)
8. Weighted average assumptions used to determine:						
Periodic benefit cost						
a. Discount rate	6.25%	6.25%	6.25%	6.25%	6.25%	6.25%
b. Expected return on plan assets	7.00%	7.00%	7.00%	7.00%	7.00%	n/a
c. Rate of compensation increase	4.00%	4.00%	4.00%	4.00%	n/a	n/a
Projected benefit obligation						
d. Discount rate	6.00%	6.25%	6.00%	6.25%	6.00%	6.25%
e. Rate of compensation increase	4.00%	4.00%	4.00%	4.00%	n/a	n/a
9. Measurement dates	12/31/07	12/31/06	12/31/07	12/31/06	12/31/07	12/31/06

NOTES TO FINANCIAL STATEMENTS

10. The assumed health care cost trend rates for the next several years used to measure the expected cost of benefits covered by the plan are as follows:

Years	Pre-65	Post-65
2007	7%	7%
2008	6%	6%
2009	5%	5%
2010 and later	5%	5%

In 2005, the Company implemented an employee health care cost sharing arrangement with its employees. No employee contribution is required for employees retiring prior to January 1, 2005. Employees who retired after 2004 will contribute approximately 20% to their health care coverage for 2005 and going forward.

11. Assumed health care cost trend rates have a significant effect on the amounts reported for the health care plans. A one-percentage point change in assumed health care cost trend rates would have the following effects:

	12/31/2007	12/31/2006
Effect of a 1% Increase in Health Care Cost Trend Rates:		
Total of service cost and interest cost	\$1,768,814	\$1,678,298
Post-retirement benefit obligation	15,713,468	9,836,277
Effect of a 1% Decrease in Health Care Cost Trend Rates:		
Total of service cost and interest cost	\$(1,434,602)	\$(1,392,958)
Post-retirement benefit obligation	(12,893,154)	(12,357,349)

12. Pension and Postretirement Benefit Plan Assets

- a. Qualified pension plan and postretirement benefit plan asset allocations at December 31, 2007 and 2006, by asset category, were as follows:

Plan Year Ended December 31	Qualified Pension Plan Assets		Postretirement Benefit Plans	
	2007	2006	2007	2006
Asset Category:				
Equity securities	67.8%	69.4%	66.2%	66.3%
Fixed income securities	28.5%	28.3%	29.0%	26.6%
Other	3.7%	2.3%	4.8%	7.1%
Total	100.0%	100.0%	100.0%	100.0%

- b. Targeted asset allocation percentages for qualified pension plan and postretirement benefit plan assets at December 31, 2007, were as follows:

	Qualified Pension Plan	Postretirement Benefit Plans
Asset Category:		
Equity securities	66.0%	66.0%
Fixed income securities	30.0%	28.0%
Other	4.0%	6.0%
Total	100.0%	100.0%

The assets of the qualified defined benefit pension plan trust ("the Pension Trust") and the postretirement benefit plans are managed with the objective of providing the lowest risk of nonpayment of benefits to the plan participants or retirees. Assets are invested to complement the structure and characteristics of the corresponding liabilities. Assets allocations are structured to provide funding of near and mid-term liabilities through interest income, dividends, and maturities and principle pay-downs of fixed-income instruments. Investments in equity securities are intended to provide capital appreciation in support of the plans' longer-term obligations. Other investments include short-term investments used to manage the short term liquidity of the assets and alternative investment funds intended to provide additional diversification.

The investment manager of the Pension Trust and postretirement benefit plans may not deviate significantly from the targeted asset allocation percentages without prior approval from the trustees of the various plans. Pension Trust and postretirement benefit plan assets are not invested in derivatives and such investment would require prior consent from the trustees. The Pension Trust and the postretirement benefit plans have no fee interests in real estate.

- c. The overall expected rate of return on plan assets was selected by considering the historical returns of equity and fixed income markets in conjunction with current economic and financial market conditions.

NOTES TO FINANCIAL STATEMENTS

13. The benefits expected to be paid in each of the next five years and in aggregate for the five years thereafter are as follows:

Years	Pension Fund	Supplemental Retirement Plan	Postretirement Health Care
2008	\$30,300,000	\$2,000,000	\$7,200,000
2009	31,200,000	2,000,000	7,500,000
2010	32,300,000	2,100,000	7,800,000
2011	33,600,000	2,100,000	8,100,000
2012	35,100,000	2,100,000	8,300,000
2013 – 2017	201,500,000	9,800,000	43,700,000

14. For 2008, the Company expects to make the contributions to postretirement plans as follows:

Postretirement Plan	Contribution
Pension Fund	\$126,000,000
Supplemental Retirement Plan	4,050,000
Postretirement Health Care	7,200,000

In October 2007, the Board of Directors of Amica Mutual Insurance Company approved contributions of \$150 million to the Amica Pension Fund; \$5 million to the Supplemental Retirement Trust, and \$37 million to the Retirees' Medical Trust. Subsequent to the board's approval, contributions were made of \$24 million, \$950 thousand, and \$37 million to the Amica Pension Fund, Supplemental Retirement Trust and Retirees' Medical Trust, respectively, in 2007. Remaining contributions, up to the board approved amounts, are expected to be made during the first 9 months of 2008.

Note 13 – Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

A.-E. Not applicable.

F. Mutual Surplus Advances

No restrictions have been placed upon unassigned surplus funds and there are no outstanding unpaid advances to surplus as of December 31, 2007 and 2006.

G.-H. Not applicable.

I. Changes in Unassigned Funds

The portion of unassigned funds (surplus) represented by cumulative unrealized capital gains is \$635,769,421 after deducting applicable deferred taxes of \$233,059,842.

J.-M. Not applicable.

Note 14 – Contingencies

A. Contingent Commitments

For structured settlement purposes, the Company has purchased various life insurance annuities of which the claimant is payee and the Company is contingently liable. These annuities have been used to reduce unpaid losses by \$238,602,443. Reserves have not been committed to cover contingent liabilities. The Company does not purchase annuities under which the Company is both owner and payee.

B. Assessments

The Company is subject to guaranty fund and other assessments by the states in which it writes business. Guaranty fund assessments are accrued at the time of insolvencies. Other assessments are accrued either at the time of assessments or in the case of premium based assessments, at the time the premiums were written, or, in the case of loss based assessments, at the time the losses are incurred.

The Company has accrued a liability for guaranty fund and other assessments of \$3,700,000 for 2007. This accrual has remained unchanged from prior year and represents management's best estimates based on information received by the states in which the Company writes business and may change due to many factors including the Company's share of the ultimate cost of current insolvencies.

C. Not Applicable.

D. Claims Related Extra Contractual Obligations and Bad Faith Losses Stemming from Lawsuits

The company paid \$225,000 on a direct basis in 2007 to settle claims related extra contractual obligations or bad faith claims stemming from lawsuits.

The number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during 2007 was:

(a) 0-25 Claims	(b) 26-50 Claims	(c) 51-100 Claims	(d) 101-500 Claims	(e) More than 500 Claims
X				

Claim count information is maintained on a "per claim" basis.

NOTES TO FINANCIAL STATEMENTS

E. All Other Contingencies

Various lawsuits against the Company have arisen in the course of the Company's business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.

Note 15 – Leases

A. Lessee Leasing Arrangements

1. The Company leases office facilities and equipment under various noncancelable operating leases that expire through 2014. Rental expense for 2007 and 2006 was \$9,416,998 and \$10,269,053, respectively.
2. Future minimum rental payments are as follows:

Year	Amount
2008	\$8,098,451
2009	5,840,147
2010	4,218,556
2011	3,586,059
2012	2,076,228
Thereafter	573,400
Total	\$24,392,841

Certain rental commitments have renewal options extending through the year 2023. Some of these renewals are subject to adjustments in future periods.

3. Not applicable.

B. Lessor Leasing Arrangements

1. Operating Leases

The Company does not have any material operating lease arrangements.

2. Not applicable.

Note 16 – Information about Financial Instruments with Off-Balance Sheet Risk and With Concentrations of Credit Risk

Not applicable.

Note 17 – Sale, Transfer and Servicing of Financial Assets and Extinguishment of Liabilities

Not applicable.

Note 18 – Gain or Loss from Uninsured Accident and Health Plans and the Uninsured Portion of Partially Insured Plans

Not applicable.

Note 19 – Direct Premiums Written / Produced by Managing General Agents / Third Party Administrators

Not applicable.

Note 20 – Other Items

A-B. Not applicable.

C. Other Disclosures

Assets in the amount of \$4,120,296 and \$4,183,224 at December 31, 2007 and 2006, respectively, were on deposit with government authorities or trustees as required by law.

D. Uncollectible Premiums Receivable

At December 31, 2007 and 2006, the Company had admitted premiums receivable assets of \$359,841,954 and \$363,146,880 respectively, in premiums receivable due from policyholders, agents and ceding insurers. The Company routinely assesses the collectibility of these receivables. Based upon Company experience, any uncollectible premium receivables as of December 31, 2007 are not expected to exceed the non-admitted amount totaling \$1,680,484 and, therefore, no additional provision for uncollectible amounts has been recorded. The potential for any additional loss is not believed to be material to the Company's financial condition.

E.-H. Not applicable.

I. Subprime Mortgage Related Risk Exposure

The Company has minimal direct exposure to subprime mortgage related risk. Direct exposure is classified as exposure through (1) direct investment in subprime mortgage loans, (2) investment in mortgage-backed or asset-backed securities, or (3) any other assets in which the investment's primary objective, or underlying assets, are significantly invested in, or indexed to, subprime mortgage loans or related exposure.

