



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

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

Amica Property and Casualty Insurance Company

NAIC Group Code 0028 0028 NAIC Company Code 12287 Employer's ID Number 26-0115568
(Current) (Prior)

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

Incorporated/Organized 05/11/2005 Commenced Business 01/01/2006

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 Helen Ann Mac Neil, Senior 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
June 8, 2010

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA PROPERTY AND CASUALTY 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)	10,839,806		10,839,806	7,602,314
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks				
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)				
4.2 Properties held for the production of income (less				
\$				
encumbrances)				
4.3 Properties held for sale (less \$				
encumbrances)				
5. Cash (\$, Schedule E - Part 1), cash equivalents				
(\$, Schedule E - Part 2) and short-term				
investments (\$ 944,172, Schedule DA)	944,172		944,172	1,006,884
6. Contract loans (including \$				
premium notes)				
7. Other invested assets (Schedule BA)				
8. Receivable for securities				
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	11,783,978		11,783,978	8,609,198
11. Title plants less \$				
charged off (for Title insurers				
only)				
12. Investment income due and accrued	98,311		98,311	78,862
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	1,899,035	32,748	1,866,287	1,896,529
13.2 Deferred premiums, agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	9,955,217	6,585	9,948,632	11,060,373
13.3 Accrued retrospective premiums				
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers	1,631,065		1,631,065	817,316
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	119,000		119,000	
16.2 Net deferred tax asset	867,140	61,299	805,841	1,053,174
17. Guaranty funds receivable or on deposit				
18. Electronic data processing equipment and software				
19. Furniture and equipment, including health care delivery assets				
(\$				
)				
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates				1,152,053
22. Health care (\$				
) and other amounts receivable				
23. Aggregate write-ins for other than invested assets	425,011		425,011	
24. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 10 to 23)	26,778,757	100,632	26,678,125	24,667,505
25. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts				
26. Total (Lines 24 and 25)	26,778,757	100,632	26,678,125	24,667,505
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. Receivable - Other Surcharges	425,011		425,011	
2302.				
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page				
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	425,011		425,011	

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

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 34, Column 8)	3,965,955	903,319
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)		
3. Loss adjustment expenses (Part 2A, Line 34, Column 9)	1,252,031	500,000
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)	1,462,828	2,212,000
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	25,000	740,000
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		136,000
7.2 Net deferred tax liability		
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (Part 1A, Line 37, Column 5) (after deducting unearned premiums for ceded reinsurance of \$14,657,591 and including warranty reserves of \$)	3,664,396	3,880,321
10. Advance premium	110,342	144,683
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	1,564,366	1,706,412
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		
15. Remittances and items not allocated		
16. Provision for reinsurance (Schedule F, Part 7)		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	47,876	
20. Payable for securities		
21. Liability for amounts held under uninsured plans		
22. Capital notes \$ and interest thereon \$		
23. Aggregate write-ins for liabilities		
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	12,092,794	10,222,735
25. Protected cell liabilities		
26. Total liabilities (Lines 24 and 25)	12,092,794	10,222,735
27. Aggregate write-ins for special surplus funds		
28. Common capital stock	3,500,000	3,500,000
29. Preferred capital stock		
30. Aggregate write-ins for other than special surplus funds		
31. Surplus notes		
32. Gross paid in and contributed surplus	11,000,000	11,000,000
33. Unassigned funds (surplus)	85,331	(55,230)
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)	14,585,331	14,444,770
36. TOTALS (Page 2, Line 26, Col. 3)	26,678,125	24,667,505
DETAILS OF WRITE-INS		
2301.		
2302.		
2303.		
2398. Summary of remaining write-ins for Line 23 from overflow page		
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)		
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)		
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)		

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 34, Column 4).....	7,287,007	3,136,283
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 34, Column 7).....	5,792,643	1,624,466
3. Loss expenses incurred (Part 3, Line 25, Column 1).....	1,810,295	1,152,459
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	(55,497)	820,086
5. Aggregate write-ins for underwriting deductions.....		
6. Total underwriting deductions (Lines 2 through 5).....	7,547,441	3,597,011
7. Net income of protected cells.....		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7).....	(260,434)	(460,728)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	365,915	443,704
10. Net realized capital gains or (losses) less capital gains tax of \$ (2,628) (Exhibit of Capital Gains (Losses)).....	(4,880)	(154,229)
11. Net investment gain (loss) (Lines 9 + 10).....	361,035	289,475
OTHER INCOME		
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$32,065 amount charged off \$256,685).....	(224,620)	(85,070)
13. Finance and service charges not included in premiums.....	304,250	164,543
14. Aggregate write-ins for miscellaneous income.....		
15. Total other income (Lines 12 through 14).....	79,630	79,473
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	180,231	(91,780)
17. Dividends to policyholders.....		
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).....	180,231	(91,780)
19. Federal and foreign income taxes incurred.....	(131,311)	1,091,585
20. Net income (Line 18 minus Line 19)(to Line 22).....	311,542	(1,183,365)
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	14,444,770	14,679,785
22. Net income (from Line 20).....	311,542	(1,183,365)
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$5,932.....	4,286	(1,238)
25. Change in net unrealized foreign exchange capital gain (loss).....		
26. Change in net deferred income tax.....	(195,375)	1,070,328
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3).....	20,108	(120,740)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....		
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.....		
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	140,561	(235,015)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 35).....	14,585,331	14,444,770
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.		
1402.		
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page.....		
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above).....		
3701.		
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page.....		
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above).....		

