



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0028

Direct Business in the state of New Jersey

During the Year 2007

NAIC Company Code 12287

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include various insurance categories like Fire, Multiple peril, Commercial multiple peril, etc., ending with a TOTALS row.

(a) Finance and service charges not included in Lines 1 to 34 \$ 304,250

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

20.NJ



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

EXHIBIT OF PREMIUMS AND LOSSES (Statutory Page 14)

NAIC Group Code 0028

Direct Business in the state of Grand Total

During the Year 2007

NAIC Company Code 12287

Table with 12 columns: Line of Business, Direct Premiums Written, Direct Premiums Earned, Dividends Paid or Credited to Policyholders on Direct Business, Direct Unearned Premium Reserves, Direct Losses Paid (deducting salvage), Direct Losses Incurred, Direct Losses Unpaid, Direct Defense and Cost Containment Expense Paid, Direct Defense and Cost Containment Expense Incurred, Direct Defense and Cost Containment Expense Unpaid, Commissions and Brokerage Expenses, Taxes, Licenses and Fees. Rows include Fire, Multiple peril crop, Federal flood, Farmowners multiple peril, Homeowners multiple peril, Commercial multiple peril, Mortgage guaranty, Ocean marine, Inland marine, Financial guaranty, Medical malpractice, Earthquake, Group accident and health, Credit accident and health, Collectively renewable accident and health, Non-cancelable accident and health, Guaranteed renewable accident and health, Non-renewable for stated reasons only, Other accident only, Medicare Title XVIII exempt from state taxes or fees, All other accident and health, Federal employees health benefits program premium, Workers' compensation, Other liability, Products liability, Private passenger auto no-fault, Other private passenger auto liability, Commercial auto no-fault, Other commercial auto liability, Private passenger auto physical damage, Commercial auto physical damage, Aircraft, Fidelity, Surety, Burglary and theft, Boiler and machinery, Credit, Aggregate write-ins for other lines of business, TOTALS (a), and DETAILS OF WRITE-INS (3301-3303, 3398, 3399).

(a) Finance and service charges not included in Lines 1 to 34 \$ 304,250

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

20.GT

Schedule A - Verification Between Years

**N O N E**

Schedule B - Verification Between Years

**N O N E**

Schedule BA - Verification Between Years

**N O N E**

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

**SCHEDULE D - PART 1A - SECTION 1**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>1. U.S. Governments , Schedules D &amp; DA (Group 1)</b>											
1.1 Class 1	881,182	2,934,208	1,564,227	538,714	1,359,485	7,277,816	61.8	4,031,692	46.8	7,277,816	
1.2 Class 2											
1.3 Class 3											
1.4 Class 4											
1.5 Class 5											
1.6 Class 6											
1.7 Totals	881,182	2,934,208	1,564,227	538,714	1,359,485	7,277,816	61.8	4,031,692	46.8	7,277,816	
<b>2. All Other Governments , Schedules D &amp; DA (Group 2)</b>											
2.1 Class 1											
2.2 Class 2											
2.3 Class 3											
2.4 Class 4											
2.5 Class 5											
2.6 Class 6											
2.7 Totals											
<b>3. States, Territories and Possessions etc., Guaranteed, Schedules D &amp; DA (Group 3)</b>											
3.1 Class 1	140,798		134,132			274,930	2.3	277,363	3.2	274,930	
3.2 Class 2											
3.3 Class 3											
3.4 Class 4											
3.5 Class 5											
3.6 Class 6											
3.7 Totals	140,798		134,132			274,930	2.3	277,363	3.2	274,930	
<b>4. Political Subdivisions of States, Territories and Possessions , Guaranteed, Schedules D &amp; DA (Group 4)</b>											
4.1 Class 1								499,552	5.8		
4.2 Class 2											
4.3 Class 3											
4.4 Class 4											
4.5 Class 5											
4.6 Class 6											
4.7 Totals								499,552	5.8		
<b>5. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
5.1 Class 1	730,442	766,356	556,635	298,164	6,202	2,357,799	20.0	1,315,152	15.3	2,357,799	
5.2 Class 2											
5.3 Class 3											
5.4 Class 4											
5.5 Class 5											
5.6 Class 6											
5.7 Totals	730,442	766,356	556,635	298,164	6,202	2,357,799	20.0	1,315,152	15.3	2,357,799	

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

**SCHEDULE D - PART 1A - SECTION 1 (continued)**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>6. Public Utilities (Unaffiliated), Schedules D &amp; DA (Group 6)</b>											
6.1 Class 1 .....											
6.2 Class 2 .....											
6.3 Class 3 .....											
6.4 Class 4 .....											
6.5 Class 5 .....											
6.6 Class 6 .....											
6.7 Totals .....											
<b>7. Industrial &amp; Miscellaneous (Unaffiliated), Schedules D &amp; DA (Group 7)</b>											
7.1 Class 1 .....	899,044	150,642				1,049,686	8.9	1,206,886	14.0	1,049,686	
7.2 Class 2 .....	150,467	274,257	399,023			823,747	7.0	1,278,553	14.9	823,747	
7.3 Class 3 .....											
7.4 Class 4 .....											
7.5 Class 5 .....											
7.6 Class 6 .....											
7.7 Totals .....	1,049,511	424,899	399,023			1,873,433	15.9	2,485,439	28.9	1,873,433	
<b>8. Credit Tenant Loans, Schedules D &amp; DA (Group 8)</b>											
8.1 Class 1 .....											
8.2 Class 2 .....											
8.3 Class 3 .....											
8.4 Class 4 .....											
8.5 Class 5 .....											
8.6 Class 6 .....											
8.7 Totals .....											
<b>9. Parent, Subsidiaries and Affiliates, Schedules D &amp; DA (Group 9)</b>											
9.1 Class 1 .....											
9.2 Class 2 .....											
9.3 Class 3 .....											
9.4 Class 4 .....											
9.5 Class 5 .....											
9.6 Class 6 .....											
9.7 Totals .....											

**ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA PROPERTY AND CASUALTY INSURANCE COMPANY**  
**SCHEDULE D - PART 1A - SECTION 1 (continued)**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