1. At December 31, 2007, the Company does not invest directly in subprime mortgage loans.
2. At December 31, 2007, the Company's investments in mortgage-backed or asset-backed securities are limited to securities which are guaranteed by the issuer (e.g. GNMA or FNMA), and, therefore, have no direct exposure to subprime mortgage related risk.

NOTES TO FINANCIAL STATEMENTS

3. At December 31, 2007, the Company has no other investments in which the investment's primary objective, or underlying assets, are significantly invested in, or indexed to, subprime mortgage loans or related exposure.

J. The State of Rhode Island does not allow payment of extraordinary dividends until 30 days after the commissioner has received notice of declaration and has not, within such period, disapproved payment or the commissioner has approved such payment within the 30 day period

Note 21 – Events Subsequent

On January 15, 2008, the Company sold its real estate holding in Glastonbury, Connecticut for \$5,250,000. At the time of sale, the real estate had a book value of \$1,182,416.

Note 22– Reinsurance

A. Unsecured Reinsurance Recoverable

The Company does not have any individual reinsurer where the unsecured aggregate recoverable for losses paid and unpaid including IBNR, loss adjustment expenses, and unearned premiums exceed 3% of the Company's policyholders' surplus.

B. Reinsurance Recoverables in Dispute

There were no individual reinsurance recoverable amounts on paid and unpaid losses in dispute which exceed 5% of the Company's policyholders' surplus or aggregate reinsurance recoverable amounts on paid and unpaid losses in dispute which exceed 10% of the Company's policyholders' surplus.

C. Reinsurance Assumed and Ceded

1. The following table summarizes ceded and assumed unearned premiums and the related commission equity at December 31, 2007. Direct unearned premium at December 31, 2006 was \$639,683,751.

	Assumed Premium Reserve	Assumed Commission Equity	Ceded Premium Reserve	Ceded Commission Equity	Net Premium Reserve	Net Commission Equity
Affiliates	\$34,464,555	\$9,235,001	\$ -	\$ -	\$34,464,555	\$9,235,001
All Other	9,856,208	-	5,595,301	2,305,264	4,260,907	(2,305,264)
Totals	\$44,320,763	\$9,235,001	\$5,595,301	\$2,305,264	\$38,725,462	\$6,929,737
Direct Unearned Premium Reserve \$637,952,727						

2. The Company's catastrophe reinsurance contract has a provision for profit sharing which states that the Company will receive a portion of the broker's annual brokerage fees when they exceed certain thresholds. The Company received \$535,380 under this provision in 2007 and \$449,603 in 2006.

D.-G. Not applicable.

Note 23 – Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not applicable.

Note 24– Changes in Incurred Losses and Loss Adjustment Expenses

The estimated cost of loss and loss adjustment expenses attributable to insured events of prior years decreased by \$109.5 million during 2007, compared to a decrease of \$113.3 million during 2006. This is 11.9% of unpaid losses and loss adjustment expenses of \$922.5 million as of December 31, 2006. Ninety-six percent of this decrease occurred in the auto and homeowners lines of business. Increases or decreases of this nature occur as the result of claim settlements during the current year, and as additional information is received regarding individual claims, causing changes from the original estimates of the cost of these claims. Recent loss development trends are also taken into account in evaluating the overall adequacy of unpaid losses and loss adjustment expenses. No additional premiums or return premiums have been accrued as a result of prior year effects.

Lines of Business	2007 Calendar Year Losses and LAE Incurred			2007 Loss Year Losses and LAE Incurred	Shortage (Redundancy)
	Losses Incurred	LAE Incurred	Totals		
Fire	\$1,816	\$237	\$2,053	\$1,870	\$183
Allied lines	2,400	537	2,937	2,937	0
Homeowners	145,173	36,059	181,232	193,108	(11,876)
Ocean marine	1,780	515	2,295	2,888	(593)
Inland marine	3,943	800	4,743	5,217	(474)
Earthquake	(15)	(13)	(28)	62	(90)
Workers compensation	81	0	81	215	(134)
Other liability-occurrence	9,027	2,260	11,287	14,016	(2,729)
Auto liability – private passenger	305,553	63,509	369,062	414,678	(45,616)
Auto liability – commercial	233	52	285	230	55
Auto physical damage	172,811	37,752	210,563	258,762	(48,199)
Totals	\$642,802	\$141,708	\$784,510	\$893,983	\$(109,473)

NOTES TO FINANCIAL STATEMENTS

Note 25 – Intercompany Pooling Arrangements

Not applicable.

Note 26 – Structured Settlements

A. Reserves Released due to Purchase of Annuities

The Company has purchased annuities from life insurers under which the claimants are payees. The annuities have been used to reduce unpaid losses by \$238,602,443 and \$230,761,307 as of December 31, 2007 and 2006, respectively. The Company does not record a contingent liability for the aggregate amount of these annuities because management believes that the issuers failure to perform under the terms of the contracts is improbable.

B. Annuity Insurers with Balances due Greater than 1% of Policyholders' Surplus.

The aggregate amount of annuities due from all life insurers is \$238,602,443.

Life Insurance Company and Location	Licensed in Company's State of Domicile (Yes or No)	Present Value of Annuities
Amica Life Insurance Company Lincoln, Rhode Island	Yes	\$218,599,770

Note 27 – Health Care Receivables

Not applicable.

Note 28 – Participating Policies

Not applicable.

Note 29 – Premium Deficiency Reserves

Not applicable.

Note 30 - High Deductibles

Not applicable.

Note 31 – Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

Not applicable.

Note 32 – Asbestos and Environmental Reserves

Not applicable.

Note 33 – Subscriber Savings Accounts

Not applicable.

Note 34 – Multiple Peril Crop Insurance

Not applicable.

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA MUTUAL INSURANCE COMPANY

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities	77,624,896	2.149	77,624,896	2.149
1.2 U.S. government agency obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies	175,784,740	4.867	175,784,740	4.867
1.22 Issued by U.S. government sponsored agencies		0.000		0.000
1.3 Foreign government (including Canada, excluding mortgaged-backed securities)		0.000		0.000
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S. :				
1.41 States, territories and possessions general obligations	214,127,255	5.928	214,127,255	5.929
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	134,121,980	3.713	134,121,980	3.713
1.43 Revenue and assessment obligations	300,936,185	8.332	300,936,185	8.332
1.44 Industrial development and similar obligations		0.000		0.000
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Issued or guaranteed by GNMA	150,788,969	4.175	150,788,969	4.175
1.512 Issued or guaranteed by FNMA and FHLMC	120,756,465	3.343	120,756,465	3.343
1.513 All other		0.000		0.000
1.52 CMOs and REMICs:				
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	354,090,310	9.803	354,090,310	9.804
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521	16,488,377	0.456	16,488,377	0.457
1.523 All other		0.000		0.000
2. Other debt and other fixed income securities (excluding short-term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO)	408,396,524	11.307	408,396,524	11.307
2.2 Unaffiliated foreign securities	897,670	0.025	897,670	0.025
2.3 Affiliated securities		0.000		0.000
3. Equity interests:				
3.1 Investments in mutual funds	1,033,008	0.029	1,033,008	0.029
3.2 Preferred stocks:				
3.21 Affiliated		0.000		0.000
3.22 Unaffiliated		0.000		0.000
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated		0.000		0.000
3.32 Unaffiliated	1,254,258,498	34.725	1,254,258,498	34.727
3.4 Other equity securities:				
3.41 Affiliated	183,456,025	5.079	183,189,124	5.072
3.42 Unaffiliated	22,003,622	0.609	22,003,622	0.609
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated		0.000		0.000
3.52 Unaffiliated		0.000		0.000
4. Mortgage loans:				
4.1 Construction and land development		0.000		0.000
4.2 Agricultural		0.000		0.000
4.3 Single family residential properties		0.000		0.000
4.4 Multifamily residential properties		0.000		0.000
4.5 Commercial loans		0.000		0.000
4.6 Mezzanine real estate loans		0.000		0.000
5. Real estate investments:				
5.1 Property occupied by the company	60,076,363	1.663	58,888,491	1.630
5.2 Property held for the production of income (including \$ of property acquired in satisfaction of debt)	1,378,616	0.038	1,378,616	0.038
5.3 Property held for sale (including \$ property acquired in satisfaction of debt)		0.000	1,187,872	0.033
6. Contract loans		0.000		0.000
7. Receivables for securities	66,985	0.002	66,985	0.002
8. Cash, cash equivalents and short-term investments	37,082,210	1.027	37,082,210	1.027
9. Other invested assets	98,650,477	2.731	98,650,477	2.731
10. Total invested assets	3,612,019,175	100.000	3,611,752,274	100.000

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? Rhode Island
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2006
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2001
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 12/05/2002
- 3.4 By what department or departments?
State of Rhode Island
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No [X]
4.12 renewals? Yes [] No [X]
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 5.2 If yes, provide name of entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 6.2 If yes, give full information:
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]
- 7.2 If yes,
7.21 State the percentage of foreign control: %
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA MUTUAL INSURANCE COMPANY

GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
- 8.4 If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC) and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 OTS	6 FDIC	7 SEC

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
KPMG, LLP, 600 Fleet Center, Providence, RI 02903
10. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Patricia A. Teufel, FCAS, MAAA, KPMG, LLP, One Financial Plaza, 755 Main Street, Hartford, CT 06103-4103
- 11.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [X] No []
- 11.11 Name of real estate holding company
- 11.12 Number of parcels involved
- 11.13 Total book/adjusted carrying value \$ 69,111,215
- 11.2 If, yes provide explanation:
The Company owns real estate indirectly through various securities listed on Schedule D
12. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 12.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 12.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 12.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 12.4 If answer to (12.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 13.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules and regulations;
- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.
- 13.11 If the response to 13.1 is No, please explain:
- 13.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 13.21 If the response to 13.2 is Yes, provide information related to amendment(s).
- 13.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 13.31 If the response to 13.3 is Yes, provide the nature of any waiver(s).