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA PROPERTY AND CASUALTY INSURANCE COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	8,102,811	(4,194,669)
2. Net investment income	348,773	528,516
3. Miscellaneous income	(345,381)	79,473
4. Total (Lines 1 through 3)	8,106,203	(3,586,680)
5. Benefit and loss related payments	3,543,756	1,538,463
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	2,466,938	(1,479,455)
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	121,061	969,539
10. Total (Lines 5 through 9)	6,131,755	1,028,547
11. Net cash from operations (Line 4 minus Line 10)	1,974,448	(4,615,227)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	1,889,119	6,756,110
12.2 Stocks		
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)	1,889,119	6,756,110
13. Cost of investments acquired (long-term only):		
13.1 Bonds	5,126,208	1,532,912
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	5,126,208	1,532,912
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)	(3,237,089)	5,223,198
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		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	1,199,929	(1,160,254)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	1,199,929	(1,160,254)
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)	(62,712)	(552,283)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	1,006,884	1,559,167
19.2 End of period (Line 18 plus Line 19.1)	944,172	1,006,884

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

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

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				
2.	Allied lines				
3.	Farmowners multiple peril				
4.	Homeowners multiple peril				
5.	Commercial multiple peril				
6.	Mortgage guaranty				
8.	Ocean marine				
9.	Inland marine				
10.	Financial guaranty				
11.1	Medical malpractice - occurrence				
11.2	Medical malpractice - claims-made				
12.	Earthquake				
13.	Group accident and health				
14.	Credit accident and health (group and individual)				
15.	Other accident and health				
16.	Workers' compensation				
17.1	Other liability - occurrence				
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	5,189,876	2,956,405	2,717,146	5,429,135
19.3, 19.4	Commercial auto liability				
21.	Auto physical damage	1,881,206	923,916	947,250	1,857,872
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	7,071,082	3,880,321	3,664,396	7,287,007
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. Allied lines					
3. Farmowners multiple peril					
4. Homeowners multiple peril					
5. Commercial multiple peril					
6. Mortgage guaranty					
8. Ocean marine					
9. Inland marine					
10. Financial guaranty					
11.1 Medical malpractice - occurrence					
11.2 Medical malpractice - claims-made					
12. Earthquake					
13. Group accident and health					
14. Credit accident and health (group and individual)					
15. Other accident and health					
16. Workers' compensation					
17.1 Other liability - occurrence					
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	2,717,146				2,717,146
19.3, 19.4 Commercial auto liability					
21. Auto physical damage	947,250				947,250
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	3,664,396				3,664,396
35. Accrued retrospective premiums based on experience					
36. Earned but unbilled premiums					
37. Balance (Sum of Line 34 through 36)					3,664,396
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 PROPERTY AND CASUALTY 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						
2. Allied lines						
3. Farmowners multiple peril						
4. Homeowners multiple peril						
5. Commercial multiple peril						
6. Mortgage guaranty						
8. Ocean marine						
9. Inland marine						
10. Financial guaranty						
11.1 Medical malpractice - occurrence						
11.2 Medical malpractice - claims-made						
12. Earthquake						
13. Group accident and health						
14. Credit accident and health (group and individual)						
15. Other accident and health						
16. Workers' compensation						
17.1 Other liability - occurrence						
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	26,832,882			20,759,502	883,504	5,189,876
19.3, 19.4 Commercial auto liability						
21. Auto physical damage	9,406,054			7,524,848		1,881,206
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	36,238,936			28,284,350	883,504	7,071,082
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 PROPERTY AND CASUALTY 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								
2. Allied lines								
3. Farmowners multiple peril								
4. Homeowners multiple peril								
5. Commercial multiple peril								
6. Mortgage guaranty								
8. Ocean marine								
9. Inland marine								
10. Financial guaranty								
11.1 Medical malpractice - occurrence								
11.2 Medical malpractice - claims-made								
12. Earthquake								
13. Group accident and health								
14. Credit accident and health (group and individual)								
15. Other accident and health								
16. Workers' compensation								
17.1 Other liability - occurrence								
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	8,110,687		6,488,551	1,622,136	3,507,623	696,643	4,433,116	81.7
19.3, 19.4 Commercial auto liability								
21. Auto physical damage	5,539,350		4,431,479	1,107,871	458,332	206,676	1,359,527	73.2
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	13,650,037		10,920,030	2,730,007	3,965,955	903,319	5,792,643	79.5
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 PROPERTY AND CASUALTY 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									
2. Allied lines									
3. Farmowners multiple peril									
4. Homeowners multiple peril									
5. Commercial multiple peril									
6. Mortgage guaranty									
8. Ocean marine									
9. Inland marine									
10. Financial guaranty									
11.1 Medical malpractice - occurrence									
11.2 Medical malpractice - claims-made									
12. Earthquake									
13. Group accident and health								(a)	
14. Credit accident and health (group and individual)									
15. Other accident and health								(a)	
16. Workers' compensation									
17.1 Other liability - occurrence									
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	9,212,905		7,370,324	1,842,581	8,325,211		6,660,169	3,507,623	1,103,822
19.3, 19.4 Commercial auto liability									
21. Auto physical damage	1,046,715		837,372	209,343	1,244,945		995,956	458,332	148,209
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	10,259,620		8,207,696	2,051,924	9,570,156		7,656,125	3,965,955	1,252,031
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 PROPERTY AND CASUALTY 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	4,693,933			4,693,933
1.2 Reinsurance assumed				
1.3 Reinsurance ceded	7,241,188			7,241,188
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	(2,547,255)			(2,547,255)
2. Commission and brokerage:				
2.1 Direct excluding contingent				
2.2 Reinsurance assumed excluding contingent				
2.3 Reinsurance ceded excluding contingent		7,814,063		7,814,063
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)		(7,814,063)		(7,814,063)
3. Allowances to managers and agents				
4. Advertising		257,796		257,796
5. Boards, bureaus and associations	1,250	91,836		93,086
6. Surveys and underwriting reports				
7. Audit of assureds' records				
8. Salary and related items:				
8.1 Salaries	2,589,444	3,529,620	64,188	6,183,252
8.2 Payroll taxes	200,160	272,844	4,956	477,960
9. Employee relations and welfare	746,268	1,017,228	18,492	1,781,988
10. Insurance				
11. Directors' fees				
12. Travel and travel items				
13. Rent and rent items	402,168	561,084	11,160	974,412
14. Equipment	273,360	754,560	32,820	1,060,740
15. Cost or depreciation of EDP equipment and software				
16. Printing and stationery				
17. Postage, telephone and telegraph, exchange and express	144,900	270,396	8,520	423,816
18. Legal and auditing		43,285		43,285
19. Totals (Lines 3 to 18)	4,357,550	6,798,649	140,136	11,296,335
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		909,311		909,311
20.2 Insurance department licenses and fees		50,581		50,581
20.3 Gross guaranty association assessments				
20.4 All other (excluding federal and foreign income and real estate)		25		25
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		959,917		959,917
21. Real estate expenses				
22. Real estate taxes				
23. Reimbursements by uninsured plans				
24. Aggregate write-ins for miscellaneous expenses				
25. Total expenses incurred	1,810,295	(55,497)	140,136 (a)	1,894,934
26. Less unpaid expenses - current year	1,252,031	1,487,828		2,739,859
27. Add unpaid expenses - prior year	500,000	740,000		1,240,000
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)	1,058,264	(803,325)	140,136	395,075
DETAILS OF WRITE-INS				
2401.				
2402.				
2403.				
2498. Summary of remaining write-ins for Line 24 from overflow page				
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above)				