Quality Rating per the NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>10. Total Bonds Current Year</b>											
10.1 Class 1	2,651,466	3,851,206	2,254,994	836,878	1,365,687	10,960,231	93.0	XXX	XXX	10,960,231	
10.2 Class 2	150,467	274,257	399,023			823,747	7.0	XXX	XXX	823,747	
10.3 Class 3								XXX	XXX		
10.4 Class 4								XXX	XXX		
10.5 Class 5								XXX	XXX		
10.6 Class 6								XXX	XXX		
10.7 Totals	2,801,933	4,125,463	2,654,017	836,878	1,365,687	11,783,978	100.0	XXX	XXX	11,783,978	
10.8 Line 10.7 as a % of Col. 6	23.8	35.0	22.5	7.1	11.6	100.0	XXX	XXX	XXX	100.0	
<b>11. Total Bonds Prior Year</b>											
11.1 Class 1	1,412,004	2,629,337	1,374,747	876,784	1,037,773	XXX	XXX	7,330,645	85.1	7,330,645	
11.2 Class 2	358,442	820,255	99,856			XXX	XXX	1,278,553	14.9	1,278,553	
11.3 Class 3						XXX	XXX				
11.4 Class 4						XXX	XXX				
11.5 Class 5						XXX	XXX				
11.6 Class 6						XXX	XXX				
11.7 Totals	1,770,446	3,449,592	1,474,603	876,784	1,037,773	XXX	XXX	8,609,198	100.0	8,609,198	
11.8 Line 11.7 as a % of Col. 8	20.6	40.1	17.1	10.2	12.1	XXX	XXX	100.0	XXX	100.0	
<b>12. Total Publicly Traded Bonds</b>											
12.1 Class 1	2,651,466	3,851,206	2,254,994	836,878	1,365,687	10,960,231	93.0	7,330,645	85.1	10,960,231	XXX
12.2 Class 2	150,467	274,257	399,023			823,747	7.0	1,278,553	14.9	823,747	XXX
12.3 Class 3											XXX
12.4 Class 4											XXX
12.5 Class 5											XXX
12.6 Class 6											XXX
12.7 Totals	2,801,933	4,125,463	2,654,017	836,878	1,365,687	11,783,978	100.0	8,609,198	100.0	11,783,978	XXX
12.8 Line 12.7 as a % of Col. 6	23.8	35.0	22.5	7.1	11.6	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	23.8	35.0	22.5	7.1	11.6	100.0	XXX	XXX	XXX	100.0	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Class 1										XXX	
13.2 Class 2										XXX	
13.3 Class 3										XXX	
13.4 Class 4										XXX	
13.5 Class 5										XXX	
13.6 Class 6										XXX	
13.7 Totals										XXX	
13.8 Line 13.7 as a % of Col. 6							XXX	XXX	XXX	XXX	
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10							XXX	XXX	XXX	XXX	

(a) Includes \$ ..... freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ ..... current year, \$ ..... prior year of bonds with Z designations and \$ ..... , current year \$ ..... prior year of bonds with Z\* designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement. "Z\*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.

(c) Includes \$ ..... current year, \$ ..... prior year of bonds with 5\* designations and \$ ..... , current year \$ ..... prior year of bonds with 6\* designations. "5\*" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6\*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

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

**SCHEDULE D - PART 1A - SECTION 2**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>1. U.S. Governments, Schedules D &amp; DA (Group 1)</b>											
1.1 Issuer Obligations .....	568,000	2,049,525	991,265	261,537	1,344,691	5,215,018	44.3	1,999,644	23.2	5,215,018	
1.2 Single Class Mortgage-Backed /Asset Backed Securities .....	313,182	884,683	572,962	277,177	14,794	2,062,798	17.5	2,032,048	23.6	2,062,798	
1.7 Totals .....	881,182	2,934,208	1,564,227	538,714	1,359,485	7,277,816	61.8	4,031,692	46.8	7,277,816	
<b>2. All Other Governments, Schedules D &amp; DA (Group 2)</b>											
2.1 Issuer Obligations .....											
2.2 Single Class Mortgage-Backed /Asset Backed Securities .....											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
2.3 Defined .....											
2.4 Other .....											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
2.5 Defined .....											
2.6 Other .....											
2.7 Totals .....											
<b>3. States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 3)</b>											
3.1 Issuer Obligations .....	140,798		134,132			274,930	2.3	277,363	3.2	274,930	
3.2 Single Class Mortgage-Backed /Asset Backed Securities .....											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
3.3 Defined .....											
3.4 Other .....											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
3.5 Defined .....											
3.6 Other .....											
3.7 Totals .....	140,798		134,132			274,930	2.3	277,363	3.2	274,930	
<b>4. Political Subdivisions of States, Territories and Possessions, Guaranteed, Schedules D &amp; DA (Group 4)</b>											
4.1 Issuer Obligations .....								499,552	5.8		
4.2 Single Class Mortgage-Backed /Asset Backed Securities .....											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
4.3 Defined .....											
4.4 Other .....											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
4.5 Defined .....											
4.6 Other .....											
4.7 Totals .....								499,552	5.8		
<b>5. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed, Schedules D &amp; DA (Group 5)</b>											
5.1 Issuer Obligations .....	449,605		73,433	48,072	4,427	449,605	3.8	448,843	5.2	449,605	
5.2 Single Class Mortgage-Backed /Asset Backed Securities .....	39,050	111,583				276,565	2.3	311,771	3.6	276,565	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
5.3 Defined .....	241,787	654,773	483,202	250,092	1,775	1,631,629	13.8	554,538	6.4	1,631,629	
5.4 Other .....											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
5.5 Defined .....											
5.6 Other .....											
5.7 Totals .....	730,442	766,356	556,635	298,164	6,202	2,357,799	20.0	1,315,152	15.3	2,357,799	

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

**SCHEDULE D - PART 1A - SECTION 2 (continued)**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>6. Public Utilities (Unaffiliated) Schedules D &amp; DA (Group 6)</b>											
6.1 Issuer Obligations .....											
6.2 Single Class Mortgage-Backed /Asset Backed Securities .....											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
6.3 Defined .....											
6.4 Other .....											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES:											
6.5 Defined .....											
6.6 Other .....											
6.7 Totals											
<b>7. Industrial and Miscellaneous (Unaffiliated), Schedules D &amp; DA (Group 7)</b>											
7.1 Issuer Obligations .....	1,049,511	424,899	399,023			1,873,433	15.9	2,485,439	28.9	1,873,433	
7.2 Single Class Mortgage-Backed /Asset Backed Securities .....											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
7.3 Defined .....											
7.4 Other .....											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES:											
7.5 Defined .....											
7.6 Other .....											
7.7 Totals	1,049,511	424,899	399,023			1,873,433	15.9	2,485,439	28.9	1,873,433	
<b>8. Credit Tenant Loans, Schedules D &amp; DA (Group 8)</b>											
8.1 Issuer Obligations .....											
8.7 Totals											
<b>9. Parent, Subsidiaries and Affiliates, Schedules D &amp; DA (Group 9)</b>											
9.1 Issuer Obligations .....											
9.2 Single Class Mortgage-Backed /Asset Backed Securities .....											
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
9.3 Defined .....											
9.4 Other .....											
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET- BACKED SECURITIES:											
9.5 Defined .....											
9.6 Other .....											
9.7 Totals											