BOARD OF DIRECTORS

14. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
15. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
16. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? Yes [X] No []

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA MUTUAL INSURANCE COMPANY
GENERAL INTERROGATORIES

FINANCIAL

17. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 18.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 18.11 To directors or other officers.....\$
- 18.12 To stockholders not officers.....\$
- 18.13 Trustees, supreme or grand (Fraternal Only).....\$
- 18.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 18.21 To directors or other officers.....\$
- 18.22 To stockholders not officers.....\$
- 18.23 Trustees, supreme or grand (Fraternal Only).....\$
- 19.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 19.2 If yes, state the amount thereof at December 31 of the current year:
- 19.21 Rented from others.....\$
- 19.22 Borrowed from others.....\$
- 19.23 Leased from others.....\$
- 19.24 Other.....\$
- 20.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 20.2 If answer is yes,
- 20.21 Amount paid as losses or risk adjustment \$
- 20.22 Amount paid as expenses.....\$
- 20.23 Other amounts paid.....\$
- 21.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No [X]
- 21.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount?\$

INVESTMENT

- 22.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? Yes [X] No []
- 22.2 If no, give full and complete information relating thereto:
- 23.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 19.1). Yes [X] No []
- 23.2 If yes, state the amount thereof at December 31 of the current year:
- 23.21 Loaned to others.....\$
- 23.22 Subject to repurchase agreements.....\$
- 23.23 Subject to reverse repurchase agreements.....\$
- 23.24 Subject to dollar repurchase agreements.....\$
- 23.25 Subject to reverse dollar repurchase agreements.....\$
- 23.26 Pledged as collateral.....\$
- 23.27 Placed under option agreements.....\$
- 23.28 Letter stock or other securities restricted as to sale.....\$
- 23.29 On deposit with state or other regulatory body.....\$4,120,296
- 23.291 Other.....\$

23.3 For category (23.28) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....
.....

- 24.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]
- 24.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A []
 If no, attach a description with this statement.
- 25.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]
- 25.2 If yes, state the amount thereof at December 31 of the current year.....\$

**ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA MUTUAL INSURANCE COMPANY
GENERAL INTERROGATORIES**

26. Excluding items in Schedule E, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 3, III Conducting Examinations, G - Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [] No [X]

26.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Nature of Custodian(s)	2 Custodian's Address
State Street Bank and Trust Company	801 Pennsylvania, Kansas City, MO 64105

26.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
Vanguard	The Vanguard Group	This is a Vanguard Mutual Fund

26.03 Have there been any changes, including name changes, in the custodian(s) identified in 26.01 during the current year? Yes [] No [X]

26.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
.....

26.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
.....

27.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [X] No []

27.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
61744G-10-7	Morgan Stanley Emerging Mkts Fund	11,163,604
61744U-10-6	Morgan Stanley Asia-Pacific Fund	20,315,665
921909-80-0	Vanguard Inst. Dev. Mkts. Stk. Index Fund	96,099,259
922042-50-2	Vanguard European Stock Index Fund	347,576
922042-60-1	Vanguard Emerging Mkts. Stock Index Fund	86,373,099
922042-40-3	Vanguard Pacific Stock Index Fund	11,720,727
27.2999 - Total		226,019,930

27.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
Morgan Stanley Emerging Mkts Fund	Cia Vale Do Rio Doce	435,381	11/30/2007
Morgan Stanley Emerging Mkts Fund	China Mobile Ltd	346,072	11/30/2007
Morgan Stanley Emerging Mkts Fund	Gazprom Oao	267,926	11/30/2007
Morgan Stanley Emerging Mkts Fund	America Movil Sab de Cv	234,436	11/30/2007
Morgan Stanley Emerging Mkts Fund	Sberbank	223,272	11/30/2007
Morgan Stanley Asia-Pacific Fund	Rio Tinto Ltd	629,786	11/30/2007
Morgan Stanley Asia-Pacific Fund	Bhp Billiton Ltd	548,523	11/30/2007
Morgan Stanley Asia-Pacific Fund	China Construction Bank Corp	487,576	11/30/2007
Morgan Stanley Asia-Pacific Fund	China Mobile Ltd	467,260	11/30/2007
Morgan Stanley Asia-Pacific Fund	China Cosco Holdings Co. Ltd	426,629	11/30/2007
Vanguard Inst. Dev. Mkts. Stk. Index Fund	HSBC Holdings PLC	768,794	09/30/2007
Vanguard Inst. Dev. Mkts. Stk. Index Fund	BP PLC	672,695	09/30/2007
Vanguard Inst. Dev. Mkts. Stk. Index Fund	Nestle SA (Registered)	576,596	09/30/2007
Vanguard Inst. Dev. Mkts. Stk. Index Fund	Total SA	575,596	09/30/2007
Vanguard Inst. Dev. Mkts. Stk. Index Fund	Toyota Motor Corp	576,595	09/30/2007
Vanguard European Stock Index Fund	Royal Dutch Shell PLC	9,732	10/31/2007
Vanguard European Stock Index Fund	BP PLC	8,689	10/31/2007
Vanguard European Stock Index Fund	HSBC Holdings PLC	7,994	10/31/2007
Vanguard European Stock Index Fund	Vodafone Group PLC	7,299	10/31/2007
Vanguard European Stock Index Fund	Nestle SA (Registered)	6,256	10/31/2007
Vanguard Emerging Mkts. Stock Index Fund	China Mobile (Hong Kong) Ltd.	2,850,312	10/31/2007
Vanguard Emerging Mkts. Stock Index Fund	Petroleo Brasileiro SA	2,763,939	10/31/2007
Vanguard Emerging Mkts. Stock Index Fund	OAQ Gazprom ADR	2,677,566	10/31/2007
Vanguard Emerging Mkts. Stock Index Fund	Companhia Vale do Ri Doce Pfd	2,332,074	10/31/2007
Vanguard Emerging Mkts. Stock Index Fund	Samsung Electronics Co., Ltd	1,727,462	10/31/2007
Vanguard Pacific Stock Index Fund	Toyota Motor Corp.	398,505	10/31/2007
Vanguard Pacific Stock Index Fund	BHP Billiton Ltd.	375,063	10/31/2007

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA MUTUAL INSURANCE COMPANY

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation
Vanguard Pacific Stock Index Fund	Mitsubishi UFJ Financial Group	222,694	.10/31/2007
Vanguard Pacific Stock Index Fund	Commonwealth Bank of Australia	199,252	.10/31/2007
Vanguard Pacific Stock Index Fund	National Australia Bank, Ltd.	175,811	.10/31/2007

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA MUTUAL INSURANCE COMPANY
GENERAL INTERROGATORIES

28. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
28.1 Bonds	1,971,537,190	2,007,375,391	35,838,201
28.2 Preferred stocks			
28.3 Totals	1,971,537,190	2,007,375,391	35,838,201

28.4 Describe the sources or methods utilized in determining the fair values:

Market Values are obtained from the NAIC securities valuation system, HubData Inc., and BondEdge.

29.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] No []

29.2 If no, list exceptions:

OTHER

30.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$3,987,128

30.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1	2
Name	Amount Paid
Insurance Services Office, Inc.	1,523,302

31.1 Amount of payments for legal expenses, if any?\$625,576

31.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1	2
Name	Amount Paid
.....	
.....	

32.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$10,923

32.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1	2
Name	Amount Paid
Sonnenschein Nath and Rosenthal LLP	5,176

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]

1.2 If yes, indicate premium earned on U. S. business only \$ _____

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$ _____

1.31 Reason for excluding
.....

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$ _____

1.5 Indicate total incurred claims on all Medicare Supplement Insurance. \$ _____

1.6 Individual policies:

Most current three years:

1.61 Total premium earned \$ _____

1.62 Total incurred claims \$ _____

1.63 Number of covered lives _____

All years prior to most current three years

1.64 Total premium earned \$ _____

1.65 Total incurred claims \$ _____

1.66 Number of covered lives _____

1.7 Group policies:

Most current three years:

1.71 Total premium earned \$ _____

1.72 Total incurred claims \$ _____

1.73 Number of covered lives _____

All years prior to most current three years

1.74 Total premium earned \$ _____

1.75 Total incurred claims \$ _____

1.76 Number of covered lives _____

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator		
2.2 Premium Denominator	1,301,964,781	1,331,157,223
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator		
2.5 Reserve Denominator	1,580,732,069	1,603,962,430
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000

3.1 Does the reporting entity issue both participating and non-participating policies? Yes [X] No []

3.2 If yes, state the amount of calendar year net premiums written on:

3.21 Participating policies \$965,029,239

3.22 Non-participating policies \$302,033,159

4. For mutual reporting Entities and Reciprocal Exchanges Only:

4.1 Does the reporting entity issue assessable policies? Yes [] No [X]

4.2 Does the reporting entity issue non-assessable policies? Yes [X] No []

4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders? % _____

4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums. \$ _____

5. For Reciprocal Exchanges Only:

5.1 Does the Exchange appoint local agents? Yes [] No []

5.2 If yes, is the commission paid:

5.21 Out of attorney's-in-fact compensation..... Yes [] No [] N/A []

5.22 As a direct expense of the exchange..... Yes [] No [] N/A []

5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?
.....