(a) Includes management fees of \$ 10,902,060 to affiliates and \$ to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 351,889	387,564
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 101,399	84,748
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)		
2.21 Common stocks of affiliates		
3. Mortgage loans	(c)	
4. Real estate	(d)	
5. Contract loans		
6. Cash, cash equivalents and short-term investments	(e) 33,541	33,966
7. Derivative instruments	(f)	
8. Other invested assets		
9. Aggregate write-ins for investment income	(227)	(227)
10. Total gross investment income	486,602	506,051
11. Investment expenses		(g) 140,136
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		140,136
17. Net investment income (Line 10 minus Line 16)		365,915
DETAILS OF WRITE-INS		
0901. Miscellaneous interest	(227)	(227)
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)	(227)	(227)
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 \$ 13,806 accrual of discount less \$ 16,113 amortization of premium and less \$ 23,966 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 \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ 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 \$ 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	8,097		8,097	10,218	
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	(15,605)		(15,605)		
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)					
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	(7,508)		(7,508)	10,218	
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)					

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			
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)			
11. Title plants (for Title insurers only)			
12. Investment income due and accrued			
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection	32,748	55,983	23,235
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	6,585	49,484	42,899
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	61,299	15,273	(46,026)
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software			
19. Furniture and equipment, including health care delivery assets			
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			
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	100,632	120,740	20,108
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	100,632	120,740	20,108
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.			
2302.			
2303.			
2398. Summary of remaining write-ins for Line 23 from overflow page			
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)			

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

The Company began writing new business policies effective January 1, 2006. Amica Mutual Insurance Company (parent) auto policies with effective dates of March 1, 2006 and after are renewed as Amica Property and Casualty Insurance Company 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. Expenses incurred in connection with acquiring new insurance business, including acquisition costs, 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 cost using the scientific method.
3. The Company does not hold common stock.
4. The Company does not hold preferred stock.
5. The Company does not own any first lien mortgage loans on real estate.
6. Loan-backed bonds and structured securities are valued at amortized cost using the scientific method. The Company only purchases investment grade securities.
7. The Company does not have an interest in any subsidiaries.
8. The Company has no investments in joint ventures, partnerships, and limited liability corporations.
9. The Company does not hold or issue derivative financial instruments.
10. The Company does not anticipate investment income as a factor in premium deficiency calculations.
11. Unpaid losses and loss adjustment expenses will 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 will be continually reviewed and any adjustments are reflected in the period determined.
12. The Company has not modified its capitalization policy from the prior period.
13. Beginning in 2006, the Company presents net realized capital gains or (losses) net of capital gains tax on the statement of income. Prior years have not been restated.
14. When the commission received under a reinsurance agreement exceeds the anticipated acquisition costs of the business ceded, the Company establishes a liability equal to the difference between the anticipated acquisition costs and the reinsurance commission received.

Note 2 – Accounting Changes and Correction of Errors

A. Accounting Changes and Correction of Errors

There have been no accounting changes or correction of errors in 2007 and 2006.

Note 3 – Business Combinations and Goodwill

Not applicable.

Note 4 – Discontinued Operations

Not applicable.