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

**SCHEDULE D - PART 1A - SECTION 2 (continued)**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 Total Current Year	7 Col. 6 as a % of Line 10.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>10. Total Bonds Current Year</b>											
10.1 Issuer Obligations	2,207,914	2,474,424	1,524,420	261,537	1,344,691	7,812,986	66.3	XXX	XXX	7,812,986	
10.2 Single Class Mortgage-Backed /Asset Backed Securities	352,232	996,266	646,395	325,249	19,221	2,339,363	19.9	XXX	XXX	2,339,363	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
10.3 Defined	241,787	654,773	483,202	250,092	1,775	1,631,629	13.8	XXX	XXX	1,631,629	
10.4 Other								XXX	XXX		
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
10.5 Defined								XXX	XXX		
10.6 Other								XXX	XXX		
10.7 Totals	2,801,933	4,125,463	2,654,017	836,878	1,365,687	11,783,978	100.0	XXX	XXX	11,783,978	
10.8 Line 10.7 as a % of Col. 6	23.8	35.0	22.5	7.1	11.6	100.0	XXX	XXX	XXX	100.0	
<b>11. Total Bonds Prior Year</b>											
11.1 Issuer Obligations	1,365,326	2,314,170	735,877	273,334	1,022,134	XXX	XXX	5,710,841	66.3	5,710,841	
11.2 Single Class Mortgage-Backed /Asset Backed Securities	330,451	994,480	650,083	353,166	15,639	XXX	XXX	2,343,819	27.2	2,343,819	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
11.3 Defined	74,669	140,942	88,643	250,284		XXX	XXX	554,538	6.4	554,538	
11.4 Other						XXX	XXX				
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
11.5 Defined						XXX	XXX				
11.6 Other						XXX	XXX				
11.7 Totals	1,770,446	3,449,592	1,474,603	876,784	1,037,773	XXX	XXX	8,609,198	100.0	8,609,198	
11.8 Line 11.7 as a % of Col. 8	20.6	40.1	17.1	10.2	12.1	XXX	XXX	100.0	XXX	100.0	
<b>12. Total Publicly Traded Bonds</b>											
12.1 Issuer Obligations	2,207,914	2,474,424	1,524,420	261,537	1,344,691	7,812,986	66.3	5,710,841	66.3	7,812,986	XXX
12.2 Single Class Mortgage-Backed /Asset Backed Securities	352,232	996,266	646,395	325,249	19,221	2,339,363	19.9	2,343,819	27.2	2,339,363	XXX
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
12.3 Defined	241,787	654,773	483,202	250,092	1,775	1,631,629	13.8	554,538	6.4	1,631,629	XXX
12.4 Other											XXX
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
12.5 Defined											XXX
12.6 Other											XXX
12.7 Totals	2,801,933	4,125,463	2,654,017	836,878	1,365,687	11,783,978	100.0	8,609,198	100.0	11,783,978	XXX
12.8 Line 12.7 as a % of Col. 6	23.8	35.0	22.5	7.1	11.6	100.0	XXX	XXX	XXX	100.0	XXX
12.9 Line 12.7 as a % of Line 10.7, Col. 6, Section 10	23.8	35.0	22.5	7.1	11.6	100.0	XXX	XXX	XXX	100.0	XXX
<b>13. Total Privately Placed Bonds</b>											
13.1 Issuer Obligations										XXX	
13.2 Single Class Mortgage-Backed /Asset Backed Securities										XXX	
MULTI-CLASS RESIDENTIAL MORTGAGE-BACKED SECURITIES:											
13.3 Defined										XXX	
13.4 Other										XXX	
MULTI-CLASS COMMERCIAL MORTGAGE-BACKED/ASSET-BACKED SECURITIES:											
13.5 Defined										XXX	
13.6 Other										XXX	
13.7 Totals										XXX	
13.8 Line 13.7 as a % of Col. 6							XXX	XXX	XXX	XXX	
13.9 Line 13.7 as a % of Line 10.7, Col. 6, Section 10							XXX	XXX	XXX	XXX	

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

**SCHEDULE DA - PART 2 - VERIFICATION BETWEEN YEARS**

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year .....	1,006,884	1,006,884			
2. Cost of short-term investments acquired .....	14,767,800	14,767,800			
3. Increase (decrease) by adjustment .....					
4. Increase (decrease) by foreign exchange adjustment .....					
5. Total profit (loss) on disposal of short-term investments .....					
6. Consideration received on disposal of short-term investments .....	14,830,512	14,830,512			
7. Book/adjusted carrying value, current year .....	944,172	944,172			
8. Total valuation allowance .....					
9. Subtotal (Lines 7 plus 8) .....	944,172	944,172			
10. Total nonadmitted amounts .....					
11. Statement value (Lines 9 minus 10) .....	944,172	944,172			
12. Income collected during year .....	33,541	33,541			
13. Income earned during year .....	33,966	33,966			

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment: 0

Schedule DB - Part A - VBY

**NONE**

Schedule DB - Part B - VBY

**NONE**

Schedule DB - Part C - VBY

**NONE**

Schedule DB - Part D - VBY

**NONE**

Schedule DB - Part E - VBY

**NONE**

Schedule DB - Part F - Section 1

**NONE**

Schedule DB - Part F - Section 2

**NONE**

Schedule F - Part 1

**NONE**

Schedule F - Part 2

**NONE**

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

**SCHEDULE F - PART 3**

Ceded Reinsurance as of December 31, Current Year (000 Omitted)

1 Federal ID Number	2 NAIC Company Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Reinsurance Contracts Ceding 75% or More of Direct Premiums Written	6 Reinsurance Premiums Ceded	Reinsurance Recoverable On									Reinsurance Payable		18 Net Amount Recoverable From Reinsurers Cols. 15 - [16 + 17]	19 Funds Held By Company Under Reinsurance Treaties
						7 Paid Losses	8 Paid LAE	9 Known Case Loss Reserves	10 Known Case LAE Reserves	11 IBNR Loss Reserves	12 IBNR LAE Reserves	13 Unearned Premiums	14 Contingent Commis-sions	15 Columns 7 thru 14 Totals	16 Ceded Balances Payable	17 Other Amounts Due to Reinsurers		
05-0348344	19976	Amica Mutual Insurance Company	RI		28,285	1,261	370	8,208	3,005	7,656	2,003	14,658		37,161	1,564		35,597	
0299999. Total Authorized - Affiliates - U.S. Non-Pool					28,285	1,261	370	8,208	3,005	7,656	2,003	14,658		37,161	1,564		35,597	
0499999. Total Authorized - Affiliates					28,285	1,261	370	8,208	3,005	7,656	2,003	14,658		37,161	1,564		35,597	
0599998. Total Authorized - Other U.S. Unaffiliated Insurers (Under \$100,000)																		
0599999. Total Authorized - Other U.S. Unaffiliated Insurers																		
AA-9991162	00000	New Jersey Automobile Insurance Risk Exchange	NJ		292													
AA-9991160	00000	New Jersey Unsatisfied Claim & Judgement Fund	NJ		591													
0699999. Total Authorized - Pools - Mandatory Pools					883													
0899998. Total Authorized - Other Non-U.S. Insurers (Under \$100,000)																		
0899999. Total Authorized - Other Non-U.S. Insurers																		
0999999. Total Authorized					29,168	1,261	370	8,208	3,005	7,656	2,003	14,658		37,161	1,564		35,597	
1399999. Total Unauthorized - Affiliates																		
1499998. Total Unauthorized - Other U.S. Unaffiliated Insurers (Under \$100,000)																		
1499999. Total Unauthorized - Other U.S. Unaffiliated Insurers																		
1799998. Total Unauthorized - Other Non-U.S. Insurers (Under \$100,000)																		
1799999. Total Unauthorized - Other Non-U.S. Insurers																		
1899999. Total Unauthorized																		
1999999. Total Authorized and Unauthorized					29,168	1,261	370	8,208	3,005	7,656	2,003	14,658		37,161	1,564		35,597	
2099999. Total Protected Cells																		
9999999 Totals					29,168	1,261	370	8,208	3,005	7,656	2,003	14,658		37,161	1,564		35,597	

NOTE: A. Report the five largest provisional commission rates included in the cedant's reinsurance treaties. The commission rate to be reported is by contract with ceded premium in excess of \$50,000:

	1 Name of Reinsurer	2 Commission Rate	3 Ceded Premium
1.	.....	.....	.....
2.	.....	.....	.....
3.	.....	.....	.....
4.	.....	.....	.....
5.	.....	.....	.....