5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred? Yes [] No []

5.5 If yes, give full information
.....

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?
Not applicable
- 6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.
Amica relies on our catastrophe reinsurance brokers, Benfield and Gen Re Intermediaries, for modeling services. This year, they provided calculations of our PML using RiskLink (v. 7.0). According to these models, Amica's probable maximum loss is an aggregation of automobile and homeowners losses caused by a hurricane striking the northeastern United States and/or Florida. Amica's largest earthquake exposure is in California. In 2007, the net exposure for the 100 year PML for hurricane and earthquake was approximately 10% of the Company's prior year-end surplus.
- 6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?
A catastrophe reinsurance program is the main provision employed to control excessive loss. The Company also participates in the Florida Hurricane Catastrophe Fund.
- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? Yes [X] No []
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss.
.....
- 7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss ratio cap, an aggregate limit or any similar provisions)?..... Yes [] No [X]
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions:
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?..... Yes [] No []
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? Yes [] No [X]
- 8.2 If yes, give full information
.....
- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;
(c) Aggregate stop loss reinsurance coverage;
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. Yes [] No [X]
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. Yes [] No [X]
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 31 of SSAP No. 62, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? Yes [] No [X]
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.
- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:
(a) The entity does not utilize reinsurance; or Yes [] No [X]
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or Yes [] No [X]
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. Yes [] No [X]
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? Yes [X] No [] N/A []

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? Yes [] No [X]

11.2 If yes, give full information
.....

12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 13.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11 Unpaid losses\$
12.12 Unpaid underwriting expenses (including loss adjustment expenses)\$

12.2 Of the amount on Line 13.3, Page 2, state the amount which is secured by letters of credit, collateral, and other funds\$ _____

12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? Yes [] No [] N/A [X]

12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:

12.41 From %
12.42 To %

12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under deductible features of commercial policies? Yes [] No [X]

12.6 If yes, state the amount thereof at December 31 of the current year:

12.61 Letters of credit\$
12.62 Collateral and other funds\$

13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation):\$ 12,065,000

13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? Yes [] No [X]

13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount.

14.1 Is the company a cedant in a multiple cedant reinsurance contract? Yes [] No [X]

14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:
.....

14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? Yes [] No []

14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? Yes [] No []

14.5 If the answer to 14.4 is no, please explain:
.....

15.1 Has the reporting entity guaranteed any financed premium accounts? Yes [] No [X]

15.2 If yes, give full information
.....

16.1 Does the reporting entity write any warranty business? Yes [] No [X]

If yes, disclose the following information for each of the following types of warranty coverage:

	1 Direct Losses Incurred	2 Direct Losses Unpaid	3 Direct Written Premium	4 Direct Premium Unearned	5 Direct Premium Earned
16.11 Home					
16.12 Products					
16.13 Automobile					
16.14 Other*					

* Disclose type of coverage:
.....

GENERAL INTERROGATORIES

PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F - Part 3 that it excludes from Schedule F - Part 5? Yes [] No []

Incurred but not reported losses on contracts in force prior to July 1, 1984, and not subsequently renewed are exempt from inclusion in Schedule F - Part 5. Provide the following information for this exemption:

17.11 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5	\$
17.12 Unfunded portion of Interrogatory 17.11	\$
17.13 Paid losses and loss adjustment expenses portion of Interrogatory 17.11	\$
17.14 Case reserves portion of Interrogatory 17.11	\$
17.15 Incurred but not reported portion of Interrogatory 17.11	\$
17.16 Unearned premium portion of Interrogatory 17.11	\$
17.17 Contingent commission portion of Interrogatory 17.11	\$

Provide the following information for all other amounts included in Schedule F - Part 3 and excluded from Schedule F - Part 5, not included above.

17.18 Gross amount of unauthorized reinsurance in Schedule F - Part 3 excluded from Schedule F - Part 5	\$
17.19 Unfunded portion of Interrogatory 17.18	\$
17.20 Paid losses and loss adjustment expenses portion of Interrogatory 17.18	\$
17.21 Case reserves portion of Interrogatory 17.18	\$
17.22 Incurred but not reported portion of Interrogatory 17.18	\$
17.23 Unearned premium portion of Interrogatory 17.18	\$
17.24 Contingent commission portion of Interrogatory 17.18	\$

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA MUTUAL INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2007	2 2006	3 2005	4 2004	5 2003
Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	577,120,097	592,093,767	637,470,767	642,271,913	605,281,271
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	365,948,712	368,999,041	391,150,707	405,312,101	413,503,403
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	410,674,858	389,348,894	376,814,386	356,997,651	300,009,509
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)					
5. Nonproportional reinsurance lines (Lines 30, 31 & 32)					
6. Total (Line 34)	1,353,743,667	1,350,441,702	1,405,435,860	1,404,581,665	1,318,794,183
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	569,113,687	582,098,906	616,759,620	621,355,554	580,811,821
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	354,760,145	361,533,842	382,327,987	395,956,732	402,964,722
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	379,719,323	368,956,562	358,066,168	340,289,811	288,376,478
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)					
11. Nonproportional reinsurance lines (Lines 30, 31 & 32)					
12. Total (Line 34)	1,303,593,155	1,312,589,310	1,357,153,775	1,357,602,097	1,272,153,021
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	224,161,248	254,631,704	189,221,377	108,311,895	19,851,109
14. Net investment gain or (loss) (Line 11)	153,462,966	151,007,650	156,954,454	148,896,058	174,433,064
15. Total other income (Line 15)	3,181,080	2,881,688	3,409,839	3,921,548	3,598,004
16. Dividends to policyholders (Line 17)	121,378,276	126,390,929	131,349,938	126,441,814	130,975,518
17. Federal and foreign income taxes incurred (Line 19)	12,740,468	34,920,229	72,830,800	50,086,440	24,806,873
18. Net income (Line 20)	246,686,550	247,209,884	145,404,932	84,601,247	42,099,786
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 24, Col. 3)	4,077,429,748	3,890,071,095	3,584,950,992	3,384,386,618	3,131,996,564
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 13.1)	56,958,472	50,084,023	55,997,734	60,024,869	61,174,781
20.2 Deferred and not yet due (Line 13.2)	302,883,482	313,062,857	329,096,739	332,020,336	314,947,066
20.3 Accrued retrospective premiums (Line 13.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 24)	1,787,553,695	1,799,575,410	1,788,784,894	1,782,117,220	1,673,141,552
22. Losses (Page 3, Line 1)	710,889,202	729,386,772	751,838,194	757,882,981	724,046,715
23. Loss adjustment expenses (Page 3, Line 3)	184,459,792	193,092,161	200,865,385	174,428,491	152,184,432
24. Unearned premiums (Page 3, Line 9)	676,678,189	675,049,815	693,617,728	699,114,212	651,196,680
25. Capital paid up (Page 3, Lines 28 & 29)					
26. Surplus as regards policyholders (Page 3, Line 35)	2,289,876,053	2,090,495,685	1,796,166,098	1,602,269,398	1,458,855,012
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	179,226,682	186,212,735	135,435,711	164,159,877	57,411,153
Risk-Based Capital Analysis					
28. Total adjusted capital	2,297,887,422	2,097,982,610	1,802,954,416	1,608,388,332	1,461,743,287
29. Authorized control level risk-based capital	158,765,561	149,859,066	140,034,417	137,048,711	134,742,627
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 10, Col. 3) x100.0					
30. Bonds (Line 1)	54.1	55.5	56.2	54.8	55.3
31. Stocks (Lines 2.1 & 2.2)	40.4	39.7	39.0	39.1	39.9
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)	1.7	1.8	2.0	2.1	2.3
34. Cash, cash equivalents and short-term investments (Line 5)	1.1	0.8	0.8	2.1	1.5
35. Contract loans (Line 6)					
36. Other invested assets (Line 7)	2.7	2.2	2.0	1.9	1.0
37. Receivables for securities (Line 8)	0.0				0.0
38. Aggregate write-ins for invested assets (Line 9)					
39. Cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0
Investments in parent, subsidiaries and affiliates					
40. Affiliated bonds (Schedule D, Summary, Line 25, Col. 1)					
41. Affiliated preferred stocks (Schedule D, Summary, Line 39, Col. 1)					
42. Affiliated common stocks (Schedule D, Summary, Line 53, Col. 1)	183,456,025	172,027,817	164,183,598	132,641,117	116,855,703
43. Affiliated short-term investments (subtotals included in Schedule DA, Part 2, Col. 5, Line 7)					
44. Affiliated mortgage loans on real estate					
45. All other affiliated	58,195,391	49,524,332	40,261,357	34,169,997	25,647,995
46. Total of above Lines 40 to 45	241,651,416	221,552,149	204,444,955	166,811,114	142,503,698
47. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 46 above divided by Page 3, Col. 1, Line 35 x 100.0)	10.6	10.6	11.4	10.4	9.8