NOTES TO FINANCIAL STATEMENTS

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 used 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 there were no changes from retrospective to prospective methodologies.

E.-G. Not applicable.

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies

Not applicable.

Note 7 – Investment Income

A. Accrued Investment Income

The Company nonadmits investment income due and accrued if amounts are over 90 days past due.

B. Amounts Nonadmitted - Not applicable.

Note 8 – Derivative Instruments

Not applicable.

Note 9 – Income Taxes

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

Description	2007	2006
Gross deferred tax assets	\$874,952	\$1,070,327
Gross deferred tax liabilities	7,812	1,880
Net deferred tax asset (liability)	867,140	1,068,447
Nonadmitted deferred tax assets	61,299	15,273
Admitted deferred tax asset	\$805,841	\$1,053,174
Increase (decrease) in nonadmitted deferred tax assets	\$46,026	\$15,273

B. Unrecognized Deferred Tax Liabilities - Not applicable.

C. Current Tax and Change in Deferred Tax

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	\$(131,311)	\$1,091,585
Federal income tax on net capital gains (losses)	(2,628)	(83,046)
Federal income tax incurred	\$(133,939)	\$1,008,539

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	\$98,731	\$24,504	\$74,277
Unearned Premium Reserve	264,231	271,623	(7,392)
Deferred Ceded Commission	511,990	774,200	(262,210)
Total deferred tax assets	874,952	1,070,327	(195,375)
Non-admitted deferred tax assets	(61,299)	(15,273)	(46,026)
Admitted deferred tax assets	813,653	1,055,054	(241,401)
Deferred Tax Liabilities:			
Bonds	7,812	1,880	5,932
Net admitted deferred tax asset (liability)	\$805,841	\$1,053,174	\$(247,333)

The change in gross deferred tax assets of \$195,375 and gross deferred tax liabilities of \$5,392 is the change in net deferred income taxes of \$(201,307) before consideration of nonadmitted deferred tax assets.

NOTES TO FINANCIAL STATEMENTS

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

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

	2007	2006
Taxes computed at the statutory rate	\$62,161	\$(61,189)
Other	5,207	765
Total	\$67,368	\$(60,424)
Federal and foreign taxes incurred	\$(133,939)	\$1,008,539
Change in net deferred taxes	201,307	(1,068,963)
Total statutory income taxes	\$67,368	\$(60,424)
Effective Tax Rate	37.93%	34.56%

E. Operating Loss and Tax Credit Carryforwards

- At December 31, 2007, 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	Amount
Current Year	0
First Preceding Year	\$1,016,000
Second Preceding Year	\$97,000

F. Consolidated Federal Income Tax Return

- The Company's Federal income tax return is consolidated with the following entities:
 - Amica Mutual Insurance Company
 - Amica Lloyd's of Texas
 - Amica Lloyd's of Texas, Inc.
 - Amica General Agency, Inc.
 - Amica General Insurance Agency of California, Inc.
- 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.

Note 10 - Information Concerning Parent, Subsidiaries and Affiliates

A. Nature of Relationships

Amica Mutual Insurance Company manages its wholly-owned subsidiary, Amica Property and Casualty Insurance Company.

B. Detail of Transactions Greater than 1/2% of Admitted Assets - Not applicable.

C. Change in Terms of Intercompany Arrangements

For the first five months of 2006, the Company ceded premiums and losses under a 35% Quota Share reinsurance agreement with its ultimate parent, Amica Mutual Insurance Company. In June 2006, the quota share percentage was changed to 80%, and made retroactive to January 1, 2006. The accounting for the difference between the 35% and 80% quota share premiums and losses was reflected in the June 2006 financial statements, with the cash settlement occurring in July 2006.

Beginning January 1, 2008, the commission income the Company receives under its quota share reinsurance contract with its parent will change from 25% to 20% of the quota share premiums ceded. The Company anticipates that commission income in 2008 will be reduced by approximately \$1.5 million as a result of this change.

D. Amounts Due to or from Related Parties

The Company reported \$47,876 due to Amica Mutual at December 31, 2007 and \$1,152,053 due from Amica Mutual at December 31, 2006. The amounts due to or from Amica Mutual are settled on a monthly basis.

E. Guarantees or Contingencies for Related Parties

The Company is party to a Capital Maintenance Agreement with its ultimate parent, Amica Mutual Insurance Company. The terms of the agreement state that when the ratio of net premiums written to surplus for Amica Property and Casualty Insurance Company 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 and over the term of the agreement. There were no capital infusions required under this agreement during 2007 and 2006.

F. Management, Service Contracts, Cost Sharing Arrangements

Amica Mutual Insurance Company performs certain managerial and other operational functions for the benefit of Amica Property and Casualty Insurance Company. Amica Mutual allocates such costs to Amica Property and Casualty Insurance Company 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 end of the month to which it applies. The costs charged from Amica Mutual to Amica Property and Casualty Insurance Company amounted to \$10,902,060 and \$8,085,912 in 2007 and 2006 respectively.

G.-L. Not applicable.

NOTES TO FINANCIAL STATEMENTS

Note 11 – Debt

Not applicable.

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

The Company has no employees. Management and other services are purchased from its ultimate parent, Amica Mutual Insurance Company.