B. Report the five largest reinsurance recoverables reported in Column 15, due from any one reinsurer (based on the total recoverables, Line 9999999, Column 15), the amount of ceded premium, and indicate whether the recoverables are due from an affiliated insurer.

	1 Name of Reinsurer	2 Total Recoverables	3 Ceded Premiums	4 Affiliated
1.	Amica Mutual Insurance Company	37,161	28,285	Yes [ X ] No [ ]
2.	New Jersey Unsatisfied Claim & Judgement Fund	591		Yes [ ] No [ X ]
3.	New Jersey Automobile Insurance Risk Exchange	292		Yes [ ] No [ X ]
4.	.....			Yes [ ] No [ ]
5.	.....			Yes [ ] No [ ]

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

**SCHEDULE F - PART 4**

Aging of Ceded Reinsurance as of December 31, Current Year (000 Omitted)

1 Federal ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Domiciliary Jurisdiction	Reinsurance Recoverable on Paid Losses and Paid Loss Adjustment Expenses							12 Percentage Overdue Col. 10/Col. 11	13 Percentage More Than 120 Days Overdue Col. 9/Col. 11
				5 Current	Overdue				11 Total Due Cols. 5 + 10			
					6 1 to 29 Days	7 30 to 90 Days	8 91 to 120 Days	9 Over 120 Days		10 Total Overdue Cols. 6 + 7 + 8 + 9		
05-0348344	19976	Amica Mutual Insurance Company	RI	1,631						1,631		
0299999. Total Authorized - Affiliates - U.S. Non-Pool				1,631						1,631		
0499999. Total Authorized - Affiliates				1,631						1,631		
0999999. Total Authorized				1,631						1,631		
1399999. Total Unauthorized - Affiliates												
1899999. Total Unauthorized												
1999999. Total Authorized and Unauthorized				1,631						1,631		
2099999. Total Protected Cells												
9999999 Totals				1,631						1,631		

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

**SCHEDULE F - PART 5**

Provision for Unauthorized Reinsurance as of December 31, Current Year (000 Omitted)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
Federal ID Number	NAIC Company Code	Name of Reinsurer	Domiciliary Jurisdiction	Reinsurance Recoverable all Items Schedule F Part 3, Col. 15	Funds Held By Company Under Reinsurance Treaties	Letters of Credit	Ceded Balances Payable	Miscellaneous Balances	Other Allowed Offset Items	Sum of Cols. 6 thru 10 but not in excess of Col. 5	Subtotal Col. 5 minus Col. 11	Recoverable Paid Losses & LAE Expenses Over 90 Days past Due not in Dispute	20% of Amount in Col. 13	Smaller of Col. 11 or Col. 14	Smaller of Col. 11 or 20% of Amount in Dispute Included in Col. 5	Total Provision for Unauthorized Reinsurance Smaller of Col. 5 or Cols. 12 + 15 + 16
<b>NONE</b>																
<b>9999999 Totals</b>																

1. Amounts in dispute totaling \$ ..... are included in Column 5.
2. Amounts in dispute totaling \$ ..... are excluded from Column 13.



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

**SCHEDULE F - PART 7**

Provision for Overdue Reinsurance as of December 31, Current Year

1 Federal ID Number	2 NAIC Com- pany Code	3 Name of Reinsurer	4 Reinsurance Recoverable All Items	5 Funds Held By Company Under Reinsurance Treaties	6 Letters of Credit	7 Ceded Balances Payable	8 Other Miscellaneous Balances	9 Other Allowed Offset Items	10 Sum of Cols. 5 thru 9 but not in excess of Col. 4	11 Col. 4 minus Col. 10	12 Greater of Col. 11 or Schedule F - Part 4 Cols. 8 + 9
<b>NONE</b>											
9999999 Totals											
											1. Total .....
											2. Line 1 x .20 .....
											3. Schedule F - Part 6 Col. 11 .....
											4. Provision for Overdue Authorized Reinsurance (Lines 2 + 3) .....
											5. Provision for Unauthorized Reinsurance (Schedule F - Part 5 Col. 17 x1000) .....
											6. Provision for Reinsurance (sum Lines 4 + 5 ) [Enter this amount on Page 3, Line 16] .....

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

**SCHEDULE F - PART 8**

Restatement of Balance Sheet to Identify Net Credit for Reinsurance

	1 As Reported (Net of Ceded)	2 Restatement Adjustments	3 Restated (Gross of Ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 10) .....	11,783,978		11,783,978
2. Premiums and considerations (Line 13) .....	11,814,919		11,814,919
3. Reinsurance recoverable on loss and loss adjustment expense payments (Line 14.1) .....	1,631,065	(1,631,065)	
4. Funds held by or deposited with reinsured companies (Line 14.2) .....			
5. Other assets .....	1,448,163		1,448,163
6. Net amount recoverable from reinsurers .....		35,596,240	35,596,240
7. Protected cell assets (Line 25) .....			
8. Totals (Line 26) .....	26,678,125	33,965,175	60,643,300
<b>LIABILITIES (Page 3)</b>			
9. Losses and loss adjustment expenses (Lines 1 through 3) .....	5,217,986	20,871,950	26,089,936
10. Taxes, expenses, and other obligations (Lines 4 through 8) .....	1,487,828		1,487,828
11. Unearned premiums (Line 9) .....	3,664,396	14,657,591	18,321,987
12. Advance premiums (Line 10) .....	110,342		110,342
13. Dividends declared and unpaid (Line 11.1 and 11.2) .....			
14. Ceded reinsurance premiums payable (net of ceding commissions (Line 12) .....	1,564,366	(1,564,366)	
15. Funds held by company under reinsurance treaties (Line 13) .....			
16. Amounts withheld or retained by company for account of others (Line 14) .....			
17. Provision for reinsurance (Line 16) .....			
18. Other liabilities .....	47,876		47,876
19. Total liabilities excluding protected cell business (Line 24) .....	12,092,794	33,965,175	46,057,969
20. Protected cell liabilities (Line 25) .....			
21. Surplus as regards policyholders (Line 35)	14,585,331	XXX	14,585,331
22. Totals (Line 36)	26,678,125	33,965,175	60,643,300

NOTE: Is the restatement of this exhibit the result of grossing up balances ceded to affiliates under 100 percent reinsurance or pooling arrangements? ..... Yes [ ] No [ X ]

If yes, give full explanation: .....