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA MUTUAL INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2007	2 2006	3 2005	4 2004	5 2003
Capital and Surplus Accounts (Page 4)					
48. Net unrealized capital gains (losses) (Line 24)	64,564,426	97,628,579	41,399,776	76,853,468	192,701,890
49. Dividends to stockholders (Line 35)					
50. Change in surplus as regards policyholders for the year (Line 38)	199,380,368	294,329,587	193,896,700	143,414,386	193,230,710
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
51. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	345,633,563	353,770,819	377,693,897	382,224,083	363,709,255
52. Property lines (Lines 1, 2, 9, 12, 21 & 26)	182,179,396	178,491,925	192,177,119	197,110,239	215,775,462
53. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	148,744,355	160,603,201	191,124,423	184,364,448	156,853,981
54. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)					
55. Nonproportional reinsurance lines (Lines 30, 31 & 32)					
56. Total (Line 34)	676,557,314	692,865,945	760,995,439	763,698,770	736,338,698
Net Losses Paid (Page 9, Part 2, Col. 4)					
57. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	336,157,056	336,646,741	358,663,188	357,190,723	339,131,290
58. Property lines (Lines 1, 2, 9, 12, 21 & 26)	179,472,408	174,908,626	187,315,229	190,386,610	206,592,672
59. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	145,669,845	144,967,524	184,041,820	182,934,475	155,610,214
60. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29 & 33)					
61. Nonproportional reinsurance lines (Lines 30, 31 & 32)					
62. Total (Line 34)	661,299,309	656,522,891	730,020,237	730,511,808	701,334,176
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
63. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
64. Losses incurred (Line 2)	49.4	47.6	53.1	58.4	60.9
65. Loss expenses incurred (Line 3)	10.9	10.3	12.7	13.3	12.3
66. Other underwriting expenses incurred (Line 4)	22.5	23.0	20.3	20.3	25.1
67. Net underwriting gain (loss) (Line 8)	17.2	19.1	13.9	8.3	1.6
Other Percentages					
68. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 34 x 100.0)	22.3	23.1	20.1	19.1	23.6
69. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	60.3	57.9	65.8	71.6	73.2
70. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 34 divided by Page 3, Line 35, Col. 1 x 100.0)	56.9	62.8	75.6	84.7	87.2
One Year Loss Development (000 omitted)					
71. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(95,528)	(92,259)	(92,178)	(74,708)	(81,746)
72. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 71 above divided by Page 4, Line 21, Col. 1 x 100.0)	(4.6)	(5.1)	(5.8)	(5.1)	(6.5)
Two Year Loss Development (000 omitted)					
73. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	(154,788)	(137,824)	(125,322)	(123,859)	(148,212)
74. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 73 above divided by Page 4, Line 21, Col. 2 x 100.0)	(8.6)	(8.6)	(8.6)	(9.8)	(10.4)

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA MUTUAL INSURANCE COMPANY

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description	1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS				
Governments (Including all obligations guaranteed by governments)	1. United States 400,897,491	416,773,280	400,339,159	407,620,985
	2. Canada			
	3. Other Countries			
	4. Totals 400,897,491	416,773,280	400,339,159	407,620,985
States, Territories and Possessions (Direct and guaranteed)	5. United States 214,127,255	218,534,356	215,156,062	213,635,000
	6. Canada			
	7. Other Countries			
	8. Totals 214,127,255	218,534,356	215,156,062	213,635,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States 134,121,980	135,605,961	135,621,484	128,545,000
	10. Canada			
	11. Other Countries			
	12. Totals 134,121,980	135,605,961	135,621,484	128,545,000
Special revenue and special assessment obligations and all non- guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States 779,084,074	782,079,361	782,545,822	774,590,491
	14. Canada			
	15. Other Countries			
	16. Totals 779,084,074	782,079,361	782,545,822	774,590,491
Public Utilities (unaffiliated)	17. United States 8,256,022	8,107,224	8,295,836	8,200,000
	18. Canada			
	19. Other Countries			
	20. Totals 8,256,022	8,107,224	8,295,836	8,200,000
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States 416,628,880	427,856,871	419,604,782	415,618,269
	22. Canada 897,669	894,519	897,525	900,000
	23. Other Countries			
	24. Totals 417,526,549	428,751,390	420,502,307	416,518,269
Parent, Subsidiaries and Affiliates	25. Totals			
	26. Total Bonds 1,954,013,371	1,989,851,572	1,962,460,670	1,949,109,745
PREFERRED STOCKS				
Public Utilities (unaffiliated)	27. United States			
	28. Canada			
	29. Other Countries			
	30. Totals			
Banks, Trust and Insurance Companies (unaffiliated)	31. United States			
	32. Canada			
	33. Other Countries			
	34. Totals			
Industrial and Miscellaneous (unaffiliated)	35. United States			
	36. Canada			
	37. Other Countries			
	38. Totals			
Parent, Subsidiaries and Affiliates	39. Totals			
	40. Total Preferred Stocks			
COMMON STOCKS				
Public Utilities (unaffiliated)	41. United States 48,714,908	48,714,908	29,156,316	
	42. Canada			
	43. Other Countries 1,436,820	1,436,820	89,265	
	44. Totals 50,151,728	50,151,728	29,245,581	
Banks, Trust and Insurance Companies (unaffiliated)	45. United States 116,597,061	116,597,061	48,911,958	
	46. Canada			
	47. Other Countries 3,142,295	3,142,295	3,241,781	
	48. Totals 119,739,356	119,739,356	52,153,739	
Industrial and Miscellaneous (unaffiliated)	49. United States 1,042,006,201	1,042,006,201	456,943,761	
	50. Canada 12,062,861	12,062,861	4,807,594	
	51. Other Countries 52,301,974	52,301,974	23,901,486	
	52. Totals 1,106,371,036	1,106,371,036	485,652,841	
Parent, Subsidiaries and Affiliates	53. Totals 183,456,025	183,456,025	71,716,000	
	54. Total Common Stocks 1,459,718,145	1,459,718,145	638,768,161	
	55. Total Stocks 1,459,718,145	1,459,718,145	638,768,161	
	56. Total Bonds and Stocks 3,413,731,516	3,449,569,717	2,601,228,831	

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1. Book/adjusted carrying value of bonds and stocks, prior year 3,267,835,188	7. Amortization of premium 6,403,492
2. Cost of bonds and stocks acquired, Col. 7, Part 3 469,510,623	8. Foreign Exchange Adjustment:
3. Accrual of discount 1,897,395	8.1 Col. 15, Part 1
4. Increase (decrease) by adjustment:	8.2 Col. 19, Part 2, Sec. 1
4.1 Col. 12 - 14, Part 1 454,200	8.3 Col. 16, Part 2, Sec. 2
4.2 Col. 15 - 17, Part 2, Sec. 1	8.4 Col. 15, Part 4
4.3 Col. 15, Part 2, Sec. 2 98,237,739	9. Book/adjusted carrying value at end of current period 3,413,731,516
4.4 Col. 11 - 13, Part 4 (51,774,209) 46,917,730	10. Total valuation allowance
5. Total gain (loss), Col. 19, Part 4 58,276,933	11. Subtotal (Lines 9 plus 10) 3,413,731,516
6. Deduct consideration for bonds and stocks disposed of Column 7, Part 4 424,302,861	12. Total nonadmitted amounts 266,901
	13. Statement value of bonds and stocks, current period 3,413,464,615

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA MUTUAL INSURANCE COMPANY
SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES
SCHEDULE P - PART 1 - SUMMARY

(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported-Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX	1,310	1,172	102	6	56		81	290	XXX
2. 1998.....	901,067	27,385	873,682	469,450	17,149	20,760	618	73,797		58,394	546,240	XXX
3. 1999.....	905,810	27,680	878,130	492,900	17,790	22,231	369	95,531		62,305	592,504	XXX
4. 2000.....	930,390	32,034	898,356	537,590	20,570	24,082	598	107,353		71,317	647,857	XXX
5. 2001.....	989,079	35,265	953,814	615,683	30,666	27,281	863	110,746		77,929	722,180	XXX
6. 2002.....	1,105,513	45,735	1,059,779	670,677	33,029	28,586	797	116,928		87,017	782,366	XXX
7. 2003.....	1,253,396	47,820	1,205,577	737,135	35,076	26,541	856	119,287		91,635	847,032	XXX
8. 2004.....	1,359,570	49,886	1,309,684	742,476	23,340	22,594	606	119,964		85,119	861,088	XXX
9. 2005.....	1,410,873	48,223	1,362,650	692,712	44,010	19,113	1,697	114,407		85,150	780,525	XXX
10. 2006.....	1,372,527	41,370	1,331,157	540,415	10,775	13,550	282	97,464		74,442	640,372	XXX
11. 2007.....	1,352,445	50,481	1,301,964	419,277	5,547	8,707	218	75,560		44,228	497,779	XXX
12. Totals.....	XXX	XXX	XXX	5,919,625	239,124	213,548	6,910	1,031,093		737,616	6,918,231	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....	7,629	6,663			685				1,385			3,036	XXX
2. 1998.....	739	33			65				132			903	XXX
3. 1999.....	1,348	58			116	3			242			1,645	XXX
4. 2000.....	1,741	42			152	2			300			2,149	XXX
5. 2001.....	4,650	79			426	5			837		1	5,829	XXX
6. 2002.....	13,139	414			1,134	7			2,353		5	16,205	XXX
7. 2003.....	31,373	570	4,021		2,703	26	344		6,338		29	44,183	XXX
8. 2004.....	48,840	972	5,369		4,211	29	471		9,679		74	67,569	XXX
9. 2005.....	107,566	1,126	9,311		9,297	68	810		20,888		271	146,678	XXX
10. 2006.....	139,857	939	28,235		11,895	81	2,376		29,605		768	210,948	XXX
11. 2007.....	248,265	2,901	72,603		19,280	193	5,418		53,732		1,742	396,204	XXX
12. Totals.....	605,147	13,797	119,539		49,964	414	9,419		125,491		2,890	895,349	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	966	2,070
2. 1998.....	564,943	17,800	547,143	62.7	65.0	62.6				706	197
3. 1999.....	612,368	18,219	594,149	67.6	65.8	67.7				1,290	355
4. 2000.....	671,218	21,212	650,006	72.1	66.2	72.4				1,699	450
5. 2001.....	759,622	31,614	728,009	76.8	89.6	76.3				4,571	1,258
6. 2002.....	832,818	34,247	798,571	75.3	74.9	75.4				12,725	3,480
7. 2003.....	927,742	36,528	891,215	74.0	76.4	73.9				34,824	9,359
8. 2004.....	953,604	24,947	928,657	70.1	50.0	70.9				53,237	14,332
9. 2005.....	974,104	46,901	927,203	69.0	97.3	68.0				115,751	30,927
10. 2006.....	863,397	12,077	851,320	62.9	29.2	64.0				167,153	43,795
11. 2007.....	902,842	8,859	893,983	66.8	17.5	68.7				317,967	78,237
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	710,889	184,460