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

- A. The Company has 10,000 shares authorized and issues. All shares are Class A shares with par value of \$350.
- B. The Company has no preferred stock outstanding.
- C. The State of Rhode Island has limitations on the amount of ordinary dividends that may be paid to stockholders in any twelve month period. These limitations are based on net income and surplus. For 2007, any dividend paid by the Company would be categorized as "extraordinary" for purposes of the Rhode Island statute, and would require the Insurance Commissioner's approval before being paid.
- D. The amount of the Company's profits that may be paid as ordinary dividends to stockholders is 0.
- E. Not applicable.
- F.-H. Not applicable.
- I. Changes in Unassigned Funds

The portion of unassigned funds (surplus) represented by cumulative unrealized capital gains is \$2,532 after deducting applicable deferred taxes of \$7,812.

J.-M. Not applicable.

Note 14 – Contingencies

- A. The Company has no material contingent commitments.
- B. The Company is not aware of any assessments that could have a material financial effect.
- C. Gain Contingencies - Not applicable.
- D. Not applicable.
- E. All Other Contingencies

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

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 Extinguishments of Liabilities

Not applicable.

Note 18 – Gain or Loss to the Reporting Entity from Uninsured 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 with book values in the amount of \$1,107,413 and \$1,112,453 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 assets of \$11,814,919 and \$12,956,902, respectively, in premiums receivable due from policyholders. The Company routinely assesses the collectibility of these receivables. Based upon Company experience, any uncollectible premiums receivable as of December 31, 2007 are not expected to exceed the nonadmitted receivable amounts totaling \$39,333 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.

NOTES TO FINANCIAL STATEMENTS

E. Business Interruption Insurance Recoveries - Not applicable.

F.-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.
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.

Note 21 – Events Subsequent

The Company has no material subsequent events to report.

Note 22 – Reinsurance

A. Unsecured Reinsurance Recoverables

The Company's unsecured reinsurance balances (including ceded case and IBNR reserves) in excess of 3% of policyholders' surplus with any one reinsurer are displayed below:

NAIC Code	Federal ID#	Name of Reinsurer	Amount
0028	05-0348344	Amica Mutual Insurance Company	\$37,160,604

B. Reinsurance Recoverables in Dispute

There are 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.

	Assumed		Ceded	
	Premium Reserve	Commission Equity	Premium Reserve	Commission Equity
a. Affiliates	- 0 -	- 0 -	\$14,657,591	\$3,664,398
b. All Other	- 0 -	- 0 -	- 0 -	- 0 -
c. Totals	- 0 -	- 0 -	\$14,657,591	\$3,664,398
d. Direct Unearned Premium Reserve	\$18,321,987			

2. The Company does not have any existing reinsurance contractual arrangements which allow for additional or return commission which is predicated on loss experience or on any other form of profit sharing arrangements.

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 increased by \$365,385 during 2007, as shown in the chart below. This is 26% of unpaid losses and loss adjustment expenses of \$1,403,319 as of December 31, 2006. 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.

(Lines of Business)	2007 Calendar Year Losses and LAE Incurred			2007 Loss Year Losses and LAE Incurred	Shortage (Redundancy)
	Losses Incurred	LAE Incurred	Totals		
Auto liability – private passenger	\$4,433,116	\$1,439,913	\$5,873,029	\$5,177,533	\$695,496
Auto physical damage	1,359,527	370,382	1,729,909	2,060,020	(330,111)
Totals	\$5,792,643	\$1,810,295	\$7,602,938	\$7,237,553	\$365,385

NOTES TO FINANCIAL STATEMENTS

Note 25 – Intercompany Pooling Arrangements

Not applicable.

Note 26 – Structured Settlements

Not applicable.

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.

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	4,452,270	37.782	4,452,270	37.782
1.2 U.S. government agency obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies	667,799	5.667	667,799	5.667
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	274,930	2.333	274,930	2.333
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations		0.000		0.000
1.43 Revenue and assessment obligations	449,605	3.815	449,605	3.815
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	2,062,798	17.505	2,062,798	17.505
1.512 Issued or guaranteed by FNMA and FHLMC	276,565	2.347	276,565	2.347
1.513 All other		0.000		0.000
1.52 CMOs and REMICs:				
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	1,631,629	13.846	1,631,629	13.846
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		0.000		0.000
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)	1,024,210	8.692	1,024,210	8.692
2.2 Unaffiliated foreign securities		0.000		0.000
2.3 Affiliated securities		0.000		0.000
3. Equity interests:				
3.1 Investments in mutual funds	94,949	0.806	94,949	0.806
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		0.000		0.000
3.4 Other equity securities:				
3.41 Affiliated		0.000		0.000
3.42 Unaffiliated		0.000		0.000
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		0.000		0.000
5.2 Property held for the production of income (including \$ of property acquired in satisfaction of debt)		0.000		0.000
5.3 Property held for sale (including \$ property acquired in satisfaction of debt)		0.000		0.000
6. Contract loans		0.000		0.000
7. Receivables for securities		0.000		0.000
8. Cash, cash equivalents and short-term investments	849,223	7.207	849,223	7.207
9. Other invested assets		0.000		0.000
10. Total invested assets	11,783,978	100.000	11,783,978	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. _____
- 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). _____
- 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 PROPERTY AND CASUALTY 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 \$ 224, 105
- 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 PROPERTY AND CASUALTY 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.....\$1,107,413
 - 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 PROPERTY AND CASUALTY 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 []

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)
.....
.....

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

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 [] No []

27.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
.....
27.2999 - Total

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
.....
.....

