



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2008
OF THE CONDITION AND AFFAIRS OF THE

AMICA LIFE INSURANCE COMPANY

NAIC Group Code 0028 0028 NAIC Company Code 72222 Employer's ID Number 05-0340166
(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 06/13/1968 Commenced Business 05/06/1970

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
(Name) (Area Code) (Telephone Number)
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OFFICERS

President Robert Anthony DiMuccio Treasurer Mary Quinn Williamson
Secretary Robert Kenneth MacKenzie Actuary Ernst & Young LLP

OTHER

James Edward McDermott Jr Senior Vice President Robert Karl Benson Senior Vice President Robert Paul Suglia Senior Vice President
Stephen Francis Dolan Vice President

DIRECTORS OR TRUSTEES

Jeffrey Paul Aiken Patricia Walsh Chadwick Robert Anthony DiMuccio
Andrew Martin Erickson Edward Francis DeGraan 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
11th day of February, 2009

- 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 2008 OF THE AMICA LIFE 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)	843,717,260		843,717,260	817,068,865
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	29,293,983		29,293,983	39,687,227
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 (\$				
2,401,551 , Schedule E - Part 1), cash equivalents				
(\$				
, Schedule E - Part 2) and short-term				
investments (\$	11,797,854		11,797,854	15,048,440
9,396,303 , Schedule DA)				
6. Contract loans (including \$	5,807,060		5,807,060	4,958,043
premium notes)				
7. Other invested assets (Schedule BA)	1,605,798		1,605,798	1,887,334
8. Receivables for securities	67,815		67,815	2,113
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	892,289,770		892,289,770	878,652,022
11. Title plants less \$				
charged off (for Title insurers				
only)				
12. Investment income due and accrued	9,709,478		9,709,478	9,331,504
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	(983,644)		(983,644)	(1,336,465)
13.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	32,890,620		32,890,620	29,716,604
13.3 Accrued retrospective premiums				
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers	15,000		15,000	300,848
14.2 Funds held by or deposited with reinsured companies				
14.3 Other amounts receivable under reinsurance contracts	1,194,299		1,194,299	1,410,714
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	16,674,411	12,922,317	3,752,094	3,786,712
17. Guaranty funds receivable or on deposit				
18. Electronic data processing equipment and software	326,387	326,387		
19. Furniture and equipment, including health care delivery assets				
(\$				
)	2,602,113	2,602,113		
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	2,147,525	873,252	1,274,273	1,284,461
24. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 10 to 23)	956,865,959	16,724,069	940,141,890	923,146,400
25. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts				
26. Total (Lines 24 and 25)	956,865,959	16,724,069	940,141,890	923,146,400
DETAILS OF WRITE-INS				
0901.				
0902.				
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page				
0999. Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)				
2301. Amica Companies supplemental retirement trust	1,849,646	575,373	1,274,273	1,284,461
2302. Pension intangible asset	297,504	297,504		
2303. Travel advances	375	375		
2398. Summary of remaining write-ins for Line 23 from overflow page				
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	2,147,525	873,252	1,274,273	1,284,461

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE AMICA LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 566,021,131 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	566,021,131	540,859,605
2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 17, Col. 1) (including \$ Modco Reserve)		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	164,373,886	162,459,657
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	2,845,985	3,988,909
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)		
5. Policyholders' dividends \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ Modco)		
6.2 Dividends not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	104,366	84,709
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including \$ accident and health experience rating refunds		
9.3 Other amounts payable on reinsurance including \$ assumed and \$ ceded		
9.4 Interest maintenance reserve (IMR, Line 6)	6,166,202	5,564,821
10. Commissions to agents due or accrued-life and annuity contracts \$ accident and health \$ and deposit-type contract funds \$		
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	3,988,751	3,955,425
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	93,636	165,265
15.1 Current federal and foreign income taxes including \$ on realized capital gains (losses)	295,000	1,226,000
15.2 Net deferred tax liability		
16. Unearned investment income	8,813	10,355
17. Amounts withheld or retained by company as agent or trustee	38,554	38,307
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated		
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.1 Asset valuation reserve (AVR, Line 16, Col. 7)	2,744,064	8,011,369
24.2 Reinsurance in unauthorized companies		
24.3 Funds held under reinsurance treaties with unauthorized reinsurers		
24.4 Payable to parent, subsidiaries and affiliates	78,895	187,737
24.5 Drafts outstanding		
24.6 Liability for amounts held under uninsured plans		
24.7 Funds held under coinsurance		
24.8 Payable for securities		
24.9 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	37,028,930	37,952,941
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	783,788,213	764,505,100
27. From Separate Accounts Statement		
28. Total Liabilities (Lines 26 and 27)	783,788,213	764,505,100
29. Common capital stock	5,000,000	5,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	52,000,000	52,000,000
34. Aggregate write-ins for special surplus funds		867,548
35. Unassigned funds (surplus)	99,353,677	100,773,752
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	151,353,677	153,641,300
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	156,353,677	158,641,300
39. Totals of Lines 28 and 38 (Page 2, Line 26, Col. 3)	940,141,890	923,146,400
DETAILS OF WRITE-INS		
2501. Reserve for non-funded pensions and deferrals	1,274,273	1,284,461
2502. Reserve for retired lives	31,815,046	30,987,455
2503. Reserve for unassessed insolvencies	2,072,000	2,072,000
2598. Summary of remaining write-ins for Line 25 from overflow page	1,867,611	3,609,025
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	37,028,930	37,952,941
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401. Group life contingency reserve		867,548
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)		867,548

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE AMICA LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	61,770,066	54,863,282
2. Considerations for supplementary contracts with life contingencies	1,050,866	331,935
3. Net investment income (Exhibit of Net Investment Income, Line 17)	47,329,034	45,086,798
4. Amortization of interest maintenance reserve (IMR, Line 5)	651,711	480,658
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	7,565,110	7,088,277
7. Reserve adjustments on reinsurance ceded		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts		
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	359,214	394,525
9. Total (Lines 1 to 8.3)	118,726,001	108,245,475
10. Death benefits	19,754,347	17,181,972
11. Matured endowments (excluding guaranteed annual pure endowments)	358	
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	16,515,567	13,422,240
13. Disability benefits and benefits under accident and health contracts	201,475	164,512
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	9,766,186	15,452,380
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	8,022,020	8,332,013
18. Payments on supplementary contracts with life contingencies	1,213,989	1,175,389
19. Increase in aggregate reserves for life and accident and health contracts	25,161,526	13,459,104
20. Totals (Lines 10 to 19)	80,635,468	69,187,610
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)		
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4)	21,976,741	21,153,074
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	2,156,691	2,348,261
25. Increase in loading on deferred and uncollected premiums	(1,691,264)	(2,296,001)
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions	837,727	1,757,879
28. Totals (Lines 20 to 27)	103,915,363	92,150,823
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	14,810,638	16,094,652
30. Dividends to policyholders		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	14,810,638	16,094,652
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	6,001,211	6,591,912
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	8,809,427	9,502,740
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 769,229 (excluding taxes of \$ 674,744 transferred to the IMR)	(86,544)	548,493
35. Net income (Line 33 plus Line 34)	8,722,883	10,051,233
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	158,641,300	147,450,051
37. Net income (Line 35)	8,722,883	10,051,233
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ (6,265,789)	(10,132,876)	1,886,831
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	(83,309)	321,033
41. Change in nonadmitted assets	(5,377,780)	(549,790)
42. Change in liability for reinsurance in unauthorized companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease (Exh. 5A, Line 9999999, Col. 4)		
44. Change in asset valuation reserve	5,267,305	(524,444)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	(683,846)	6,386
54. Net change in capital and surplus for the year (Lines 37 through 53)	(2,287,623)	11,191,249
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	156,353,677	158,641,300
DETAILS OF WRITE-INS		
08.301. Referral fees	8,625	5,240
08.302. Reinsurance ceded experience rating refund	350,589	389,285
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	359,214	394,525
2701. Fines and penalties of regulatory authorities	10,136	845
2702. Increase in reserve for retired lives	827,591	1,757,034
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	837,727	1,757,879
5301. Accumulated other comprehensive income - pensions	5,310	(25,402)
5302. Change in market value of Amica Companies supplemental retirement trust	(689,156)	30,101
5303. Extraordinary amounts of taxes for prior years		1,687
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	(683,846)	6,386