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA MUTUAL INSURANCE COMPANY

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007	11 One Year	12 Two Year
1. Prior.....	345,556	271,674	237,156	217,996	206,066	204,216	202,314	201,813	200,778	200,929	151	(884)
2. 1998.....	601,753	538,381	508,491	489,988	482,966	475,995	474,403	473,390	473,174	473,214	40	(176)
3. 1999.....	XXX	646,340	554,952	534,374	510,982	506,944	502,342	499,154	498,123	498,376	253	(778)
4. 2000.....	XXX	XXX	656,165	599,601	571,889	559,212	552,987	546,965	544,566	542,353	(2,213)	(4,612)
5. 2001.....	XXX	XXX	XXX	703,482	663,419	650,861	635,764	624,978	617,864	616,426	(1,438)	(8,552)
6. 2002.....	XXX	XXX	XXX	XXX	771,827	728,175	715,480	697,969	687,521	679,289	(8,232)	(18,680)
7. 2003.....	XXX	XXX	XXX	XXX	XXX	842,271	809,677	798,084	779,492	765,590	(13,902)	(32,494)
8. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	873,806	832,242	827,431	799,014	(28,417)	(33,228)
9. 2005.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	847,292	800,679	791,908	(8,771)	(55,384)
10. 2006.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	757,250	724,251	(32,999)	XXX
11. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	764,691	XXX	XXX
12. Totals											(95,528)	(154,788)

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007		
1. Prior.....	.000	98,151	147,020	174,597	186,392	191,526	194,201	197,573	199,044	199,278	XXX	XXX
2. 1998.....	271,242	369,381	412,338	442,619	458,852	466,507	471,595	472,090	472,316	472,443	XXX	XXX
3. 1999.....	XXX	292,865	393,174	444,412	468,654	484,244	491,427	494,582	496,045	496,973	XXX	XXX
4. 2000.....	XXX	XXX	310,734	429,210	480,293	510,139	526,758	535,479	538,623	540,504	XXX	XXX
5. 2001.....	XXX	XXX	XXX	354,732	491,939	552,830	584,346	601,548	608,004	611,434	XXX	XXX
6. 2002.....	XXX	XXX	XXX	XXX	389,925	540,364	603,712	637,099	658,784	665,437	XXX	XXX
7. 2003.....	XXX	XXX	XXX	XXX	XXX	457,716	611,780	676,159	709,004	727,745	XXX	XXX
8. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	475,909	642,802	704,323	741,124	XXX	XXX
9. 2005.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	458,406	604,430	666,118	XXX	XXX
10. 2006.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	407,651	542,908	XXX	XXX
11. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	422,219	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 1998	2 1999	3 2000	4 2001	5 2002	6 2003	7 2004	8 2005	9 2006	10 2007
1. Prior.....	44,286	15,372	6,666	1,863						
2. 1998.....	90,926	20,990	8,935	3,098	3,405					
3. 1999.....	XXX	102,511	21,665	9,379	2,377	1,964				
4. 2000.....	XXX	XXX	95,265	21,284	7,541	2,432	2,711			
5. 2001.....	XXX	XXX	XXX	90,253	20,879	8,299	3,224	3,927		
6. 2002.....	XXX	XXX	XXX	XXX	87,342	22,412	9,770	3,172	3,771	
7. 2003.....	XXX	XXX	XXX	XXX	XXX	85,766	24,785	12,597	4,072	4,365
8. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX	91,005	24,882	14,453	5,840
9. 2005.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	99,235	25,201	10,121
10. 2006.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	91,177	30,611
11. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78,021