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA PROPERTY AND CASUALTY 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 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
28.1 Bonds	11,783,978	11,896,848	112,870
28.2 Preferred stocks			
28.3 Totals	11,783,978	11,896,848	112,870

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?\$ 93,086

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 Name	2 Amount Paid
AIPSO	86,993

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

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

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

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 Name	2 Amount Paid
.....	

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	7,287,007	3,136,283
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator		
2.5 Reserve Denominator	8,882,382	5,283,640
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 [] No [X]

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

3.21 Participating policies \$ _____

3.22 Non-participating policies \$ _____

4. For mutual reporting Entities and Reciprocal Exchanges Only:

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

4.2 Does the reporting entity issue non-assessable policies? Yes [] 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 Blanch and Gen Re Intermediaries, for modeling services. This year, they provided calculations of our PML using RiskLink (v7.0). Our largest exposure would occur on comprehensive coverage resulting from a hurricane.
- 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?
The Company is party to an 80% quota share reinsurance agreement with its parent. In addition, the Company has a capital maintenance agreement with its parent.
- 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 [] No [X]
- 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.
All losses are reinsured at 80% under the Company's quota share reinsurance agreement. In addition, the capital maintenance agreement states that when the ratio of net premiums written to surplus for Amica Property and Casualty Insurance Company is below the agreed upon ratio, Amica Mutual will infuse capital to restore surplus.
- 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 [] No [] N/A [X]

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 PROPERTY AND CASUALTY 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)	26,832,882	26,885,081			
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	9,406,054	8,330,265			
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
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)	36,238,936	35,215,346			
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)	5,189,876	5,350,551			
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	1,881,206	1,666,053			
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
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)	7,071,082	7,016,604			
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	(260,434)	(460,728)	(513)		
14. Net investment gain or (loss) (Line 11)	361,035	289,475	277,814		
15. Total other income (Line 15)	79,630	79,473			
16. Dividends to policyholders (Line 17)					
17. Federal and foreign income taxes incurred (Line 19)	(131,311)	1,091,585	97,000		
18. Net income (Line 20)	311,542	(1,183,365)	180,301		
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 24, Col. 3)	26,678,125	24,667,505	14,785,502		
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 13.1)	1,866,287	1,896,529			
20.2 Deferred and not yet due (Line 13.2)	9,948,632	11,060,373			
20.3 Accrued retrospective premiums (Line 13.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 24)	12,092,794	10,222,735	105,717		
22. Losses (Page 3, Line 1)	3,965,955	903,319			
23. Loss adjustment expenses (Page 3, Line 3)	1,252,031	500,000			
24. Unearned premiums (Page 3, Line 9)	3,664,396	3,880,321			
25. Capital paid up (Page 3, Lines 28 & 29)	3,500,000	3,500,000	3,500,000		
26. Surplus as regards policyholders (Page 3, Line 35)	14,585,331	14,444,770	14,679,785		
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	1,974,448	(4,615,227)	176,007		
Risk-Based Capital Analysis					
28. Total adjusted capital	14,585,331	14,444,770	14,679,785		
29. Authorized control level risk-based capital	532,624	490,216	55,187		
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)	92.0	88.3	89.4		
31. Stocks (Lines 2.1 & 2.2)					
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)					
34. Cash, cash equivalents and short-term investments (Line 5)	8.0	11.7	10.6		
35. Contract loans (Line 6)					
36. Other invested assets (Line 7)					
37. Receivables for securities (Line 8)					
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)					
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					
46. Total of above Lines 40 to 45					
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)					

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)	4,286	(1,238)			
49. Dividends to stockholders (Line 35)					
50. Change in surplus as regards policyholders for the year (Line 38)	140,561	(235,015)	14,679,785		
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)	8,110,687	1,341,817			
52. Property lines (Lines 1, 2, 9, 12, 21 & 26)	5,539,350	2,263,934			
53. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
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)	13,650,037	3,605,751			
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)	1,622,136	268,360			
58. Property lines (Lines 1, 2, 9, 12, 21 & 26)	1,107,871	452,787			
59. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)					
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)	2,730,007	721,147			
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)	79.5	51.8			
65. Loss expenses incurred (Line 3)	24.8	36.7			
66. Other underwriting expenses incurred (Line 4)	(0.8)	26.1			
67. Net underwriting gain (loss) (Line 8)	(3.6)	(14.7)			
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)	(1.9)	10.6			
69. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	104.3	88.5			
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)	48.5	48.6			
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)	457				
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)	3.2				
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)					
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)					

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA PROPERTY AND CASUALTY 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	7,182,867	7,280,818	7,177,062	7,031,799
	2. Canada				
	3. Other Countries				
	4. Totals	7,182,867	7,280,818	7,177,062	7,031,799
States, Territories and Possessions (Direct and guaranteed)	5. United States	274,930	275,301	280,468	265,000
	6. Canada				
	7. Other Countries				
	8. Totals	274,930	275,301	280,468	265,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States				
	10. Canada				
	11. Other Countries				
	12. Totals				
Special revenue and special assessment obligations and all non- guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	2,357,799	2,376,566	2,355,180	2,363,487
	14. Canada				
	15. Other Countries				
	16. Totals	2,357,799	2,376,566	2,355,180	2,363,487
Public Utilities (unaffiliated)	17. United States				
	18. Canada				
	19. Other Countries				
	20. Totals				
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	1,024,210	1,019,991	1,032,171	1,019,000
	22. Canada				
	23. Other Countries				
	24. Totals	1,024,210	1,019,991	1,032,171	1,019,000
Parent, Subsidiaries and Affiliates	25. Totals				
	26. Total Bonds	10,839,806	10,952,676	10,844,881	10,679,286
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				
	42. Canada				
	43. Other Countries				
	44. Totals				
Banks, Trust and Insurance Companies (unaffiliated)	45. United States				
	46. Canada				
	47. Other Countries				
	48. Totals				
Industrial and Miscellaneous (unaffiliated)	49. United States				
	50. Canada				
	51. Other Countries				
	52. Totals				
Parent, Subsidiaries and Affiliates	53. Totals				
	54. Total Common Stocks				
	55. Total Stocks				
	56. Total Bonds and Stocks	10,839,806	10,952,676	10,844,881	