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE AMICA LIFE INSURANCE COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	61,005,018	54,092,082
2. Net investment income	47,451,036	45,981,720
3. Miscellaneous income	8,140,739	7,236,246
4. Total (Lines 1 through 3)	116,596,793	107,310,048
5. Benefit and loss related payments	48,527,304	48,758,080
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	24,181,871	23,199,851
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$1,443,973 tax on capital gains (losses)	8,376,184	6,200,000
10. Total (Lines 5 through 9)	81,085,359	78,157,931
11. Net cash from operations (Line 4 minus Line 10)	35,511,434	29,152,117
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	158,728,167	127,274,531
12.2 Stocks	3,874,939	3,155,915
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)	162,603,106	130,430,446
13. Cost of investments acquired (long-term only):		
13.1 Bonds	183,626,562	154,188,880
13.2 Stocks	9,147,072	3,580,135
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets	92,748	496,186
13.6 Miscellaneous applications	65,700	1,615,136
13.7 Total investments acquired (Lines 13.1 to 13.6)	192,932,082	159,880,337
14. Net increase (decrease) in contract loans and premium notes	849,018	257,394
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(31,177,994)	(29,707,285)
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	(5,889,485)	(2,597,801)
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(1,694,541)	(364,513)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(7,584,026)	(2,962,314)
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)	(3,250,586)	(3,517,482)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	15,048,440	18,565,922
19.2 End of year (Line 18 plus Line 19.1)	11,797,854	15,048,440

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

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ANNUAL STATEMENT FOR THE YEAR 2008 OF THE AMICA LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
1. Premiums and annuity considerations for life and accident and health contracts	61,770,066		42,397,562	17,439,964			1,932,540					
2. Considerations for supplementary contracts with life contingencies	1,050,866				1,050,866							
3. Net investment income	47,329,034		9,803,757	34,663,229	897,103		1,964,945					
4. Amortization of Interest Maintenance Reserve (IMR)	651,711		134,996	477,305	12,353		27,057					
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	7,565,110		7,565,110									
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts												
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	359,214		8,625				350,589					
9. Totals (Lines 1 to 8.3)	118,726,001		59,910,050	52,580,498	1,960,322		4,275,131					
10. Death benefits	19,754,347		17,923,947				1,830,400					
11. Matured endowments (excluding guaranteed annual pure endowments)	358		358									
12. Annuity benefits	16,515,567			16,515,567								
13. Disability benefits and benefits under accident and health contracts	201,475		201,475									
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	9,766,186		3,339,169	6,427,017								
16. Group conversions			(9,962)				9,962					
17. Interest and adjustments on contract or deposit-type contract funds	8,022,020		156,081	7,689,705	170,037		6,197					
18. Payments on supplementary contracts with life contingencies	1,213,989				1,213,989							
19. Increase in aggregate reserves for life and accident and health contracts	25,161,526		13,563,947	11,269,073	327,997		509					
20. Totals (Lines 10 to 19)	80,635,468		35,175,015	41,901,362	1,712,023		1,847,068					
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)												
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	21,976,739		18,473,343	3,144,383	163,685		195,328					
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,156,693		1,950,262	134,568	5,719		66,144					
25. Increase in loading on deferred and uncollected premiums	(1,691,264)		(1,691,264)									
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions	837,727		9,123	608	101		827,895					
28. Totals (Lines 20 to 27)	103,915,363		53,916,479	45,180,921	1,881,528		2,936,435					
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	14,810,638		5,993,571	7,399,577	78,794		1,338,696					
30. Dividends to policyholders												
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	14,810,638		5,993,571	7,399,577	78,794		1,338,696					
32. Federal income taxes incurred (excluding tax on capital gains)	6,001,211		3,299,913	2,119,568	33,562		548,168					
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	8,809,427		2,693,658	5,280,009	45,232		790,528					
DETAILS OF WRITE-INS												
08.301. Reinsurance ceded experience rating refund	350,589						350,589					
08.302. Referral fees	8,625		8,625									
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	359,214		8,625				350,589					
2701. Increase in retired lives reserve	827,591						827,591					
2702. Fines and Penalties	10,136		9,123	608	101		304					
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	837,727		9,123	608	101		827,895					

(a) Includes the following amounts for FEGLI/SGLI: Line 1 _____, Line 10 _____, Line 16 _____, Line 23 _____, Line 24 _____

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE AMICA LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	540,859,605		174,924,384	356,757,090	9,156,943		21,188	
2. Tabular net premiums or considerations	83,057,801		65,239,964	16,801,901	1,015,467		469	
3. Present value of disability claims incurred	96,221		96,221		XXX			
4. Tabular interest	29,645,352		9,259,774	19,880,868	504,057		653	
5. Tabular less actual reserve released	(2,061,106)		198,755	(2,395,620)	135,759			
6. Increase in reserve on account of change in valuation basis								
7. Other increases (net)	(64,313)		(64,313)					
8. Totals (Lines 1 to 7)	651,533,560		249,654,785	391,044,239	10,812,226		22,310	
9. Tabular cost	52,613,796		52,613,183		XXX		613	
10. Reserves released by death	1,741,519		1,741,519	XXX	XXX			XXX
11. Reserves released by other terminations (net)	6,799,066		6,610,277	75,492	113,297			
12. Annuity, supplementary contract and disability payments involving life contingencies	24,358,048		201,475	22,942,584	1,213,989			
13. Net transfers to or (from) Separate Accounts								
14. Total Deductions (Lines 9 to 13)	85,512,429		61,166,454	23,018,076	1,327,286		613	
15. Reserve December 31, current year	566,021,131		188,488,331	368,026,163	9,484,940		21,697	

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 9,899,151	9,831,446
1.1 Bonds exempt from U.S. tax	(a) .....	.....
1.2 Other bonds (unaffiliated)	(a) 35,172,182	35,588,758
1.3 Bonds of affiliates	(a) .....	.....
2.1 Preferred stocks (unaffiliated)	(b) .....	.....
2.11 Preferred stocks of affiliates	(b) .....	.....
2.2 Common stocks (unaffiliated)	850,159	852,121
2.21 Common stocks of affiliates .....	.....	.....
3. Mortgage loans	(c) .....	.....
4. Real estate	(d) .....	.....
5. Contract loans	366,216	400,145
6. Cash, cash equivalents and short-term investments	(e) 747,718	742,470
7. Derivative instruments	(f) .....	.....
8. Other invested assets .....	.....	.....
9. Aggregate write-ins for investment income	476,871	476,871
10. Total gross investment income	47,512,297	47,891,811
11. Investment expenses .....	.....	(g) 562,777
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) .....	.....	562,777
17. Net investment income (Line 10 minus Line 16) .....	.....	47,329,034
DETAILS OF WRITE-INS		
0901. Miscellaneous interest	476,871	476,871
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)	476,871	476,871
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 \$ 794,071 accrual of discount less \$ 1,295,589 amortization of premium and less \$ 866,070 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	1,588,912	.....	1,588,912	323,680	.....
1.1 Bonds exempt from U.S. tax
1.2 Other bonds (unaffiliated)	338,929	.....	338,929	.....	.....
1.3 Bonds of affiliates
2.1 Preferred stocks (unaffiliated)
2.11 Preferred stocks of affiliates
2.2 Common stocks (unaffiliated)	2,417,566	(1,734,881)	682,685	(16,348,077)	.....
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	(374,284)	.....
9. Aggregate write-ins for capital gains (losses)
10. Total capital gains (losses)	4,345,407	(1,734,881)	2,610,526	(16,398,681)	.....
DETAILS OF WRITE-INS					
0901.
0902.
0903.
0998. Summary of remaining write-ins for Line 9 from overflow page
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE AMICA LIFE INSURANCE COMPANY
EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
FIRST YEAR (other than single)											
1. Uncollected	(421,747)		(421,747)								
2. Deferred and accrued	1,951,825		1,951,825								
3. Deferred, accrued and uncollected:											
3.1 Direct	1,980,072		1,980,072								
3.2 Reinsurance assumed											
3.3 Reinsurance ceded	449,994		449,994								
3.4 Net (Line 1 + Line 2)	1,530,078		1,530,078								
4. Advance											
5. Line 3.4 - Line 4	1,530,078		1,530,078								
6. Collected during year:											
6.1 Direct	7,456,450		5,552,873	1,903,577							
6.2 Reinsurance assumed											
6.3 Reinsurance ceded	3,336,425		3,336,425								
6.4 Net	4,120,025		2,216,448	1,903,577							
7. Line 5 + Line 6.4	5,650,103		3,746,526	1,903,577							
8. Prior year (uncollected + deferred and accrued - advance)	1,251,577		1,251,577								
9. First year premiums and considerations:											
9.1 Direct	7,540,820		5,637,243	1,903,577							
9.2 Reinsurance assumed											
9.3 Reinsurance ceded	3,142,295		3,142,295								
9.4 Net (Line 7 - Line 8)	4,398,525		2,494,948	1,903,577							
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	7,723,722			7,723,722							
10.2 Reinsurance assumed											
10.3 Reinsurance ceded											
10.4 Net	7,723,722			7,723,722							
RENEWAL											
11. Uncollected	(979,409)		(979,409)								
12. Deferred and accrued	19,426,563		19,426,563								
13. Deferred, accrued and uncollected:											
13.1 Direct	20,179,072		20,179,072								
13.2 Reinsurance assumed											
13.3 Reinsurance ceded	1,731,918		1,731,918								
13.4 Net (Line 11 + Line 12)	18,447,154		18,447,154								
14. Advance	104,366		104,366								
15. Line 13.4 - Line 14	18,342,788		18,342,788								
16. Collected during year:											
16.1 Direct	67,151,290		56,866,703	7,812,665		2,471,922					
16.2 Reinsurance assumed											
16.3 Reinsurance ceded	19,040,884		18,501,502			539,382					
16.4 Net	48,110,406		38,365,201	7,812,665		1,932,540					
17. Line 15 + Line 16.4	66,453,194		56,707,989	7,812,665		1,932,540					
18. Prior year (uncollected + deferred and accrued - advance)	16,805,376		16,805,376								
19. Renewal premiums and considerations:											
19.1 Direct	68,418,819		58,134,232	7,812,665		2,471,922					
19.2 Reinsurance assumed											
19.3 Reinsurance ceded	18,771,000		18,231,618			539,382					
19.4 Net (Line 17 - Line 18)	49,647,819		39,902,614	7,812,665		1,932,540					
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	83,683,361		63,771,475	17,439,964		2,471,922					
20.2 Reinsurance assumed											
20.3 Reinsurance ceded	21,913,295		21,373,913			539,382					
20.4 Net (Lines 9.4 + 10.4 + 19.4)	61,770,066		42,397,562	17,439,964		1,932,540					