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA MUTUAL INSURANCE COMPANY

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

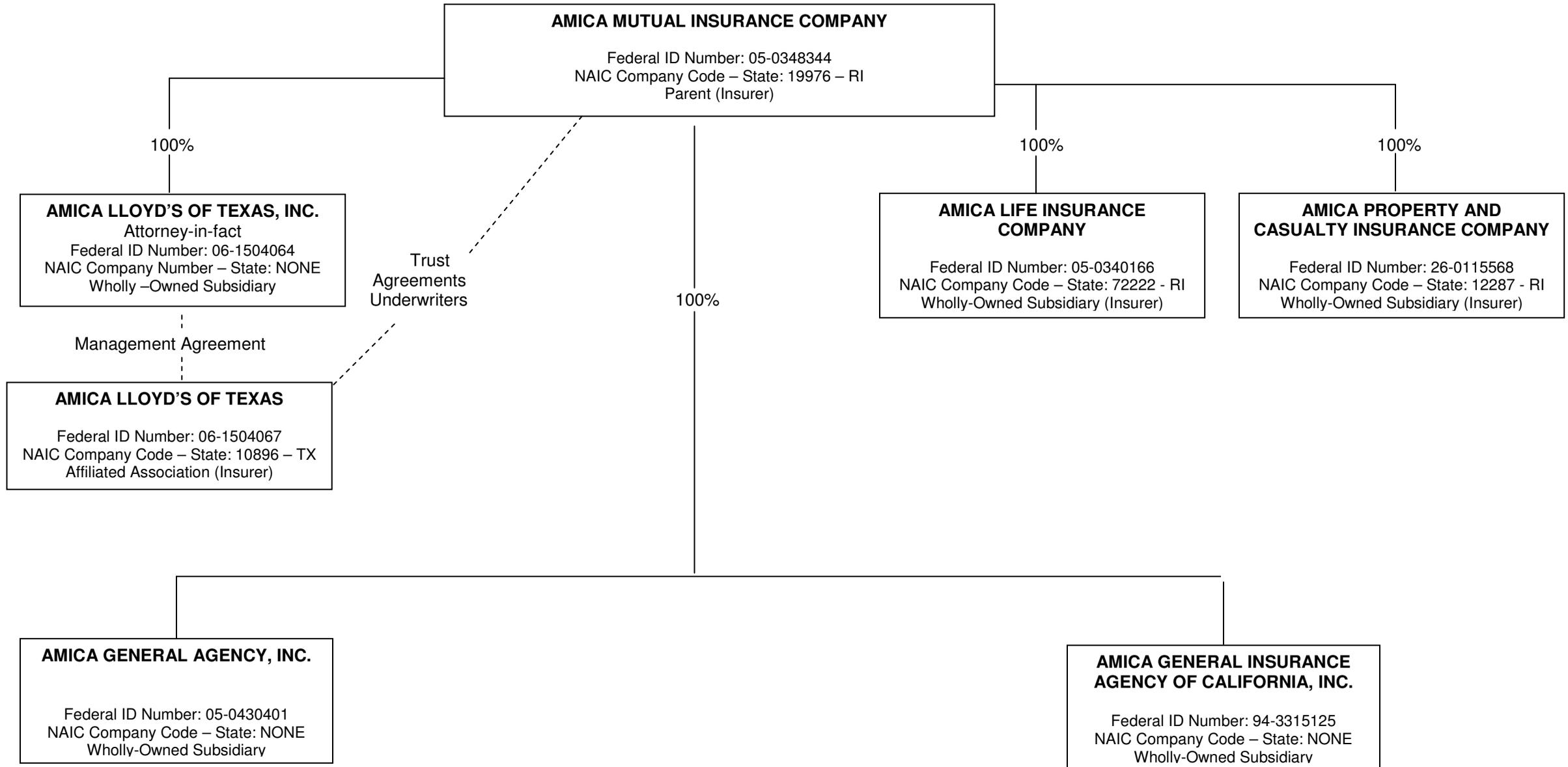
Allocated by States and Territories

States, Etc.	1 Is Insurer Licensed? (Yes or No)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	YES	2,824,889	2,724,782	252,426	1,764,043	2,097,915	1,272,303	13,289
2. Alaska	AK	YES	621,731	574,847	36,021	242,265	1,286,248	1,203,704	4,308
3. Arizona	AZ	YES	17,424,625	17,286,862	1,568,172	6,725,947	5,027,797	6,186,166	79,014
4. Arkansas	AR	YES	897,695	943,624	89,340	462,464	226,650	105,944	5,822
5. California	CA	YES	81,413,615	80,670,110		40,511,168	37,719,969	33,655,651	386,596
6. Colorado	CO	YES	20,032,156	20,468,041	2,326,496	9,863,273	9,119,687	9,081,771	101,603
7. Connecticut	CT	YES	124,158,558	123,792,047	18,522,325	53,900,175	58,601,875	79,390,929	734,512
8. Delaware	DE	YES	3,709,428	3,781,007	466,927	2,155,898	2,237,560	2,500,337	18,292
9. District of Columbia	DC	YES	3,029,317	3,124,646	383,225	1,069,381	736,204	433,044	17,076
10. Florida	FL	YES	122,157,705	119,980,193	141,615	61,934,690	62,768,329	62,158,562	555,129
11. Georgia	GA	YES	34,021,147	33,317,414	4,226,764	14,249,879	14,748,064	9,493,352	204,636
12. Hawaii	HI	NO							
13. Idaho	ID	YES	1,527,348	1,585,432	140,999	1,051,589	1,193,611	853,684	9,713
14. Illinois	IL	YES	16,063,393	16,403,013	2,168,862	8,018,565	9,112,752	7,964,844	78,401
15. Indiana	IN	YES	6,340,320	6,238,770	410,543	3,189,354	2,419,585	2,486,658	38,927
16. Iowa	IA	YES	1,577,322	1,636,185	95,243	657,534	610,963	195,896	11,128
17. Kansas	KS	YES	2,151,078	2,209,159	111,322	792,693	967,700	609,614	14,116
18. Kentucky	KY	YES	4,086,664	4,104,653	329,222	2,555,274	1,528,269	1,352,158	25,046
19. Louisiana	LA	YES	4,443,923	4,369,951	568,399	4,108,604	(1,009,111)	5,259,709	17,262
20. Maine	ME	YES	11,083,744	11,387,042	1,692,917	4,086,758	3,997,711	4,180,835	74,583
21. Maryland	MD	YES	21,530,387	21,874,457	3,015,814	11,391,915	9,908,509	8,633,617	112,143
22. Massachusetts	MA	YES	203,576,159	205,674,464	7,700,450	104,881,315	106,883,495	87,328,667	1,550,559
23. Michigan	MI	YES	20,712,014	21,781,781	2,150,932	13,824,343	9,918,372	10,148,956	128,511
24. Minnesota	MN	YES	12,487,779	12,697,739	917,634	9,043,543	9,327,720	8,567,527	61,308
25. Mississippi	MS	YES	918,448	958,050	69,146	308,127	329,418	894,352	5,469
26. Missouri	MO	YES	3,701,774	3,508,835		1,765,441	2,093,116	1,648,754	21,192
27. Montana	MT	YES	909,518	1,009,665	93,680	308,629	769,607	1,026,654	6,485
28. Nebraska	NE	YES	1,716,581	1,745,873	60,057	974,510	1,468,761	2,196,364	11,674
29. Nevada	NV	YES	4,517,724	4,362,321	389,858	3,009,245	3,064,596	2,982,090	24,172
30. New Hampshire	NH	YES	38,246,833	39,288,934	5,665,206	19,294,689	17,225,021	16,160,783	287,168
31. New Jersey	NJ	YES	16,831,618	17,083,328	3,210,510	20,625,474	827,249	39,918,755	46,623
32. New Mexico	NM	YES	4,153,090	4,405,952	544,030	1,971,683	2,496,841	2,878,231	21,216
33. New York	NY	YES	130,572,063	133,369,856	21,872,011	54,712,012	58,725,962	67,500,315	754,499
34. North Carolina	NC	YES	38,315,442	38,352,542	3,866,402	17,924,455	19,168,155	13,607,540	167,175
35. North Dakota	ND	YES	82,098	89,360	6,763	38,799	40,657	9,703	501
36. Ohio	OH	YES	14,856,307	14,926,656	1,718,226	6,045,583	7,026,929	8,370,467	81,807
37. Oklahoma	OK	YES	1,171,181	1,300,712	142,237	536,498	427,944	518,600	6,332
38. Oregon	OR	YES	11,265,091	11,482,990	1,334,947	6,490,574	4,553,422	7,857,761	58,120
39. Pennsylvania	PA	YES	38,482,148	39,070,387	5,559,715	18,256,048	21,257,407	27,616,997	215,782
40. Rhode Island	RI	YES	98,569,482	97,163,723	14,507,751	49,435,502	46,052,913	68,288,205	616,936
41. South Carolina	SC	YES	11,576,294	11,330,778	1,549,439	3,488,645	3,811,430	3,644,016	60,162
42. South Dakota	SD	YES	130,636	135,162	9,971	33,159	28,781	5,589	584
43. Tennessee	TN	YES	8,223,670	8,401,344	626,692	3,423,040	3,105,513	3,825,179	49,235
44. Texas	TX	YES	60,911,735	58,204,706	436,195	38,212,538	37,134,723	29,766,463	501,878
45. Utah	UT	YES	2,121,973	2,099,309	252,639	1,268,389	920,485	1,367,457	10,152
46. Vermont	VT	YES	4,639,982	4,832,165	793,114	1,718,025	389,656	839,243	26,593
47. Virginia	VA	YES	18,324,436	18,515,812	2,448,107	7,984,099	8,059,051	9,337,773	103,720
48. Washington	WA	YES	32,579,873	32,095,846	2,343,781	17,959,711	17,221,570	25,005,449	185,927
49. West Virginia	WV	YES	1,931,198	1,993,028	206,479	627,493	839,168	668,087	9,157
50. Wisconsin	WI	YES	5,993,383	5,989,328	539,488	3,739,998	1,945,800	3,795,806	35,175
51. Wyoming	WY	YES	448,823	450,541	42,739	163,281	639,276	519,753	2,885
52. American Samoa	AS	NO							
53. Guam	GU	NO							
54. Puerto Rico	PR	NO							
55. U.S. Virgin Islands	VI	NO							
56. Northern Mariana Islands	MP	NO							
57. Canada	CN	NO							
58. Aggregate Other Aliens	OT	XXX							
59. Totals (a)	(a)	50	1,267,062,398	1,268,793,422	115,604,831	636,796,317	609,053,325	683,314,314	7,552,593
DETAILS OF WRITE-INS									
5801.	XXX								
5802.	XXX								
5803.	XXX								
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX								
5899. Totals (Lines 5801 through 5803 plus 5898)(Line 58 above)	XXX								

Explanation of basis of allocation of premiums by states, etc.

(a) Insert the number of yes responses except for Canada and Other Alien.

**SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 – ORGANIZATIONAL CHART**



ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA MUTUAL INSURANCE COMPANY

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 23

2304.	Travel advances	92,374	92,374		
2305.	Postage inventory	545,656	545,656		
2306.	Expiring Policy Acquisition Costs	3,542,450	3,542,450		
2307.	Non Compete Agreements	278,370	278,370		
2308.	Prepaid expenses	2,128,628	2,128,628		
2309.	Pension - Intangible	5,193,227	5,193,227		
2310.	Prepaid pension contribution	108,484,465	108,484,465		
2311.	Miscellaneous deposits	681,292	681,292		
2312.	Receivable for other surcharges	2,983,158		2,983,158	
2397.	Summary of remaining write-ins for Line 23 from overflow page	123,929,620	120,946,462	2,983,158	

Additional Write-ins for Underwriting and Investment Exhibit Part 3 Line 24

2404.	Amortization of Non-compete Agreements		38,400		38,400
2497.	Summary of remaining write-ins for Line 24 from overflow page		38,400		38,400

Additional Write-ins for Exhibit of Nonadmitted Assets Line 23

2304.	Non Compete Agreements	278,370	316,770	38,400	
2305.	Prepaid expenses	2,128,628	1,761,375	(367,253)	
2306.	Pension - Intangible	5,193,227	5,133,015	(60,212)	
2307.	Prepaid pension contribution	108,484,465	33,484,465	(75,000,000)	
2308.	Miscellaneous deposits	681,292	772,500	91,208	
2397.	Summary of remaining write-ins for Line 23 from overflow page	116,765,982	41,468,125	(75,297,857)	

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK

Assets	2
Cash Flow	5
Exhibit of Capital Gains (Losses)	12
Exhibit of Net Investment Income	12
Exhibit of Nonadmitted Assets	13
Exhibit of Premiums and Losses (State Page)	20
Five-Year Historical Data	18
General Interrogatories	16
Jurat Page	1
Liabilities, Surplus and Other Funds	3
Notes To Financial Statements	14
Overflow Page For Write-ins	109
Schedule A - Part 1	E01
Schedule A - Part 2	E02
Schedule A - Part 3	E03
Schedule A - Verification Between Years	21
Schedule B - Part 1	E04
Schedule B - Part 2	E05
Schedule B - Verification Between Years	21
Schedule BA - Part 1	E06
Schedule BA - Part 2	E07
Schedule BA - Verification Between Years	21
Schedule D - Part 1	E08
Schedule D - Part 1A - Section 1	23
Schedule D - Part 1A - Section 2	26
Schedule D - Part 2 - Section 1	E09
Schedule D - Part 2 - Section 2	E10
Schedule D - Part 3	E11
Schedule D - Part 4	E12
Schedule D - Part 5	E13
Schedule D - Part 6 - Section 1	E14
Schedule D - Part 6 - Section 2	E14
Schedule D - Summary By Country	22
Schedule D - Verification Between Years	22
Schedule DA - Part 1	E15
Schedule DA - Part 2 - Verification Between Years	29
Schedule DB - Part A - Section 1	E16
Schedule DB - Part A - Section 2	E16
Schedule DB - Part A - Section 3	E17
Schedule DB - Part A - Verification Between Years	30
Schedule DB - Part B - Section 1	E17
Schedule DB - Part B - Section 2	E18
Schedule DB - Part B - Section 3	E18
Schedule DB - Part B - Verification Between Years	30
Schedule DB - Part C - Section 1	E19
Schedule DB - Part C - Section 2	E19
Schedule DB - Part C - Section 3	E20
Schedule DB - Part C - Verification Between Years	31
Schedule DB - Part D - Section 1	E20
Schedule DB - Part D - Section 2	E21
Schedule DB - Part D - Section 3	E21
Schedule DB - Part D - Verification Between Years	31
Schedule DB - Part E - Section 1	E22
Schedule DB - Part E - Verification	31
Schedule DB - Part F - Section 1	32
Schedule DB - Part F - Section 2	33
Schedule E - Part 1 - Cash	E23
Schedule E - Part 2 - Cash Equivalents	E24
Schedule E - Part 3 - Special Deposits	E25
Schedule F - Part 1	34
Schedule F - Part 2	35
Schedule F - Part 3	36
Schedule F - Part 4	37
Schedule F - Part 5	38
Schedule F - Part 6	39
Schedule F - Part 7	40
Schedule F - Part 8	41