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1. Book/adjusted carrying value of bonds and stocks, prior year	7,602,314	7. Amortization of premium	16,113
2. Cost of bonds and stocks acquired, Col. 7, Part 3	5,126,209	8. Foreign Exchange Adjustment:	
3. Accrual of discount	13,806	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	10,218	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		9. Book/adjusted carrying value at end of current period	10,839,806
4.4 Col. 11 - 13, Part 4	10,218	10. Total valuation allowance	
5. Total gain (loss), Col. 19, Part 4	(7,508)	11. Subtotal (Lines 9 plus 10)	10,839,806
6. Deduct consideration for bonds and stocks disposed of Column 7, Part 4	1,889,120	12. Total nonadmitted amounts	
		13. Statement value of bonds and stocks, current period	10,839,806

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	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	XXX	XXX	XXX									XXX
2. 1998.....												XXX
3. 1999.....												XXX
4. 2000.....												XXX
5. 2001.....												XXX
6. 2002.....												XXX
7. 2003.....												XXX
8. 2004.....												XXX
9. 2005.....												XXX
10. 2006.....	15,814	12,678	3,136	5,298	4,237	456	365	4,000	3,200	1,189	1,952	XXX
11. 2007.....	37,318	30,031	7,287	11,959	9,567	534	427	3,563	2,850	1,695	3,212	XXX
12. Totals	XXX	XXX	XXX	17,257	13,804	990	792	7,563	6,050	2,884	5,164	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	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....													XXX
2. 1998.....													XXX
3. 1999.....													XXX
4. 2000.....													XXX
5. 2001.....													XXX
6. 2002.....													XXX
7. 2003.....													XXX
8. 2004.....													XXX
9. 2005.....													XXX
10. 2006.....	1,697	1,358	3,303	2,642	204	164	290	232	463	370		1,191	XXX
11. 2007.....	8,563	6,850	6,267	5,014	1,032	825	534	427	3,737	2,990		4,027	XXX
12. Totals	10,260	8,208	9,570	7,656	1,236	989	824	659	4,200	3,360		5,218	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	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX		
2. 1998.....											
3. 1999.....											
4. 2000.....											
5. 2001.....											
6. 2002.....											
7. 2003.....											
8. 2004.....											
9. 2005.....											
10. 2006.....	15,711	12,568	3,143	99.3	99.1	100.2				1,000	191
11. 2007.....	36,189	28,950	7,239	97.0	96.4	99.3				2,966	1,061
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	3,966	1,252

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 PROPERTY AND CASUALTY 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.....												
2. 1998.....												
3. 1999.....	XXX											
4. 2000.....	XXX	XXX										
5. 2001.....	XXX	XXX	XXX									
6. 2002.....	XXX	XXX	XXX	XXX								
7. 2003.....	XXX	XXX	XXX	XXX	XXX							
8. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX						
9. 2005.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX					
10. 2006.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,793	2,250	457	XXX
11. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,779	XXX	XXX
12. Totals											457	

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										XXX	XXX
2. 1998.....											XXX	XXX
3. 1999.....	XXX										XXX	XXX
4. 2000.....	XXX	XXX									XXX	XXX
5. 2001.....	XXX	XXX	XXX								XXX	XXX
6. 2002.....	XXX	XXX	XXX	XXX							XXX	XXX
7. 2003.....	XXX	XXX	XXX	XXX	XXX						XXX	XXX
8. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX					XXX	XXX
9. 2005.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX				XXX	XXX
10. 2006.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	.750	1,152	XXX	XXX
11. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,499	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.....										
2. 1998.....										
3. 1999.....	XXX									
4. 2000.....	XXX	XXX								
5. 2001.....	XXX	XXX	XXX							
6. 2002.....	XXX	XXX	XXX	XXX						
7. 2003.....	XXX	XXX	XXX	XXX	XXX					
8. 2004.....	XXX	XXX	XXX	XXX	XXX	XXX				
9. 2005.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
10. 2006.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	470	719
11. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,360