EXHIBIT - 1 PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums											
22. All other											
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	3,172,835		3,172,835								
23.2 Reinsurance assumed											
23.3 Net ceded less assumed	3,172,835		3,172,835								
24. Single:											
24.1 Reinsurance ceded											
24.2 Reinsurance assumed											
24.3 Net ceded less assumed											
25. Renewal:											
25.1 Reinsurance ceded	4,392,275		4,392,275								
25.2 Reinsurance assumed											
25.3 Net ceded less assumed	4,392,275		4,392,275								
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	7,565,110		7,565,110								
26.2 Reinsurance assumed (Page 6, Line 22)											
26.3 Net ceded less assumed	7,565,110		7,565,110								
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)											
28. Single											
29. Renewal											
30. Deposit-type contract funds											
31. Totals (to agree with Page 6, Line 21)											

**ANNUAL STATEMENT FOR THE YEAR 2008 OF THE AMICA LIFE INSURANCE COMPANY
EXHIBIT 2 - GENERAL EXPENSES**

	Insurance				5 Investment	6 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business		
		2 Cost Containment	3 All Other			
1. Rent	877,039				38,047	915,086
2. Salaries and wages	9,831,883				285,072	10,116,955
3.11 Contributions for benefit plans for employees	2,755,998				82,022	2,838,020
3.12 Contributions for benefit plans for agents						
3.21 Payments to employees under non-funded benefit plans						
3.22 Payments to agents under non-funded benefit plans						
3.31 Other employee welfare	69,842					69,842
3.32 Other agent welfare						
4.1 Legal fees and expenses	2,639					2,639
4.2 Medical examination fees	1,357,141					1,357,141
4.3 Inspection report fees	44,765					44,765
4.4 Fees of public accountants and consulting actuaries	666,549					666,549
4.5 Expense of investigation and settlement of policy claims	3,031					3,031
5.1 Traveling expenses	123,471					123,471
5.2 Advertising	2,046,765					2,046,765
5.3 Postage, express, telegraph and telephone	1,760,090					1,760,090
5.4 Printing and stationery	141,767					141,767
5.5 Cost or depreciation of furniture and equipment	614,117					614,117
5.6 Rental of equipment	70,706				32,056	102,762
5.7 Cost or depreciation of EDP equipment and software						
6.1 Books and periodicals	19,240					19,240
6.2 Bureau and association fees	119,205					119,205
6.3 Insurance, except on real estate						
6.4 Miscellaneous losses						
6.5 Collection and bank service charges					34,575	34,575
6.6 Sundry general expenses						
6.7 Group service and administration fees						
6.8 Reimbursements by uninsured plans						
7.1 Agency expense allowance						
7.2 Agents' balances charged off (less \$ recovered)						
7.3 Agency conferences other than local meetings						
9.1 Real estate expenses						
9.2 Investment expenses not included elsewhere					91,005	91,005
9.3 Aggregate write-ins for expenses	1,472,493					1,472,493
10. General expenses incurred	21,976,741				562,777 (a)	22,539,518
11. General expenses unpaid December 31, prior year	3,955,425					3,955,425
12. General expenses unpaid December 31, current year	3,988,751					3,988,751
13. Amounts receivable relating to uninsured plans, prior year						
14. Amounts receivable relating to uninsured plans, current year						
15. General expenses paid during year (Lines 10+11-12-13+14)	21,943,415				562,777	22,506,192
DETAILS OF WRITE-INS						
09.301. Data processing and consulting fees	1,245,424					1,245,424
09.302. Accrual for non-funded pensions	127,069					127,069
09.303. Charitable contribution	100,000					100,000
09.398. Summary of remaining write-ins for Line 9.3 from overflow page						
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	1,472,493					1,472,493

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

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes					
2. State insurance department licenses and fees	225,109				225,109
3. State taxes on premiums	1,107,026				1,107,026
4. Other state taxes, including \$ _____ for employee benefits	38,559	244,792			244,792
5. U.S. Social Security taxes	563,071				563,071
6. All other taxes	16,693				16,693
7. Taxes, licenses and fees incurred	2,156,691				2,156,691
8. Taxes, licenses and fees unpaid December 31, prior year	165,265				165,265
9. Taxes, licenses and fees unpaid December 31, current year	93,636				93,636
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	2,228,320				2,228,320

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums	
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4		
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8		
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts not included in Line 13		
15. Total Lines 10 through 14		
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)		
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