Schedule H - Part 1

**N O N E**

Schedule H - Part 2 - Reserves and Liabilities

**N O N E**

Schedule H - Part 3 - Prior Year's Claim Reserves and Liabilities

**N O N E**

Schedule H - Part 4 - Reinsurance

**N O N E**

Schedule H - Part 5 - Health Claims

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA PROPERTY AND CASUALTY INSURANCE COMPANY  
**SCHEDULE P - PART 1A - HOMEOWNERS/FAROWNERS**  
(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported-Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior...	XXX	XXX	XXX									XXX
2. 1998												
3. 1999												
4. 2000												
5. 2001												
6. 2002												
7. 2003												
8. 2004												
9. 2005												
10. 2006												
11. 2007												
12. Totals	XXX	XXX	XXX									XXX

**NONE**

	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		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior...													
2. 1998													
3. 1999													
4. 2000													
5. 2001													
6. 2002													
7. 2003													
8. 2004													
9. 2005													
10. 2006													
11. 2007													
12. Totals													

**NONE**

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
2. 1998											
3. 1999											
4. 2000											
5. 2001											
6. 2002											
7. 2003											
8. 2004											
9. 2005											
10. 2006											
11. 2007											
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX		XXX			

**NONE**

**ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA PROPERTY AND CASUALTY INSURANCE COMPANY**  
**SCHEDULE P - PART 1B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**  
(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	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				
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX									XXX
2. 1998.....												
3. 1999.....												
4. 2000.....												
5. 2001.....												
6. 2002.....												
7. 2003.....												
8. 2004.....												
9. 2005.....												
10. 2006.....	12,103	9,709	2,394	3,336	2,668	406	325	2,562	2,049	44	1,261	1,297
11. 2007.....	28,029	22,600	5,429	6,117	4,894	443	354	2,197	1,758	13	1,752	2,812
12. Totals	XXX	XXX	XXX	9,453	7,562	849	679	4,759	3,807	57	3,013	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		21 Direct and Assumed	22 Ceded			
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded					
1. Prior.....													
2. 1998.....													
3. 1999.....													
4. 2000.....													
5. 2001.....													
6. 2002.....													
7. 2003.....													
8. 2004.....													
9. 2005.....													
10. 2006.....	1,675	1,340	3,303	2,642	201	161	290	232	458	366		1,186	155
11. 2007.....	7,538	6,030	5,022	4,018	890	712	438	350	3,242	2,594		3,426	1,098
12. Totals	9,213	7,370	8,325	6,660	1,091	873	728	582	3,700	2,960		4,612	1,253

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount		
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid	
												1. Prior.....
2. 1998.....												
3. 1999.....												
4. 2000.....												
5. 2001.....												
6. 2002.....												
7. 2003.....												
8. 2004.....												
9. 2005.....												
10. 2006.....	12,230	9,783	2,447	101.1	100.8	102.2					996	190
11. 2007.....	25,888	20,710	5,178	92.4	91.6	95.4					2,512	914
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX		3,508	1,104

Schedule P - Part 1C - Commercial Auto/Truck Liability/Medical

**N O N E**

Schedule P - Part 1D - Workers' Compensation

**N O N E**

Schedule P - Part 1E - Commercial Multiple Peril

**N O N E**

Schedule P - Part 1F - Section 1 - Medical Malpractice - Occurrence

**N O N E**

Schedule P - Part 1F - Section 2 - Medical Malpractice - Claims-Made

**N O N E**

Schedule P - Part 1G - Special Liability (Ocean Marine, Aircraft (all perils), Boiler and Machinery)

**N O N E**

Schedule P - Part 1H - Section 1 - Other Liability - Occurrence

**N O N E**

Schedule P - Part 1H - Section 2 - Other Liability - Claims-Made

**N O N E**

Schedule P - Part 1I - Special Property (Fire, Allied Lines?)

**N O N E**

**ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA PROPERTY AND CASUALTY INSURANCE COMPANY**  
**SCHEDULE P - PART 1J - AUTO PHYSICAL DAMAGE**  
(\$000 omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments							12 Number of Claims Reported-Direct and Assumed	
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10 Salvage and Subrogation Received		11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded			
1. Prior.....	XXX	XXX	XXX									XXX
2. 2006.....	3,711	2,969	742	1,962	1,569	50	40	1,439	1,151	1,145	691	1,143
3. 2007.....	9,289	7,431	1,858	5,842	4,673	91	73	1,365	1,092	1,682	1,460	3,049
4. Totals	XXX	XXX	XXX	7,804	6,242	141	113	2,804	2,243	2,827	2,151	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		Adjusting and Other Unpaid				
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded			
1. Prior.....													
2. 2006.....	22	18			3	3			5	4		5	4
3. 2007.....	1,025	820	1,245	996	142	113	96	77	495	396		601	398
4. Totals	1,047	838	1,245	996	145	116	96	77	500	400		606	402

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense		35 Losses Unpaid	36 Loss Expenses Unpaid
	1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX				XXX
2. 2006.....	3,481	2,785	696	93.8	93.8	93.8				4	1
3. 2007.....	10,301	8,240	2,061	110.9	110.9	110.9				454	147
4. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	458	148

Schedule P - Part 1K - Fidelity/Surety

**N O N E**

Schedule P - Part 1L - Other (Including Credit, Accident and Health)

**N O N E**

Schedule P - Part 1M - International

**N O N E**

Schedule P - Part 1N - Reinsurance A - Nonproportional Assumed Property

**N O N E**

Schedule P - Part 1O - Reinsurance B - Nonproportional Assumed Liability & Multiple Peril

**N O N E**

Schedule P - Part 1P - Reinsurance C - Nonproportional Assumed Financial Lines

**N O N E**

Schedule P - Part 1R - Section 1 - Products Liability - Occurrence

**N O N E**

Schedule P - Part 1R - Section 2 - Products Liability - Claims-Made

**N O N E**

Schedule P - Part 1S - Financial Guaranty/Mortgage Guaranty

**N O N E**

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

**SCHEDULE P - PART 2A - HOMEOWNERS/FAROWNERS**

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				XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
12. Totals												

**SCHEDULE P - PART 2B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

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											
10. 2006	XXX	1,102	1,843	741	XXX							
11. 2007	XXX	4,090	XXX	XXX								
12. Totals												741

**SCHEDULE P - PART 2C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

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											
10. 2006	XXX				XXX							
11. 2007	XXX		XXX	XXX								
12. Totals												

**SCHEDULE P - PART 2D- WORKERS' COMPENSATION**

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											
10. 2006	XXX				XXX							
11. 2007	XXX		XXX	XXX								
12. Totals												

**SCHEDULE P - PART 2E- COMMERCIAL MULTIPLE PERIL**

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											
10. 2006	XXX				XXX							
11. 2007	XXX		XXX	XXX								
12. Totals												

Schedule P - Part 2F - Section 1 - Medical Malpractice - Occurrence

**N O N E**

Schedule P - Part 2F - Section 2 - Medical Malpractice - Claims-Made

**N O N E**

Schedule P - Part 2G - Special Liability (Ocean Marine, Aircraft (all perils), Boiler and Machinery)

**N O N E**

Schedule P - Part 2H - Section 1 - Other Liability - Occurrence

**N O N E**

Schedule P - Part 2H - Section 2- Other Liability - Claims-Made

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA PROPERTY AND CASUALTY INSURANCE COMPANY  
**SCHEDULE P - PART 2I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)**

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	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			
2. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			XXX
3. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX		XXX	XXX
4. Totals												

**SCHEDULE P - PART 2J - AUTO PHYSICAL DAMAGE**

1. Prior	XXX											
2. 2006	XXX	.691	.407	(284)	XXX							
3. 2007	XXX	1,689	XXX	XXX								
4. Totals											(284)	

**SCHEDULE P - PART 2K - FIDELITY/SURETY**

1. Prior	XXX											
2. 2006	XXX				XXX							
3. 2007	XXX		XXX	XXX								
4. Totals												

**SCHEDULE P - PART 2L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

1. Prior	XXX											
2. 2006	XXX				XXX							
3. 2007	XXX		XXX	XXX								
4. Totals												

**SCHEDULE P - PART 2M - INTERNATIONAL**

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											
10. 2006	XXX				XXX							
11. 2007	XXX		XXX	XXX								
12. Totals												