ANNUAL STATEMENT BLANK (Continued)

Schedule H - Accident and Health Exhibit - Part 1	42
Schedule H - Part 5 - Health Claims	44
Schedule H - Parts - 2, 3, and 4	43
Schedule P - Part 1 - Analysis of Losses and Loss Expenses	45
Schedule P - Part 1A - Homeowners/Farmowners	47
Schedule P - Part 1B - Private Passenger Auto Liability/Medical	48
Schedule P - Part 1C - Commercial Auto/Truck Liability/Medical	49
Schedule P - Part 1D - Workers' Compensation	50
Schedule P - Part 1E - Commercial Multiple Peril	51
Schedule P - Part 1F - Section 1 - Medical Malpractice - Occurrence	52
Schedule P - Part 1F - Section 2 - Medical Malpractice - Claims-Made	53
Schedule P - Part 1G - Special Liability (Ocean, Marine, Aircraft (All Perils), Boiler and Machinery)	54
Schedule P - Part 1H - Section 1 - Other Liability-Occurrence	55
Schedule P - Part 1H - Section 2 - Other Liability - Claims-Made	56
Schedule P - Part 1I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary & Theft)	57
Schedule P - Part 1J - Auto Physical Damage	58
Schedule P - Part 1K - Fidelity/Surety	59
Schedule P - Part 1L - Other (Including Credit, Accident and Health)	60
Schedule P - Part 1M - International	61
Schedule P - Part 1N - Reinsurance	62
Schedule P - Part 1O - Reinsurance	63
Schedule P - Part 1P - Reinsurance	64
Schedule P - Part 1R - Section 1 - Products Liability - Occurrence	65
Schedule P - Part 1R - Section 2 - Products Liability - Claims - Made	66
Schedule P - Part 1S - Financial Guaranty/Mortgage Guaranty	67
Schedule P - Part 2A - Homeowners/Farmowners	68
Schedule P - Part 2B - Private Passenger Auto Liability/Medical	68
Schedule P - Part 2C - Commercial Auto/Truck Liability/Medical	68
Schedule P - Part 2D - Workers' Compensation	68
Schedule P - Part 2E - Commercial Multiple Peril	68
Schedule P - Part 2F - Section 1 - Medical Malpractice - Occurrence	69
Schedule P - Part 2F - Section 2 - Medical Malpractice - Claims - Made	69
Schedule P - Part 2G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	69
Schedule P - Part 2H - Section 1 - Other Liability - Occurrence	69
Schedule P - Part 2H - Section 2 - Other Liability - Claims - Made	69
Schedule P - Part 2I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, and Theft)	70
Schedule P - Part 2J - Auto Physical Damage	70
Schedule P - Part 2K - Fidelity, Surety	70
Schedule P - Part 2L - Other (Including Credit, Accident and Health)	70
Schedule P - Part 2M - International	70
Schedule P - Part 2N - Reinsurance	71
Schedule P - Part 2O - Reinsurance	71
Schedule P - Part 2P - Reinsurance	71
Schedule P - Part 2R - Section 1 - Products Liability - Occurrence	72
Schedule P - Part 2R - Section 2 - Products Liability - Claims-Made	72
Schedule P - Part 2S - Financial Guaranty/Mortgage Guaranty	72
Schedule P - Part 3A - Homeowners/Farmowners	73
Schedule P - Part 3B - Private Passenger Auto Liability/Medical	73
Schedule P - Part 3C - Commercial Auto/Truck Liability/Medical	73
Schedule P - Part 3D - Workers' Compensation	73
Schedule P - Part 3E - Commercial Multiple Peril	73
Schedule P - Part 3F - Section 1 -Medical Malpractice - Occurrence	74
Schedule P - Part 3F - Section 2 - Medical Malpractice - Claims-Made	74
Schedule P - Part 3G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	74
Schedule P - Part 3H - Section 1 - Other Liability - Occurrence	74
Schedule P - Part 3H - Section 2 - Other Liability - Claims-Made	74
Schedule P - Part 3I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, and Theft)	75
Schedule P - Part 3J - Auto Physical Damage	75
Schedule P - Part 3K - Fidelity/Surety	75
Schedule P - Part 3L - Other (Including Credit, Accident and Health)	75
Schedule P - Part 3M - International	75
Schedule P - Part 3N - Reinsurance	76
Schedule P - Part 3O - Reinsurance	76
Schedule P - Part 3P - Reinsurance	76
Schedule P - Part 3R - Section 1 - Products Liability - Occurrence	77
Schedule P - Part 3R - Section 2 - Products Liability - Claims-Made	77
Schedule P - Part 3S - Financial Guaranty/Mortgage Guaranty	77

ANNUAL STATEMENT BLANK (Continued)

Schedule P - Part 4A - Homeowners/Farmowners	78
Schedule P - Part 4B - Private Passenger Auto Liability/Medical	78
Schedule P - Part 4C - Commercial Auto/Truck Liability/Medical	78
Schedule P - Part 4D - Workers' Compensation	78
Schedule P - Part 4E - Commercial Multiple Peril	78
Schedule P - Part 4F - Section 1 - Medical Malpractice - Occurrence	79
Schedule P - Part 4F - Section 2 - Medical Malpractice - Claims-Made	79
Schedule P - Part 4G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery)	79
Schedule P - Part 4H - Section 1 - Other Liability - Occurrence	79
Schedule P - Part 4H - Section 2 - Other Liability - Claims-Made	79
Schedule P - Part 4I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary and Theft)	80
Schedule P - Part 4J - Auto Physical Damage	80
Schedule P - Part 4K - Fidelity/Surety	80
Schedule P - Part 4L - Other (Including Credit, Accident and Health)	80
Schedule P - Part 4M - International	80
Schedule P - Part 4N - Reinsurance	81
Schedule P - Part 4O - Reinsurance	81
Schedule P - Part 4P - Reinsurance	81
Schedule P - Part 4R - Section 1 - Products Liability - Occurrence	82
Schedule P - Part 4R - Section 2 - Products Liability - Claims-Made	82
Schedule P - Part 4S - Financial Guaranty/Mortgage Guaranty	82
Schedule P - Part 5A - Homeowners/Farmowners	83
Schedule P - Part 5B - Private Passenger Auto Liability/Medical	84
Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical	85
Schedule P - Part 5D - Workers' Compensation	86
Schedule P - Part 5E - Commercial Multiple Peril	87
Schedule P - Part 5F - Medical Malpractice - Claims-Made	89
Schedule P - Part 5F - Medical Malpractice - Occurrence	88
Schedule P - Part 5H - Other Liability - Claims-Made	91
Schedule P - Part 5H - Other Liability - Occurrence	90
Schedule P - Part 5R - Products Liability - Claims-Made	93
Schedule P - Part 5R - Products Liability - Occurrence	92
Schedule P - Part 6C - Commercial Auto/Truck Liability/Medical	94
Schedule P - Part 6D - Workers' Compensation	94
Schedule P - Part 6E - Commercial Multiple Peril	95
Schedule P - Part 6H - Other Liability - Claims-Made	96
Schedule P - Part 6H - Other Liability - Occurrence	95
Schedule P - Part 6M - International	96
Schedule P - Part 6N - Reinsurance	97
Schedule P - Part 6O - Reinsurance	97
Schedule P - Part 6R - Products Liability - Claims-Made	98
Schedule P - Part 6R - Products Liability - Occurrence	98
Schedule P - Part 7A - Primary Loss Sensitive Contracts	99
Schedule P - Part 7B - Reinsurance Loss Sensitive Contracts	101
Schedule P - Parts 2, 3 and 4 - Summary	46
Schedule P Interrogatories	103
Schedule T - Exhibit of Premiums Written	104
Schedule T - Part 2 - Interstate Compact	105
Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group	106
Schedule Y - Part 2 - Summary of Insurer's Transactions With Any Affiliates	107
Statement of Income	4
Summary Investment Schedule	15
Underwriting and Investment Exhibit Part 1	6
Underwriting and Investment Exhibit Part 1A	7
Underwriting and Investment Exhibit Part 1B	8
Underwriting and Investment Exhibit Part 2	9
Underwriting and Investment Exhibit Part 2A	10
Underwriting and Investment Exhibit Part 3	11