NONE

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE AMICA LIFE INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 41CSO 2.50% NLP ANB IDB 60,62	1,628		1,628		
0100002. 41CSO 2.50% CRVM ANB IDB 57,59,61,63	11,925		11,925		
0100003. 58CSO 3.00% NLP ANB IDB 63-80	263,573		260,679		2,894
0100004. 58CSO 3.00% NLP ALB IDB 70-87,89-08NB	46,435		46,435		
0100005. 58CSO 3.00% CRVM ANB IDB 63-83	2,729,330		2,710,527		18,803
0100006. 58CSO 3.50% NLP ANB IDB 67-68,70,73-77,79	122,512		122,512		
0100007. 58CSO 3.50% NLP ALB IDB 71-87,89,92,99,01-02,04,06	178,867		178,867		
0100008. 58CSO 3.50% CRVM ANB IDB 67,69-78	702,565		702,565		
0100009. 58CSO 3.50% CRVM ALB IDB 70-80,01	3,535,370		3,535,370		
0100010. 58CSO 4.00% NLP ANB IDB 77-80	83,215		83,215		
0100011. 58CSO 4.00% NLP ALB IDB 79-87	90,074		90,074		
0100012. 58CSO 4.00% CRVM ANB IDB 77-81	724,711		724,711		
0100013. 58CSO 4.00% CRVM ALB IDB 77,79-87	6,043,998		6,043,998		
0100014. 58CSO 4.50% NLP ANB IDB 81-83	126,025		126,025		
0100015. 58CSO 4.50% CRVM ANB IDB 80-84	674,786		674,786		
0100016. 58CSO 4.50% CRVM ALB IDB 83-88,92,96-97,03-04,08NB	20,279,361		20,279,361		
0100017. 58CSO 5.50% NLP ALB IDB 79,83-85,87-88	229,872		229,872		
0100018. 58CET 3.00% NLP ANB IDB 63-82	129,856		129,856		
0100019. 58CET 3.50% NLP ANB IDB 71,74,76-77	8,988		8,988		
0100020. 58CET 3.50% NLP ALB IDB 71,73-79	71,067		71,067		
0100021. 58CET 4.00% NLP ANB IDB 80	2,638		2,638		
0100022. 58CET 4.00% NLP ALB IDB 80-86	41,742		41,742		
0100023. 58CET 4.50% NLP ANB IDB 82-83	6,695		6,695		
0100024. 58CET 5.00% NLP ALB IDB 77	1,779		1,779		
0100025. 58CET 5.50% NLP ALB IDB 74,83-85,87-88	45,331		45,331		
0100026. 80CSO 4.00% CRVM ALB IDB 97-08NB	30,429,985		30,429,985		
0100027. 80CSO 4.50% NLP ALB IDB 95-99,01,08NB	647,874		647,874		
0100028. 80CSO 4.50% CRVM ALB IDB 94-08NB	113,709,482		113,709,482		
0100029. 80CSO 5.00% NLP ALB IDB 90-91, 93-94	300,900		300,900		
0100030. 80CSO 5.00% CRVM ALB IDB 89,93-95	6,671,427		6,671,427		
0100031. 80CSO 5.50% NLP ALB IDB 89-92	923,071		923,071		
0100032. 80CSO 5.50% CRVM ALB IDB 81,83-92	18,374,775		18,374,775		
0100033. 80CSO 6.00% NLP ALB IDB 83-85	53,621		53,621		
0100034. 80CSO 6.00% CRVM ALB IDB 83-89	705,392		705,392		
0100035. 80CET 4.00% NLP ALB IDB 98-99,00	56,962		56,962		
0100036. 80CET 4.50% NLP ALB IDB 95-01,03	283,399		283,399		
0100037. 80CET 5.00% NLP ALB IDB 93-94	12,180		12,180		
0100038. 80CET 5.50% NLP ALB IDB 89-93	46,311		46,311		
0100039. 80CET 6.00% NLP ALB IDB 83,85	1,008		1,008		
0100040. 01CSO 4.00% CRVM ALB IDB 07-08NB	1,411,099		1,411,099		
0199997. Totals (Gross)	209,779,829		209,758,132		21,697
0199998. Reinsurance ceded	39,845,490		39,845,490		
0199999. Life Insurance: Totals (Net)	169,934,339		169,912,642		21,697
0200001. A-1949 3.50%.3.00% CARVM Def 82-83	11,702,681	XXX	11,702,681	XXX	
0200002. A2000 4.50% CARVM Def 05-08 NB	9,578,092	XXX	9,578,092	XXX	
0200003. A2000 4.75% CARVM Def 03-04, 07-08 NB	27,451,829	XXX	27,451,829	XXX	
0200004. A2000 4.75% Imm 99, 06	340,207	XXX	340,207	XXX	
0200005. 83a 5.00% Imm 96	20,638	XXX	20,638	XXX	
0200006. A2000 5.00% CARVM Def 98-99, 03	25,207,498	XXX	25,207,498	XXX	
0200007. A2000 5.00% Imm 01, 04-05, 08 NB	1,280,680	XXX	1,280,680	XXX	
0200008. 83a 5.25% CARVM Def 94, 96, 97	20,158,568	XXX	20,158,568	XXX	
0200009. 83a 5.25% Imm 97	38,947	XXX	38,947	XXX	
0200010. A2000 5.25% CARVM Def 98-99, 01-02	62,876,935	XXX	62,876,935	XXX	
0200011. A2000 5.25% Imm 05-07	7,672,242	XXX	7,672,242	XXX	
0200012. 83a 5.30% Imm 89-97	28,765,077	XXX	28,765,077	XXX	
0200013. A2000 5.30% Imm 98-99	5,115,647	XXX	5,115,647	XXX	
0200014. 83a 5.50% CARVM Def 93, 96-97	14,940,908	XXX	14,940,908	XXX	
0200015. A2000 5.50% CARVM Def 00-02	24,311,912	XXX	24,311,912	XXX	
0200016. A2000 5.50% Imm 03-04, 07-08 NB	7,788,199	XXX	7,788,199	XXX	
0200017. 83a 5.75% CARVM Def 95	21,591,729	XXX	21,591,729	XXX	
0200018. A2000 5.75% CARVM Def 00	486,630	XXX	486,630	XXX	
0200019. A2000 5.75% Imm 03	2,912,318	XXX	2,912,318	XXX	
0200020. 83a 6.00% CARVM Def 92	15,906,787	XXX	15,906,787	XXX	
0200021. A2000 6.00% Imm 01-02	666,134	XXX	666,134	XXX	
0200022. 83a 6.25% CARVM Def 87, 90-91	31,659,281	XXX	31,659,281	XXX	
0200023. A2000 6.25% Imm 00	140,999	XXX	140,999	XXX	
0200024. 83a 6.50% CARVM Def 89	7,076,663	XXX	7,076,663	XXX	
0200025. A2000 6.50% Imm 01-02	5,509,071	XXX	5,509,071	XXX	
0200026. 83a 6.75% CARVM Def 86, 88	15,414,355	XXX	15,414,355	XXX	
0200027. A2000 6.75% Imm 00-01	2,408,831	XXX	2,408,831	XXX	
0200028. 83a 7.00% CARVM Def 84-85	15,966,860	XXX	15,966,860	XXX	
0200029. A2000 7.00% Imm 00	1,036,445	XXX	1,036,445	XXX	
0299997. Totals (Gross)	368,026,163	XXX	368,026,163	XXX	
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)	368,026,163	XXX	368,026,163	XXX	
0300001. A2000 5.25% Imm 05-08 NB	1,142,566		1,142,566		
0300002. 83a 5.30% Imm 88-97	4,172,854		4,172,854		
0300003. A2000 5.30% Imm 98-99	710,245		710,245		
0300004. A2000 5.50% Imm 04, 07-08 NB	1,519,798		1,519,798		
0300005. A2000 5.75% Imm 03	201,224		201,224		
0300006. A2000 6.50% Imm 01-02	663,469		663,469		
0300007. A2000 6.75% Imm 00-01	581,620		581,620		
0300008. A2000 7.00% Imm 00	493,164		493,164		
0399997. Totals (Gross)	9,484,940		9,484,940		
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)	9,484,940		9,484,940		
0400001. 59 ADB, with 58 CSO 3 1/2%	32,314		32,314		
0400002. 59 ADB, with 80 CSO 3 1/2%	17,008		17,008		

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE AMICA LIFE INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5 Credit (Group and Individual)	6
Valuation Standard	Total	Industrial	Ordinary		Group
0499997. Totals (Gross)	49,322		49,322		
0499998. Reinsurance ceded	45,600		45,600		
0499999. Accidental Death Benefits: Totals (Net)	3,722		3,722		
0500001. 52 INTERCO DISA, Period 2, with 58 CSO 3 1/2%	123,707		123,707		
0500002. 52 INTERCO DISA, Period 2, with 80 CSO 4 1/2%	203,238		203,238		
0599997. Totals (Gross)	326,945		326,945		
0599998. Reinsurance ceded					
0599999. Disability-Active Lives: Totals (Net)	326,945		326,945		
0600001. 52 INTERCO DISA, Period 2, with 58 CSO 3 1/2%	973,577		973,577		
0600002. 52 INTERCO DISA, Period 2, with 80 CSO 3 1/2%	182,832		182,832		
0600003. 52 INTERCO DISA, Period 2, with 80 CSO 4 1/2%	1,155,393		1,155,393		
0699997. Totals (Gross)	2,311,802		2,311,802		
0699998. Reinsurance ceded					
0699999. Disability-Disabled Lives: Totals (Net)	2,311,802		2,311,802		
0700001. For excess of valuation net premiums over gross premiums on respective policies, computed according to the standard valuation required by this state	14,327,789		14,327,789		
0700002. For non-deduction of deferred fractional premiums or return of premiums at the death of the insured	805,431		805,431		
0700003. For future expense					
0700004. Miscellaneous Reserve	800,000		800,000		
0799997. Totals (Gross)	15,933,220		15,933,220		
0799998. Reinsurance ceded					
0799999. Miscellaneous Reserves: Totals (Net)	15,933,220		15,933,220		
9999999. Totals (Net) - Page 3, Line 1	566,021,131		565,999,434		21,697

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [] No [X]
- 1.2 If not, state which kind is issued.
NON-PARTICIPATING
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [] No [X]
- 2.2 If not, state which kind is issued.
NON-PARTICIPATING
3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [X] No []
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [] No [X]
If so, state:
4.1 Amount of insurance? \$
4.2 Amount of reserve? \$
4.3 Basis of reserve:
.....
4.4 Basis of regular assessments:
.....
4.5 Basis of special assessments:
.....
4.6 Assessments collected during the year \$
5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
.....
6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [] No [X]
6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$
6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$
Attach statement of methods employed in their valuation.
7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements \$
7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
.....
7.3 State the amount of reserves established for this business: \$
7.4 Identify where the reserves are reported in the blank:
.....

EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
NONE			
9999999 - Total (Column 4, only)			

Exhibit 6 - Aggregate Reserves for Accident and Health Contracts

N O N E

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	162,459,657		157,466,884	4,985,815		6,958
2. Deposits received during the year	18,183,178		16,616,442	1,566,736		
3. Investment earnings credited to the account	8,747,438		8,447,713	299,492		233
4. Other net change in reserves	(943,491)		(814,036)	(129,455)		
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	24,072,896		22,946,597	1,122,962		3,337
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	164,373,886		158,770,406	5,599,626		3,854
10. Reinsurance balance at the beginning of the year						
11. Net change in reinsurance assumed						
12. Net change in reinsurance ceded						
13. Reinsurance balance at the end of the year (Lines 10+11-12)						
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	164,373,886		158,770,406	5,599,626		3,854

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE AMICA LIFE INSURANCE COMPANY
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct											
1.2 Reinsurance assumed											
1.3 Reinsurance ceded											
1.4 Net											
2. In course of settlement:											
2.1 Resisted											
2.11 Direct											
2.12 Reinsurance assumed											
2.13 Reinsurance ceded											
2.14 Net			(b)	(b)		(b)	(b)				
2.2 Other											
2.21 Direct	2,990,985		2,765,885				225,100				
2.22 Reinsurance assumed											
2.23 Reinsurance ceded	845,000		845,000								
2.24 Net	2,145,985		(b) 1,920,885	(b)		(b)	(b) 225,100		(b)	(b)	(b)
3. Incurred but unreported:											
3.1 Direct	700,000		575,000				125,000				
3.2 Reinsurance assumed											
3.3 Reinsurance ceded											
3.4 Net	700,000		(b) 575,000	(b)		(b)	(b) 125,000		(b)	(b)	(b)
4. TOTALS											
4.1 Direct	3,690,985		3,340,885				350,100				
4.2 Reinsurance assumed											
4.3 Reinsurance ceded	845,000		845,000								
4.4 Net	2,845,985	(a)	(a) 2,495,885				(a) 350,100				

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ in Column 2, \$ in Column 3 and \$ in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$
 Individual Annuities \$, Credit Life (Group and Individual) \$, and Group Life \$, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$
 Credit (Group and Individual) Accident and Health \$, and Other Accident and Health \$ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE AMICA LIFE INSURANCE COMPANY
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	43,512,860		24,057,735	16,550,736	1,213,989		1,690,400				
1.2 Reinsurance assumed											
1.3 Reinsurance ceded	4,970,048		4,916,248				53,800				
1.4 Net (d)	38,542,812		19,141,487	16,550,736	1,213,989		1,636,600				
2. Liability December 31, current year from Part 1:											
2.1 Direct	3,690,985		3,340,885				350,100				
2.2 Reinsurance assumed											
2.3 Reinsurance ceded	845,000		845,000								
2.4 Net	2,845,985		2,495,885				350,100				
3. Amounts recoverable from reinsurers December 31, current year	15,000		15,000								
4. Liability December 31, prior year:											
4.1 Direct	4,558,909		4,361,640	35,169			162,100				
4.2 Reinsurance assumed											
4.3 Reinsurance ceded	570,000		570,000								
4.4 Net	3,988,909		3,791,640	35,169			162,100				
5. Amounts recoverable from reinsurers December 31, prior year	300,848		295,048				5,800				
6. Incurred Benefits											
6.1 Direct	42,644,936		23,036,980	16,515,567	1,213,989		1,878,400				
6.2 Reinsurance assumed											
6.3 Reinsurance ceded	4,959,200		4,911,200				48,000				
6.4 Net	37,685,736		18,125,780	16,515,567	1,213,989		1,830,400				

- (a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.
- (b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$358 in Line 6.1, and \$358 in Line 6.4.
- (c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.
- (d) Includes \$201,475 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
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			
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
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	12,922,317	6,705,219	(6,217,098)
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software	326,387	485,903	159,516
19. Furniture and equipment, including health care delivery assets	2,602,113	2,963,622	361,509
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	873,252	1,191,545	318,293
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	16,724,069	11,346,289	(5,377,780)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	16,724,069	11,346,289	(5,377,780)
DETAILS OF WRITE-INS			
0901.			
0902.			
0903.			
0998. Summary of remaining write-ins for Line 9 from overflow page			
0999. Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)			
2301. Amica Companies supplemental retirement trust	575,373	874,629	299,256
2302. Pension intangible asset	297,504	316,391	18,887
2303. Travel advances	375	525	150
2398. Summary of remaining write-ins for Line 23 from overflow page			
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	873,252	1,191,545	318,293

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The accompanying financial statements of the Company have been prepared in conformity with the NAIC Accounting Practices and Procedures Manual.

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

The preparation of the financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policies

The Company recognizes life premiums over the premium paying period of the related policies. Annuity considerations are recognized as revenue when received. Expenses incurred in connection with acquiring new insurance business including acquisition costs are charged to operations as incurred.

In addition the Company uses the following accounting policies:

- (1) Short-term investments are stated at cost, which approximates market value.
- (2) Bonds not backed by other loans are stated at amortized cost using the scientific method.
- (3) Common stocks are stated at market value.
- (4) The Company has no preferred stock.
- (5) The Company has no mortgage loans.
- (6) Loan-backed securities are stated at amortized cost. The retrospective adjustment method is used to value all loan backed securities.
- (7) The Company has no investments in subsidiaries, controlled or affiliated companies.
- (8) The Company's share of limited partnership interests is based on the underlying audited GAAP equity of the investees.
- (9) The Company has no derivatives.
- (10) The Company does not utilize anticipated investment income as a factor in the premium deficiency calculation.
- (11) The Company does not write Accident and Health insurance.
- (12) The capitalization policy and the resultant predefined thresholds did not change from the prior period.
- (13) The Company has no pharmaceutical rebate receivables.

2. Accounting Changes and Correction of Errors

There were no material accounting changes or correction of errors in the reporting period.

3. Business Combinations and Goodwill

The Company has not recorded any goodwill as a result of business combinations.

4. Discontinued Operations

The Company had no discontinued operations during the reporting period.

5. Investments

- A. The Company has no mortgage loans.
- B. The Company is not the creditor of any restructured debt.
- C. The Company has no reverse mortgages.
- 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. There are no instances where historical cash flows are not available for the Company's loan-backed securities.
- (2) Prepayment assumptions for a single class and multi-class mortgage backed/asset backed securities were obtained from broker dealer survey values, nationally recognized data services or internal estimates.
- (3) There were no changes from retrospective to prospective methodologies.

- E. The Company has no repurchase agreements.
- F. The Company has no investment in real estate.
- G. The Company has no investments in low-income housing tax credits (LIHTC).

6. Joint Ventures, Partnerships, and Limited Liability Companies

- A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.
- B. The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships and Limited Liability Companies.

7. Investment Income

- A. Any investment income due and accrued with amounts that are over 90 days past due would be non-admitted and excluded from surplus.
- B. There was no investment income due and accrued excluded from surplus.

8. Derivative Instruments

The Company holds no derivative instruments.

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes

A. The components of the net deferred tax asset at December 31 are as follows:

	<u>2008</u>	<u>2007</u>
(1) Total of all deferred tax assets (admitted and nonadmitted)	\$ 28,764,402	\$ 26,226,749
(2) Total of all deferred tax liabilities	<u>12,089,991</u>	<u>15,734,818</u>
(3) Net deferred tax asset	\$ 16,674,411	\$ 10,491,931
(4) Total deferred tax assets nonadmitted in accordance with SSAP No. 10, Income Taxes	<u>12,922,317</u>	<u>6,705,219</u>
(5) Total deferred tax assets admitted	\$ 3,752,094	\$ 3,786,712
(6) Increase (decrease) in deferred tax assets nonadmitted	\$ 6,217,098	\$ (432,898)

B. At December 31, 2008, the Company reported no deferred tax liabilities not recognized.

C. The components of income taxes incurred and the change in DTAs and DTLs are as follows:

(1) The provisions for incurred taxes on earnings for the years ended December 31 are:

	<u>2008</u>	<u>2007</u>
Federal income tax on operations	\$ 7,445,184	\$ 7,520,000
Federal income tax on net capital gains	<u>(1,443,973)</u>	<u>(928,088)</u>
Federal income tax incurred	<u>\$ 6,001,211</u>	<u>\$ 6,591,912</u>