Schedule P - Part 2N - Reinsurance - Nonproportional Assumed Property

**N O N E**

Schedule P - Part 2O - Reinsurance - Nonproportional Assumed Liability

**N O N E**

Schedule P - Part 2P - Reinsurance - Nonproportional Assumed Financial Lines

**N O N E**

Schedule P - Part 2R - Section 1 - Products Liability - Occurrence

**N O N E**

Schedule P - Part 2R - Section 2 - Products Liability - Claims-Made

**N O N E**

Schedule P - Part 2S - Financial Guaranty/Mortgage Guaranty

**N O N E**

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

**SCHEDULE P - PART 3A - HOMEOWNERS/FAROWNERS**

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	2	3	4	5	6	7	8	9	10			
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007			
1. Prior	.000												
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					
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			

NONE

**SCHEDULE P - PART 3B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

1. Prior	.000												
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	291	749	745	397	
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,312	1,142	572	

**SCHEDULE P - PART 3C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

1. Prior	.000												
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					
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

NONE

**SCHEDULE P - PART 3D- WORKERS' COMPENSATION**

1. Prior	.000												
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					
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

NONE

**SCHEDULE P - PART 3E- COMMERCIAL MULTIPLE PERIL**

1. Prior	.000												
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					
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX				

NONE

Schedule P - Part 3F - Section 1 - Medical Malpractice - Occurrence

**N O N E**

Schedule P - Part 3F - Section 2 - Medical Malpractice - Claims-Made

**N O N E**

Schedule P - Part 3G - Special Liability

**N O N E**

Schedule P - Part 3H - Section 1 - Other Liability - Occurrence

**N O N E**

Schedule P - Part 3H - Section 2 - Other Liability - Claims-Made

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA PROPERTY AND CASUALTY INSURANCE COMPANY  
**SCHEDULE P - PART 3I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)**

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	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2. 2006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**SCHEDULE P - PART 3J - AUTO PHYSICAL DAMAGE**

1. Prior	XXX	.000											
2. 2006	XXX	.459	.403	.911	.228								
3. 2007	XXX	XXX	1,187	2,184	467								

**SCHEDULE P - PART 3K - FIDELITY/SURETY**

1. Prior	XXX												
2. 2006	XXX												
3. 2007	XXX												

**SCHEDULE P - PART 3L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

1. Prior	XXX	.000			XXX	XXX							
2. 2006	XXX	XXX	XXX	XXX	XXX								
3. 2007	XXX	XXX	XXX	XXX	XXX								

**SCHEDULE P - PART 3M - INTERNATIONAL**

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				XXX	XXX
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

Schedule P - Part 3N - Reinsurance - Nonproportional Assumed Property

**N O N E**

Schedule P - Part 3O - Reinsurance - Nonproportional Assumed Liability

**N O N E**

Schedule P - Part 3P - Reinsurance - Nonproportional Assumed Financial Lines

**N O N E**

Schedule P - Part 3R - Section 1 - Product Liability - Occurrence

**N O N E**

Schedule P - Part 3R - Section 2 - Product Liability - Claims-Made

**N O N E**

Schedule P - Part 3S - Financial Guaranty/Mortgage Guaranty

**N O N E**

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

**SCHEDULE P - PART 4A - HOMEOWNERS/FARMOWNERS**

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	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	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		
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

**SCHEDULE P - PART 4B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**

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									
10. 2006	XXX	375	719							
11. 2007	XXX	1,092								

**SCHEDULE P - PART 4C - COMMERCIAL AUTO/TRUCK LIABILITY/MEDICAL**

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									
10. 2006	XXX									
11. 2007	XXX									

**SCHEDULE P - PART 4D- WORKERS' COMPENSATION**

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									
10. 2006	XXX									
11. 2007	XXX									

**SCHEDULE P - PART 4E- COMMERCIAL MULTIPLE PERIL**

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									
10. 2006	XXX									
11. 2007	XXX									

Schedule P - Part 4F - Section 1 - Medical Malpractice - Occurrence

**N O N E**

Schedule P - Part 4F - Section 2 - Medical Malpractice - Claims-Made

**N O N E**

Schedule P - Part 4G - Special Liability

**N O N E**

Schedule P - Part 4H - Section 1 - Other Liability - Occurrence

**N O N E**

Schedule P - Part 4H - Section 2 - Other Liability - Claims-Made

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA PROPERTY AND CASUALTY INSURANCE COMPANY  
**SCHEDULE P - PART 4I - SPECIAL PROPERTY (FIRE, ALLIED LINES, INLAND MARINE, EARTHQUAKE, BURGLARY, AND THEFT)**

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	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007
1. Prior	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX			
2. 2006	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX		
3. 2007	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	

**SCHEDULE P - PART 4J - AUTO PHYSICAL DAMAGE**

1. Prior	.XXX									
2. 2006	.XXX	.95								
3. 2007	.XXX	268								

**SCHEDULE P - PART 4K - FIDELITY/SURETY**

1. Prior	.XXX									
2. 2006	.XXX									
3. 2007	.XXX									

**SCHEDULE P - PART 4L - OTHER (INCLUDING CREDIT, ACCIDENT AND HEALTH)**

1. Prior	.XXX									
2. 2006	.XXX									
3. 2007	.XXX									

**SCHEDULE P - PART 4M - INTERNATIONAL**

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									
10. 2006	.XXX									
11. 2007	.XXX									

Schedule P - Part 4N - Reinsurance - Nonproportional Assumed Property

**N O N E**

Schedule P - Part 4O - Reinsurance - Nonproportional Assumed Liability

**N O N E**

Schedule P - Part 4P - Reinsurance - Nonproportional Assumed Financial Lines

**N O N E**

Schedule P - Part 4R - Section 1 - Products Liability - Occurrence

**N O N E**

Schedule P - Part 4R - Section 2 - Products Liability - Claims-Made

**N O N E**

Schedule P - Part 4S - Financial Guaranty/Mortgage Guaranty

**N O N E**

Schedule P - Part 5A - Homeowners/Farmowners - Section 1

**N O N E**

Schedule P - Part 5A - Homeowners/Farmowners - Section 2

**N O N E**

Schedule P - Part 5A - Homeowners/Farmowners - Section 3

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA PROPERTY AND CASUALTY INSURANCE COMPANY  
**SCHEDULE P - PART 5B - PRIVATE PASSENGER AUTO LIABILITY/MEDICAL**  
**SECTION 1**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS CLOSED WITH LOSS PAYMENT DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	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	344	745
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,142

**SECTION 2**

Years in Which Premiums Were Earned and Losses Were Incurred	NUMBER OF CLAIMS OUTSTANDING DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	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	607	155
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,098

**SECTION 3**

Years in Which Premiums Were Earned and Losses Were Incurred	CUMULATIVE NUMBER OF CLAIMS REPORTED DIRECT AND ASSUMED AT YEAR END									
	1	2	3	4	5	6	7	8	9	10
	1998	1999	2000	2001	2002	2003	2004	2005	2006	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	1,105	1,297
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2,812

Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical - Section 1

**N O N E**

Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical - Section 2

**N O N E**

Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical - Section 3

**N O N E**

Schedule P - Part 5D - Workers' Compensation - Section 1

**N O N E**

Schedule P - Part 5D - Workers' Compensation - Section 2

**N O N E**

Schedule P - Part 5D - Workers' Compensation - Section 3

**N O N E**

Schedule P - Part 5E - Commercial Multiple Peril - Section 1

**N O N E**

Schedule P - Part 5E - Commercial Multiple Peril - Section 2

**N O N E**

Schedule P - Part 5E - Commercial Multiple Peril - Section 3

**N O N E**

Schedule P - Part 5F - Medical Malpractice - Occurrence - Section 1A

**N O N E**

Schedule P - Part 5F - Medical Malpractice - Occurrence - Section 2A

**N O N E**

Schedule P - Part 5F - Medical Malpractice - Occurrence - Section 3A

**N O N E**

Schedule P - Part 5F - Medical Malpractice - Claims-Made - Section 1B

**N O N E**

Schedule P - Part 5F - Medical Malpractice - Claims-Made - Section 2B

**N O N E**

Schedule P - Part 5F - Medical Malpractice - Claims-Made - Section 3B

**N O N E**

Schedule P - Part 5H - Other Liability - Occurrence - Section 1A

**N O N E**

Schedule P - Part 5H - Other Liability - Occurrence - Section 2A

**N O N E**

Schedule P - Part 5H - Other Liability - Occurrence - Section 3A

**N O N E**

Schedule P - Part 5H - Other Liability - Claims-Made - Section 1B

**N O N E**

Schedule P - Part 5H - Other Liability - Claims-Made - Section 2B

**N O N E**

Schedule P - Part 5H - Other Liability - Claims-Made - Section 3B

**N O N E**

Schedule P - Part 5R - Products Liability - Occurrence - Section 1A

**N O N E**

Schedule P - Part 5R - Products Liability - Occurrence - Section 2A

**N O N E**

Schedule P - Part 5R - Products Liability - Occurrence - Section 3A

**N O N E**

Schedule P - Part 5R - Products Liability - Claims-Made - Section 1B

**N O N E**

Schedule P - Part 5R - Products Liability - Claims-Made - Section 2B

**N O N E**

Schedule P - Part 5R - Products Liability - Claims-Made - Section 3B

**N O N E**

Schedule P - Part 6C - Commercial Auto/Truck Liability/Medical - Section 1

**N O N E**

Schedule P - Part 6C - Commercial Auto/Truck Liability/Medical - Section 2

**N O N E**

Schedule P - Part 6D - Workers' Compensation - Section 1

**N O N E**

Schedule P - Part 6D - Workers' Compensation - Section 2

**N O N E**

Schedule P - Part 6E - Commercial Multiple Peril - Section 1

**N O N E**

Schedule P - Part 6E - Commercial Multiple Peril - Section 2

**N O N E**

Schedule P - Part 6H - Other Liability - Occurrence - Section 1A

**N O N E**

Schedule P - Part 6H - Other Liability - Occurrence - Section 2A

**N O N E**

Schedule P - Part 6H - Other Liability - Claims-Made - Section 1B

**N O N E**

Schedule P - Part 6H - Other Liability - Claims-Made - Section 2B

**N O N E**

Schedule P - Part 6M - International - Section 1

**N O N E**

Schedule P - Part 6M - International - Section 2

**N O N E**

Schedule P - Part 6N- Reinsurance A - Nonproportional Assumed Property - Section 1

**N O N E**

Schedule P - Part 6N- Reinsurance A - Nonproportional Assumed Property - Section 2

**N O N E**

Schedule P - Part 6O - Reinsurance B - Nonproportional Liability - Section 1

**N O N E**

Schedule P - Part 6O - Reinsurance B - Nonproportional Assumed Liability - Section 2

**N O N E**

Schedule P - Part 6R - Product Liability - Occurrence - Section 1A

**N O N E**

Schedule P - Part 6R - Products Liability - Occurrence - Section 2A

**N O N E**

Schedule P - Part 6R - Products Liability - Claims-Made - Section 1B

**N O N E**

Schedule P - Part 6R - Products Liability - Claims-Made - Section 2B

**N O N E**

Schedule P - Part 7A - Section 1 - Primary Loss Sensitive Contracts

**N O N E**

Schedule P - Part 7A - Section 2 - Primary Loss Sensitive Contracts

**N O N E**

Schedule P - Part 7A - Section 3 - Primary Loss Sensitive Contracts

**N O N E**

Schedule P - Part 7A - Section 4 - Primary Loss Sensitive Contracts

**N O N E**

Schedule P - Part 7A - Section 5 - Primary Loss Sensitive Contracts

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA PROPERTY AND CASUALTY INSURANCE COMPANY  
**SCHEDULE P - PART 7B - REINSURANCE LOSS SENSITIVE CONTRACTS (\$000 OMITTED)**

**SECTION 1**

Schedule P - Part 1	1 Total Net Losses and Expenses Unpaid	2 Net Losses and Expenses Unpaid on Loss Sensitive Contracts	3 Loss Sensitive as Percentage of Total	4 Total Net Premiums Written	5 Net Premiums Written on Loss Sensitive Contracts	6 Loss Sensitive as Percentage of Total
1. Homeowners/Farmowners						
2. Private Passenger Auto Liability/Medical	4,612			5,190		
3. Commercial Auto/Truck Liability/Medical						
4. Workers' Compensation						
5. Commercial Multiple Peril						
6. Medical Malpractice - Occurrence						
7. Medical Malpractice - Claims-Made						
8. Special Liability						
9. Other Liability - Occurrence						
10. Other Liability - Claims-Made						
11. Special Property						
12. Auto Physical Damage	606			1,881		
13. Fidelity/Surety						
14. Other						
15. International						
16. Reinsurance - Nonproportional Assumed Property						
17. Reinsurance - Nonproportional Assumed Liability						
18. Reinsurance - Nonproportional Assumed Financial Lines						
19. Products Liability - Occurrence						
20. Products Liability - Claims-Made						
21. Financial Guaranty/Mortgage Guaranty						
22. Totals	5,218			7,071		

**SECTION 2**

Years in Which Policies Were Issued	INCURRED 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	XX							
6. 2002	XXX	XXX	XX	XX						
7. 2003	XXX	XXX	XX	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		
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

**SECTION 3**

Years in Which Policies Were Issued	BULK AND INCURRED BUT NOT REPORTED RESERVES FOR LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES 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	XX							
6. 2002	XXX	XXX	XX	XX						
7. 2003	XXX	XXX	XX	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		
11. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	

Schedule P - Part 7B - Section 4 - Reinsurance Loss Sensitive Contracts

**N O N E**

Schedule P - Part 7B - Section 5 - Reinsurance Loss Sensitive Contracts

**N O N E**

Schedule P - Part 7B - Section 6 - Reinsurance Loss Sensitive Contracts

**N O N E**

Schedule P - Part 7B - Section 7 - Reinsurance Loss Sensitive Contracts

**N O N E**

## SCHEDULE P INTERROGATORIES

1. What is the extended loss and expense reserve - direct and assumed - for the following classes? An example of an extended loss and expense reserve is the actuarial reserve for the free-tail coverage arising upon death, disability or retirement in most medical malpractice policies. Such a liability is to be reported here even if it was not reported elsewhere in Schedule P, but otherwise reported as a liability item on Page 3. Show the full reserve amount, not just the change during the current year.