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

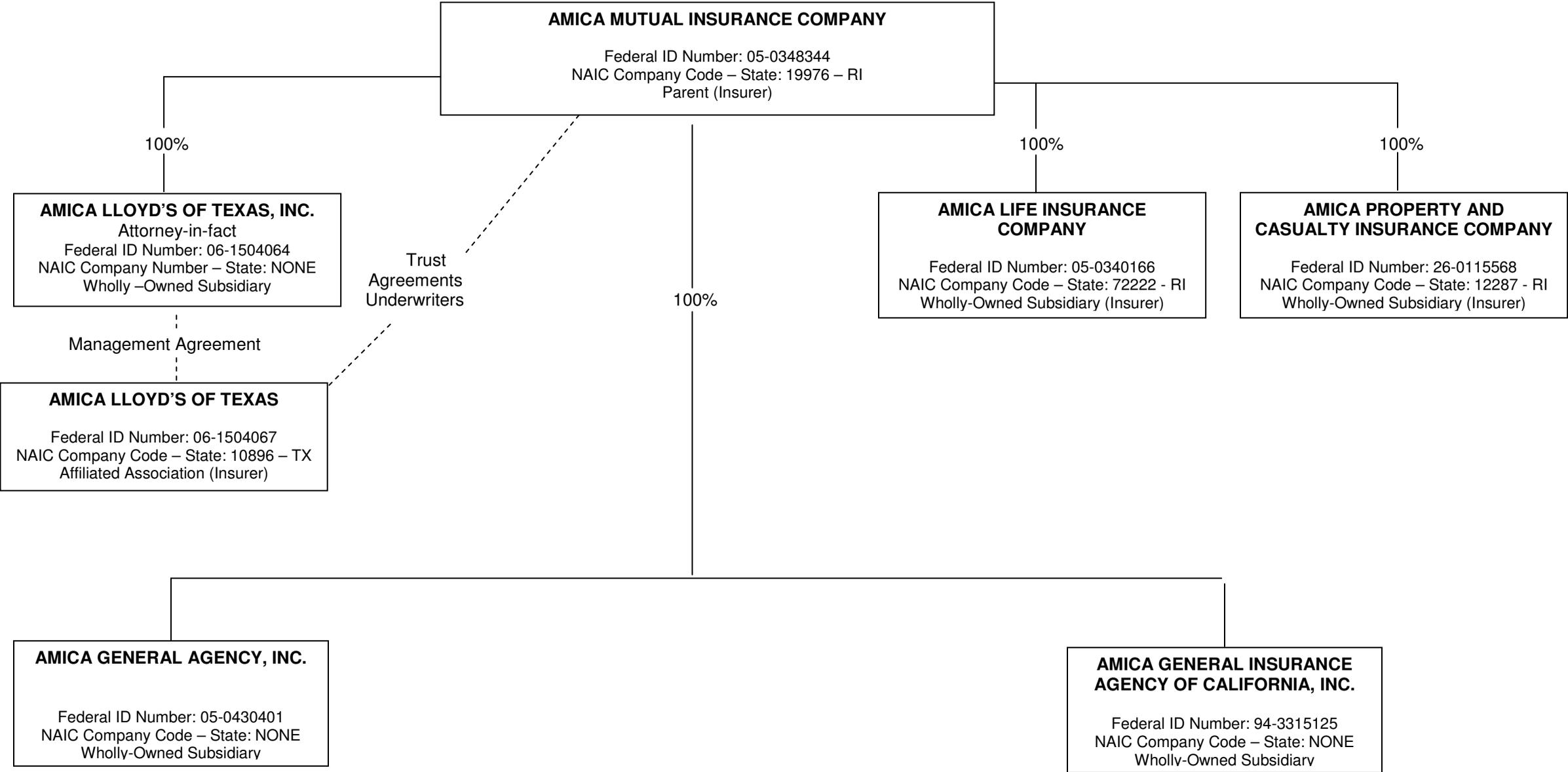
States, Etc.	1 Is Insurer Licensed? (Yes or No)	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses 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	NO								
2. Alaska AK	NO								
3. Arizona AZ	NO								
4. Arkansas AR	NO								
5. California CA	NO								
6. Colorado CO	NO								
7. Connecticut CT	NO								
8. Delaware DE	NO								
9. District of Columbia DC	NO								
10. Florida FL	NO								
11. Georgia GA	NO								
12. Hawaii HI	NO								
13. Idaho ID	NO								
14. Illinois IL	NO								
15. Indiana IN	NO								
16. Iowa IA	NO								
17. Kansas KS	NO								
18. Kentucky KY	NO								
19. Louisiana LA	NO								
20. Maine ME	NO								
21. Maryland MD	NO								
22. Massachusetts MA	NO								
23. Michigan MI	NO								
24. Minnesota MN	NO								
25. Mississippi MS	NO								
26. Missouri MO	NO								
27. Montana MT	NO								
28. Nebraska NE	NO								
29. Nevada NV	NO								
30. New Hampshire NH	NO								
31. New Jersey NJ	YES	36,238,936	37,318,551		13,650,037	28,963,218	19,829,776	304,250	
32. New Mexico NM	NO								
33. New York NY	YES								
34. North Carolina NC	NO								
35. North Dakota ND	NO								
36. Ohio OH	NO								
37. Oklahoma OK	NO								
38. Oregon OR	NO								
39. Pennsylvania PA	NO								
40. Rhode Island RI	YES								
41. South Carolina SC	NO								
42. South Dakota SD	NO								
43. Tennessee TN	NO								
44. Texas TX	NO								
45. Utah UT	NO								
46. Vermont VT	NO								
47. Virginia VA	NO								
48. Washington WA	NO								
49. West Virginia WV	NO								
50. Wisconsin WI	NO								
51. Wyoming WY	NO								
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) 3	36,238,936	37,318,551		13,650,037	28,963,218	19,829,776	304,250	
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.

Not applicable. The company only wrote premiums in the state of New Jersey.

(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**



OVERFLOW PAGE FOR WRITE-INS

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ANNUAL STATEMENT BLANK

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