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

	<u>December 31, 2008</u>	<u>December 31, 2007</u>
Deferred Tax Assets:		
Deferred acquisition costs	\$ 3,651,033	\$ 3,532,342
Reserve for life policies and supplementary contracts w/o life contingency	20,769,404	19,388,130
Common Stock	1,129,115	0
Reserve for unassessed insolvencies	725,200	725,200
Reserve for misc. retirement benefits	1,400,041	1,254,408
Equipment	930,864	1,157,531
Joint Venture interests	126,667	323
Other	<u>32,078</u>	<u>168,815</u>
Total deferred tax assets	28,764,402	26,226,749
Nonadmitted deferred tax assets	<u>(12,922,317)</u>	<u>(6,705,219)</u>
Admitted deferred tax assets	\$ 15,842,085	\$ 19,521,530
Deferred Tax Liabilities:		
Bonds	\$ 872,550	\$ 741,439
Common stocks	0	5,010,329
Net deferred and uncollected premiums	11,167,441	9,933,050
Other	<u>50,000</u>	<u>50,000</u>
Total deferred tax liabilities	\$ 12,089,991	\$ 15,734,818
Net admitted deferred tax asset	<u>\$ 3,752,094</u>	<u>\$ 3,786,712</u>

(3) The change in net deferred income taxes is comprised of the following:

	<u>December 31, 2008</u>	<u>December 31, 2007</u>	<u>Change</u>
Total deferred tax assets	\$ 28,764,402	\$ 26,226,749	\$ 2,537,653
Total deferred tax liabilities	<u>(12,089,991)</u>	<u>(15,734,818)</u>	<u>3,644,827</u>
Net deferred tax asset (liability)	\$ 16,674,411	\$ 10,491,931	\$ 6,182,480
Tax effect of unrealized gains (losses)			<u>(6,265,790)</u>
Change in net deferred income tax			<u>\$ (83,310)</u>

D. The significant items causing a difference between the provision for federal income taxes and the statutory rate of 35% are as follows:

	<u>December 31, 2008</u>
Taxes computed at the statutory rate	\$ 5,183,723
Excess of taxable capital gains over book gains	(979,283)
Deferred and uncollected premiums	591,942
Discount on bonds	864,473
Other	423,666
Total	<u>\$ 6,084,521</u>
Federal and foreign taxes incurred	\$ 6,001,211
Change in net deferred taxes	<u>83,310</u>
Total statutory income taxes	<u>\$ 6,084,521</u>
Effective tax rate	41.1%

E. As of December 31, the Company had no operating loss carry forwards.

F. The Company has not elected to consolidate its federal income tax return with its Parent.

NOTES TO FINANCIAL STATEMENTS

10. Information Concerning Parent, Subsidiaries and Affiliates

- A., B. & C. The Company received premiums of \$2,320,000 and \$2,941,000 in 2008 and 2007, respectively from its Parent, Amica Mutual Insurance Company, for group life insurance on the lives of employees and retirees of the Parent. The company received premiums and deposits of \$19,150,000 and \$22,547,000 in 2008 and 2007, respectively from its Parent to fund structured settlement transactions.
- D. At December 31, 2008, the Company reported \$78,900 payable to its Parent and affiliate. The terms of the settlement require that these amounts are settled within 55 days.
- E. The Company has no guarantees or undertakings for the benefit of an affiliate or related third party that would result in a material contingent exposure of the Company's or any related party's assets or liabilities.
- F. The Company is a party to a cost sharing agreement with its Parent and Affiliate, Amica General Agency, Inc. The Company reimburses its Parent for sales and support services provided such as data processing, mail, accounting, investment, and other corporate provided services. Total reimbursement to the Parent was \$4,836,000 and \$4,950,000 in 2008 and 2007, respectively.

In addition, the Company receives reimbursement from its Parent and Affiliate, Amica General Agency, Inc. for sales and support services provided. Total reimbursement from the Parent and the Agency was \$2,341,000 and \$2,122,000 in 2008 and 2007, respectively.

- G. All outstanding shares of the Company are owned by the Parent Company, Amica Mutual Insurance Company, an insurance holding company domiciled in the State of Rhode Island.
- H. The Company does not own any shares of an upstream intermediate or ultimate parent, either directly or indirectly via a downstream subsidiary, controlled or affiliated insurer.
- I. The Company does not hold any investments in a subsidiary, controlled or affiliated entity.
- J. The Company does not hold any investments in an impaired subsidiary, controlled or affiliated entity.
- K. The Company does not hold any investments in a foreign subsidiary.
- L. The Company does not hold any investments in a downstream noninsurance holding company.

11. Debt

- A. The Company has no debt or capital notes outstanding.

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

A. Defined Benefit Plans

The Company participates in a qualified non-contributory defined benefit plan sponsored by its Parent, Amica Mutual Insurance Company. Details of the Company's contributions and expenses are included in note 12D.

B. Defined Contribution Plans

The Company participates in a defined contribution savings plan sponsored by its Parent. Details of the Company's contributions are included in note 12D.

C. Multiemployer Plans - none

D. Consolidated/Holding Company Plans

The company participates in a qualified non-contributory defined benefit pension plan sponsored by its Parent. The benefits are based on years of service and the employee's career average compensation. The plan is funded through a pension trust (Amica Pension Fund). No pension expense was recognized in 2008 and 2007 because, in accordance with SSAP 8 and FAS 87, the net periodic pension cost was \$0.

The Company funds supplemental pension benefits through Amica Companies Supplemental Retirement Trust. The supplemental pension benefits are amounts otherwise payable under the Company's qualified pension plan which is in excess of that allowed under Sections 401 and/or 415 of the Internal Revenue Code. The Company's share of the Trust assets and liabilities and benefits payable under the Trust amounted to \$1,850,000 and \$2,159,000 at December 31, 2008 and 2007 respectively.

In addition to pension benefits, the Company participates in other health care and life insurance benefit plans sponsored by its Parent for retired employees. Substantially all employees may become eligible for these plans if they reach retirement age while working for the Company and satisfy certain service requirements. Life insurance benefits are based upon a multiple of salary and years of service at date of retirement and are subject to a maximum benefit of \$250,000 for employees retiring before January 1, 2005. For employees retiring on January 1, 2005 and subsequent, the maximum retired life benefit is \$50,000.

The expenses of these plans are charged to affiliates in accordance with an intercompany cost sharing agreement. The Company's share of post-retirement benefit expenses was \$754,000 and \$739,000 for 2008 and 2007 respectively.

The Company participates with its Parent in a defined contribution savings plan covering substantially all employees of the Company. The Company matches employee contributions according to an established formula. The plan is subject to ERISA rules and regulations. The plan qualifies for exemption from federal income tax under the Internal Revenue Code. The Company made contributions to the plan of \$376,000 and \$314,000 during 2008 and 2007 respectively.

The Company provides a deferred compensation plan for directors and certain eligible officers. The plan is a salary reduction plan in which no matching contribution is made by the Company on behalf of the plan participants. The assets supporting these deferred compensation liabilities are included in the Amica Companies Supplemental Retirement Trust.

NOTES TO FINANCIAL STATEMENTS

E. Postemployment Benefits and Compensated Absences

The Company has not incurred any liability for postemployment benefits or compensated absences.

F. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

(1) Recognition of the existence of the Act

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

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

(2) Effects of the Subsidy in Measuring the Net Postretirement Benefit Cost

The Company participates in group retiree health plans sponsored by its Parent. The effect of the Act is reflected in the Parent's calculation of its net postretirement benefit cost.

(3) The Company's gross benefit payments for 2008 and 2007, respectively, were \$36,800 and \$29,800, including the prescription drug benefit. The Company's subsidy related to The Medicare Prescription Drug, Improvement and Modernization Act of 2003 was \$15,900 for 2008 and \$15,500 for 2007.

13. Capital and Surplus, Shareholders' Dividends Restrictions and Quasi Reorganizations

- (1) The Company has 100,000 shares authorized, 50,000 shares issued and outstanding. All shares are class A shares with a par value of \$100.
- (2) The Company has no preferred stock outstanding.
- (3) The Company is subject to certain statutory restrictions on payment of dividends to its Parent. These restrictions are based on earned surplus and net gain from operations. The maximum dividend payout which may be made without prior approval of the Insurance Commissioner was \$9,503,000 in 2008. Dividends are non-cumulative.
- (4) No dividends were paid during 2007 and 2008.
- (5) Within the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.
- (6) No restrictions have been placed upon unassigned surplus funds.
- (7) There have been no advances to surplus.
- (8) No stock, including that of affiliated companies owned by the Company, is held for any special purpose.
- (9) The Company holds no special surplus funds.
- (10) The portion of unassigned funds (surplus) represented or reduced by each item below is as follows:

a. unrealized gains and losses:	\$ <u>1,590,321</u>
b. nonadmitted asset values:	\$(<u>16,724,069</u>)
c. separate account business:	\$ <u>0</u>
d. asset valuation reserves:	\$ (<u>2,744,064</u>)
e. reinsurance in unauthorized companies:	\$ <u>0</u>

- (11) The Company has no surplus notes.
- (12), (13) The Company has not been involved in any quasi-reorganizations.