	1 Medical Malpractice	2 Other Liability	3 Products Liability
1.01 Prior .....			
1.02 1998 .....			
1.03 1999 .....			
1.04 2000 .....			
1.05 2001 .....			
1.06 2002 .....			
1.07 2003 .....			
1.08 2004 .....			
1.09 2005 .....			
1.10 2006 .....			
1.11 2007 .....			
1.12 Totals			

2. The definition of allocated loss adjustment expenses (ALAE) and, therefore, unallocated loss adjustment expenses (ULAE) was changed effective January 1, 1998. This change in definition applies to both paid and unpaid expenses. Are these expenses (now reported as "Defense and Cost Containment" and "Adjusting and Other") reported in compliance with these definitions in this statement? ..... Yes [  ] No [  ]

3. The Adjusting and Other expense payments and reserves should be allocated to the years in which the losses were incurred based on the number of claims reported, closed and outstanding in those years. When allocating Adjusting and Other expense between companies in a group or a pool, the Adjusting and Other expense should be allocated in the same percentage used for the loss amounts and the claim counts. For reinsurers, Adjusting and Other expense assumed should be reported according to the reinsurance contract. For Adjusting and Other expense incurred by reinsurers, or in those situations where suitable claim count information is not available, Adjusting and Other expense should be allocated by a reasonable method determined by the company and described in Interrogatory 7 below. Are they so reported in this Statement? ..... Yes [  ] No [  ]

4. Do any lines in Schedule P include reserves that are reported gross of any discount to present value of future payments, and that are reported net of such discounts on Page 10 ..... Yes [  ] No [  ]

If Yes, proper disclosure must be made in the Notes to Financial Statements, as specified in the Instructions. Also, the discounts must be reported in Schedule P - Part 1, Columns 32 and 33. Schedule P must be completed gross of non-tabular discounting. Work papers relating to discount calculations must be available for examination upon request.  
Discounting is allowed only if expressly permitted by the state insurance department to which this Annual Statement is being filed.

5. What were the net premiums in force at the end of the year for:  
(in thousands of dollars) 5.1 Fidelity .....  
5.2 Surety .....

6. Claim count information is reported per claim or per claimant (Indicate which) .....per claimant  
If not the same in all years, explain in Interrogatory 7.

7.1 The information provided in Schedule P will be used by many persons to estimate the adequacy of the current loss and expense reserves, among other things. Are there any especially significant events, coverage, retention or accounting changes that have occurred that must be considered when making such analyses? ..... Yes [  ] No [  ]

7.2 (An extended statement may be attached.)  
.....

**SCHEDULE T - PART 2  
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

States, Etc.	Direct Business Only					Totals
	1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA					
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC					
35. North Dakota	ND					
36. Ohio	OH					
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CN					
58. Aggregate Other Alien	OT					
59. Total						

**NONE**

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

**SCHEDULE Y**

**PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES**

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	Federal ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
19976	05-0348344	Amica Mutual Insurance Company				30,000	31,191,066	231,058			31,452,124	(64,212,478)
10896	06-1504067	Amica Lloyd's of Texas				(15,000)	(15,698,498)	(8,565,860)			(24,279,358)	27,051,874
72222	05-0340166	Amica Life Insurance Company					(2,548,780)				(2,548,780)	
12287	26-0115568	Amica Property and Casualty Insurance Company				(15,000)	(10,768,121)	8,334,802			(2,448,319)	37,160,604
	05-0430401	Amica General Agency, Inc.					(2,123,726)				(2,123,726)	
	94-3315125	Amica General Insurance Agency of California, Inc.					(51,941)				(51,941)	
9999999 Control Totals												
									XXX			

**ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA PROPERTY AND CASUALTY INSURANCE COMPANY**  
**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of **WAIVED** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

	Responses
<b>MARCH FILING</b>	
1. Will an actuarial opinion be filed by March 1? .....	YES
2. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? .....	SEE EXPLANATION
3. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?.....	YES
4. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required by March 1?.....	YES
<b>APRIL FILING</b>	
5. Will the Insurance Expense Exhibit be filed with the state of domicile and the NAIC by April 1? .....	YES
6. Will Management's Discussion and Analysis be filed by April 1? .....	YES
7. Will the Supplemental Investment Risk Interrogatories be filed by April 1? .....	YES
<b>MAY FILING</b>	
8. Will this company be included in a combined annual statement which is filed with the NAIC by May 1? .....	YES
<b>JUNE FILING</b>	
9. Will an audited financial report be filed by June 1? .....	YES

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of **NO** to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplemental is required of your company but is not being filed for whatever reason enter **SEE EXPLANATION** and provide an explanation following the interrogatory questions.

<b>MARCH FILING</b>	
10. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? .....	NO
11. Will the Financial Guaranty Insurance Exhibit be filed by March 1?.....	NO
12. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?.....	NO
13. Will Supplement A to Schedule T (Medical Malpractice Supplement) be filed by March 1? .....	NO
14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? .....	NO
15. Will the Premiums Attributed to Protected Cells Exhibit be filed by March 1? .....	NO
16. Will the Reinsurance Summary Supplemental Filing for General Interrogatory 9 be filed with the state of domicile and the NAIC by March 1? .....	NO
17. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?.....	NO
18. Will an Actuarial Opinion Summary be filed with the state of domicile, if required, by March 15 (or the date otherwise specified)?.....	YES
19. Will the Reinsurance Attestation Supplement be filed with the state of domicile and the NAIC by March 1? .....	YES
20. Will the Exceptions to the Reinsurance Attestation Supplement be filed with the state of domicile by March 1? .....	NO
<b>APRIL FILING</b>	
21. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? .....	NO
22. Will the Long-term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? .....	NO
23. Will the Accident and Health Policy Experience Exhibit be filed by April 1? .....	NO

Explanations:

- 2. No employees
- 10.
- 11.
- 12.
- 13.
- 14.
- 15.
- 16.
- 17.
- 20.
- 21.
- 22.
- 23.

Bar Codes:

- 10.   
SIS Stockholder Information Supplement [Document Identifier 420]
- 11.   
Financial Guaranty Insurance Exhibit [Document Identifier 240]
- 12.   
Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]
- 13.   
Supplement A to Schedule T [Document Identifier 450]
- 14.   
Trusteed Surplus Statement [Document Identifier 490]
- 15.   
Premiums Attributed to Protected Cells [Document Identifier 385]
- 16.   
Reinsurance Summary Supplemental Filing [Document Identifier 401]
- 17.   
Medicare Part D Coverage Supplement [Document Identifier 365]
- 20.   
Exceptions to the Reinsurance Attestation Supplement [Document Identifier 400]
- 21.   
Credit Insurance Experience Exhibit [Document Identifier 230]
- 22.   
Long-Term Care Experience Reporting Forms [Document Identifier 330]
- 23.   
Accident and Health Policy Experience Exhibit [Document Identifier 210]

**OVERFLOW PAGE FOR WRITE-INS**

## ALPHABETICAL INDEX

### ANNUAL STATEMENT BLANK

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

**ANNUAL STATEMENT BLANK (Continued)**

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

**ANNUAL STATEMENT BLANK (Continued)**

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