14. Contingencies

A. Containment Commitments

The Company has no commitments or contingent commitments to a SCA entity, joint venture, partnership or limited liability company.

B. Assessments

The Company has received notification of the insolvencies of various insurance companies. The Company's estimated liability at December 31, 2008 for future insolvency assessments is \$2,072,000, and is included as a write-in to liabilities. No provision has been made for any future premium tax credits or policy surcharges which may result from future paid assessments.

C. Gain Contingencies

The Company has not realized any gain contingencies subsequent to the balance sheet date.

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

The Company has not incurred any extra contractual obligations on bad faith losses stemming from lawsuits.

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.

15. Leases

- A. The Company does not have any material lease obligations at this time.
- B. Leasing is not a significant activity of the Company.

NOTES TO FINANCIAL STATEMENTS

16. Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentration of Credit Risk

The Company has no financial instruments with off-balance sheet risk or concentration of credit risk.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishment of Liabilities

- A. Transfers of Receivables Reported as Sales - none
- B. Transfer and Servicing of Financial Assets - none
- C. Wash Sales - none

18. Gain or Loss to the Reporting Entity from Uninsured A & H Plans and the Uninsured Portion of Partially Insured Plans

The Company does not serve as an administrator for uninsured accident and health plans or uninsured portions of partially insured plans.

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

There were no direct premiums written or produced through Managing General Agents or Third Party Administrators.

20. Other Items

- A. Extraordinary Items - none
- B. Troubled Debt Restructuring: Debtors - none
- C. Other Disclosures - none
- D. No portion of any uncollected premium balance, bills receivable for premiums, amounts due from agents and brokers, uninsured plans or retrospectively rated contracts have been assumed to be uncollectible.
- E. Business Interruption Insurance Recoveries – none
- F. State Transferrable Tax Credits – none
- G. Hybrid Securities – none
- H. Subprime Mortgage Related Risk Exposure

The Company has minimal direct exposure to subprime mortgage related risk. Direct exposure is classified as exposure through (a) direct investment in subprime mortgage loans, (b) investment in mortgage-backed or asset-backed securities, or (c) 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, 2008, the Company does not invest directly in subprime mortgage loans.
- 2) At December 31, 2008, the Company's investments in mortgage-backed or asset-backed securities are limited to securities which are either explicitly or implicitly backed by the Federal government (e.g. GNMA or FNMA), and, therefore, have no direct exposure to subprime mortgage related risk.
- 3) At December 31, 2008, 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.

I. The Company has no Federal Home Loan Bank agreements.

21. Events Subsequent

There were no events subsequent to December 31, 2008 up to the completion of this statement that would have any material effect on the financial condition of the Company.

22. Reinsurance

A. Ceded Reinsurance Report

Section I - General Interrogatories

- 1. Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company? Yes () No (X)
- 2. Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U. S. Branches of such companies) which is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any insured or any person not primarily engaged in the insurance business? Yes () No (X)

Section 2 - Ceded Reinsurance Report - Part A

- 1. Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credit? Yes () No (X)
- 2. Does the company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts which, in the aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? Yes () No (X)

NOTES TO FINANCIAL STATEMENTS

Section 3 - Ceded Reinsurance Report - Part B

1. What is the estimated amount of the aggregate reduction in surplus, for agreements not reflected in Section 2 above, of termination of all reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. None
2. Have any new agreements been executed or existing agreements been amended, since January 1 of the year of this statement, to include policies or contracts which were in-force or which had existing reserves established by the company as of the effective date of the agreement? Yes () No (X)

B. Uncollectible Reinsurance

The Company has not written off any uncollectible reinsurance.

C. Commutation of Ceded Reinsurance

There was no commutation of any ceded reinsurance amounts.

23. Retrospectively Rated Contracts & Contracts Subject to Redetermination

The Company has no retrospectively rated contracts and contracts subject to redetermination.

24. Changes in Incurred Losses and Loss Adjustment Expenses

There have been no changes in the provision for incurred loss and loss adjustment expenses attributable to insured events of prior years.

25. Intercompany Pooling Arrangements

The Company is not a part of any intercompany pooling arrangements.

26. Structured Settlements

Not Applicable

27. Health Care Receivables

The Company has no pharmaceutical rebates receivable.

28. Participating Policies

The Company does not have any participating policies.

29. Premium Deficiency Reserves

Not Applicable

30. Reserves for Life Contracts and Deposit-Type Contracts

- (1) The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
- (2) Extra premiums are charged for substandard lives plus the gross premium for a rated age. Mean reserves are determined by computing the regular mean reserve for the plan at the rated age and holding, one-half (1/2) of the extra premium charge for the year.
- (3) As of December 31, 2008 the Company had \$40,568,636 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the State of Rhode Island. Gross reserves to cover the above insurance totaled \$14,327,789 at year-end and are reported in Exhibit 5.
- (4) The Tabular Interest (Page 7, Line 4) has been determined by formula described in the instructions for Page 7. The Tabular Less Actual Reserve Released (Page 7, Line 5) has been determined by formula as described in the instructions for Page 7. The Tabular Cost (Page 7, Line 9) has been determined by formula as described in the instructions for Page 7.
- (5) For the determination of Tabular Interest on funds not involving life contingencies for each valuation rate of interest, the Tabular Interest is calculated as the product of the valuation interest rate times the mean of the reserve at the beginning and end of the valuation year for each policy.
- (6) There are no other significant reserve changes.

31. Analysis of Annuity Actuarial Reserves and Deposit Liabilities by Withdrawal Characteristics

Withdrawal Characteristics of Annuity Actuarial Reserves and
Deposit - Type Contract Funds and Other Liabilities without Life or Disability Contingencies

A. Subject to discretionary withdrawal:

	<u>Amount</u>	<u>% of Total</u>
(1) with market value adjustment	\$ 0	0.0%
(2) at book less surrender charge of 5% or more	9,727,779	1.8%
(3) at fair value	<u>0</u>	<u>0.0%</u>
(4) Total with adjustment or at market value	9,727,779	1.8%
(5) at book value without adjustments (minimal or no charge or adjustment)	294,606,803	54.4%
B. Not subject to discretionary withdrawal provision	<u>237,550,407</u>	<u>43.8%</u>
C, E. Total annuity actuarial reserves and deposit fund liabilities (net)*	\$541,884,989	100%

*Reconciliation of total annuity actuarial reserves and deposit fund liabilities.

NOTES TO FINANCIAL STATEMENTS

F. Life & Accident & Health Annual Statement:

	<u>Amount</u>
1. Exhibit 5, Annuities Section, Total (net)	\$368,026,163
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	9,484,940
3. Exhibit 7, Deposit Type Contracts, Line 14, Column 1	<u>164,373,886</u>
4. Subtotal	\$541,884,989
Separate Accounts Annual Statement	
Exhibit 3, Column 2, line 0299999	0
Exhibit 3, Column 2, line 0399999	0
Policy owner dividend and coupon accumulations	0
Policyholder premiums	0
Guaranteed interest contracts	<u>0</u>
Subtotal	0
Total annuity actuarial reserves and deposit fund liabilities (net)	\$541,884,989

32. Premium and Annuity Considerations Deferred and Uncollected
 Deferred and uncollected life insurance premiums as of December 31, 2008 were as follows:

<u>Type</u>	<u>Gross</u>	<u>Net of loading</u>
Ordinary new business	\$ 1,530,079	\$ 324,432
Ordinary renewal	<u>18,447,155</u>	<u>31,582,543</u>
Total	\$ 19,977,234	\$ 31,906,975

33. Separate Accounts
 The Company has no separate accounts.

34. Loss/Claim Adjustment Expenses
 Not Applicable

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? Rhode Island
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2006
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2006
- 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). 03/24/2008
- 3.4 By what department or departments?
Rhode Island
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [X] No [] N/A []
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] N/A []
- 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 2008 OF THE AMICA LIFE 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
50 Kennedy Plaza
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?
David Minches, ASA, MAAA
Ernst & Young LLP
Two Commerce Sq., Suite 4000
Philadelphia, PA 19103
- 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 \$42,961,497
- 11.2 If, yes provide explanation:
The Company owns real estate indirectly through various securities listed in 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 2008 OF THE AMICA LIFE 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? (other than securities lending programs addressed in 22.3)..... Yes [X] No []
- 22.2 If no, give full and complete information relating thereto:
- 22.3 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 16 where this information is also provided) None.
- 22.4 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No []
- 22.5 If answer to 22.4 is YES, report amount of collateral.\$
- 22.6 If answer to 22.4 is NO, report amount of collateral.\$
- 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 and 22.3). Yes [X] No []
- 23.2 If yes, state the amount thereof at December 31 of the current year:
- 23.21 Subject to repurchase agreements.....\$
 - 23.22 Subject to reverse repurchase agreements.....\$
 - 23.23 Subject to dollar repurchase agreements.....\$
 - 23.24 Subject to reverse dollar repurchase agreements.....\$
 - 23.25 Pledged as collateral.....\$
 - 23.26 Placed under option agreements.....\$
 - 23.27 Letter stock or other securities restricted as to sale.....\$
 - 23.28 On deposit with state or other regulatory body.....\$3,382,367
 - 23.29 Other.....\$

23.3 For category (23.27) 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 2008 OF THE AMICA LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

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

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

1 Name of Custodian(s)	2 Custodian's Address
STATE STREET BANK AND TRUST COMPANY	801 PENNSYLVANIA KANSAS CITY, MO 64105

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

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
VANGUARD	THE VANGUARD GROUP	THIS IS A VANGUARD MUTUAL FUND

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

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

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

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

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

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

27.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
51828C-10-6	LATIN AMERICAN DISCOVERY FUND	76,979
61744U-10-6	MORGAN STANLEY ASIA-PACIFIC FUND	345,283
61744G-10-7	MORGAN STANLEY EM FUND INC	227,294
922042-60-1	VANGUARD EMRG MKS STK INDX-INST SH.	683,198
922042-50-2	VANGUARD EUROPE STK IND FUND, INST	414,468
921909-80-0	VANGUARD INST DEV MKTS INDEX	746,689
922042-40-3	VANGUARD PACIFIC STK INDEX FUND	366,841
27.2999 - Total		2,860,752

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
LATIN AMERICAN DISCOVERY FUND	AMERICA MOVIL SAB DE CV	10,138	12/31/2008
LATIN AMERICAN DISCOVERY FUND	CIA VALE DO RIO DOCE	8,252	12/31/2008
LATIN AMERICAN DISCOVERY FUND	PETROLEO BRASILEIRO S. A.	6,967	12/31/2008
LATIN AMERICAN DISCOVERY FUND	BANCO BRADESCO S. A.	5,797	12/31/2008
LATIN AMERICAN DISCOVERY FUND	WAL-MART DE MEXICO SAB DE CV	5,042	12/31/2008
MORGAN STANLEY EMERGING MKTS FUND	CHINA MOBILE LTD	8,205	12/31/2008
MORGAN STANLEY EMERGING MKTS FUND	SAMSUNG ELECTRONICS CO. LTD	7,501	12/31/2008
MORGAN STANLEY EMERGING MKTS FUND	AMERICA MOVIL SAB DE CV	6,182	12/31/2008
MORGAN STANLEY EMERGING MKTS FUND	PETROCHINA CO. LTD	6,023	12/31/2008
MORGAN STANLEY EMERGING MKTS FUND	GAZPROM OAO	4,432	12/31/2008
MORGAN STANLEY ASIA-PACIFIC FUND	CHINA MOBILE LTD	8,218	12/31/2008
MORGAN STANLEY ASIA-PACIFIC FUND	NINTENDO CO. LTD	6,595	12/31/2008
MORGAN STANLEY ASIA-PACIFIC FUND	SAMSUNG ELECTRONICS CO. LTD	5,663	12/31/2008
MORGAN STANLEY ASIA-PACIFIC FUND	PETROCHINA CO. LTD	5,628	12/31/2008
MORGAN STANLEY ASIA-PACIFIC FUND	ASTELLAS PHARMA INC	5,525	12/31/2008
VANGUARD INST. DEV. MKTS. STK. INDEX FUND	HSBC HOLDING PLC	14,187	12/31/2008
VANGUARD INST. DEV. MKTS. STK. INDEX FUND	NESTLE SA (REGISTERED)	12,694	12/31/2008
VANGUARD INST. DEV. MKTS. STK. INDEX FUND	BP PLC	11,200	12/31/2008
VANGUARD INST. DEV. MKTS. STK. INDEX FUND	TOTAL SA	9,707	12/31/2008
VANGUARD INST. DEV. MKTS. STK. INDEX FUND	NOVARTIS AG (REGISTERED)	9,707	12/31/2008
VANGUARD EUROPEAN STOCK INDEX FUND	ROYAL DUTCH SHELL PLC	13,677	12/31/2008
VANGUARD EUROPEAN STOCK INDEX FUND	BP PLC	12,020	12/31/2008
VANGUARD EUROPEAN STOCK INDEX FUND	NESTLE SA (REGISTERED)	12,020	12/31/2008
VANGUARD EUROPEAN STOCK INDEX FUND	HSBC HOLDINGS PLC	11,191	12/31/2008
VANGUARD EUROPEAN STOCK INDEX FUND	NOVARTIS AG (REGISTERED)	9,533	12/31/2008

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE AMICA LIFE INSURANCE COMPANY

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation
VANGUARD EMERGING MKTS. STOCK INDEX FUND	PETROLEO BARSILEIRO SA	24,595	12/31/2008
VANGUARD EMERGING MKTS. STOCK INDEX FUND	CHINA MOBILE (HONG KONG) LTD.	20,496	12/31/2008
VANGUARD EMERGING MKTS STOCK INDEX FUND	SAMSUNG ELECTRONICS CO. LTD	19,813	12/31/2008
VANGUARD EMERGING MKTS STOCK INDEX FUND	OAO GAZPROM SPONSORED ADR	18,446	12/31/2008
VANGUARD EMERGING MKTS STOCK INDEX FUND	COMPANHIA VALE DO RIO DOCE	16,397	12/31/2008
VANGUARD PACIFIC STOCK INDEX FUND	TOYOTA MOTOR CORP.	15,040	12/31/2008
VANGUARD PACIFIC STOCK INDEX FUND	MITSUBISHI UFJ FINANCIAL GROUP	9,171	12/31/2008
VANGUARD PACIFIC STOCK INDEX FUND	BHP BILLITON LTD.	9,171	12/31/2008
VANGUARD PACIFIC STOCK INDEX FUND	TAKEDA PHARMACEUTICAL CO. LTD	5,869	12/31/2008
VANGUARD PACIFIC STOCK INDEX FUND	HONDA MOTOR CO. LTD.	5,869	12/31/2008

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE AMICA LIFE 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	853,113,560	849,833,614	(3,279,946)
28.2 Preferred stocks			
28.3 Totals	853,113,560	849,833,614	(3,279,946)

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 Bloomberg LLP.

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?\$115,025

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
LIMRA INTERNATIONAL	30,264
MIB INC	45,546

31.1 Amount of payments for legal expenses, if any?\$105

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
AMERICAN COUNCIL OF LIFE INSURERS	105

32.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$4,076

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
AMERICAN COUNCIL OF LIFE INSURERS	4,076

GENERAL INTERROGATORIES

PART 2 - LIFE 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	61,770,066	54,863,282
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator		
2.5 Reserve Denominator	552,933,896	530,889,791
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000

3.1 Does this reporting entity have Separate Accounts? Yes [] No [X]

3.2 If yes, has a Separate Accounts Statement been filed with this Department? Yes [] No [] N/A []

3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? \$

3.4 State the authority under which Separate Accounts are maintained:
.....

3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [] No []

3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No []

3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)?"

4.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No []

4.2 Net reimbursement of such expenses between reporting entities:

4.21 Paid \$ 3,246,076

4.22 Received \$ 2,215,604

5.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]

5.2 If yes, what amount pertaining to these lines is included in:

5.21 Page 3, Line 1 \$

5.22 Page 4, Line 1 \$

6. FOR STOCK REPORTING ENTITIES ONLY:

6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$ 52,000,000

7. Total dividends paid stockholders since organization of the reporting entity:

7.11 Cash \$ 723,268

7.12 Stock \$

GENERAL INTERROGATORIES

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

8.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
8.31 Earned premium
8.32 Paid claims
8.33 Claim liability and reserve (beginning of year)
8.34 Claim liability and reserve (end of year)
8.35 Incurred claims

8.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41	<\$25,000	.....	.....
8.42	\$25,000 - 99,999	.....	.....
8.43	\$100,000 - 249,999	.....	.....
8.44	\$250,000 - 999,999	.....	.....
8.45	\$1,000,000 or more	.....	.....

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools? \$

9.1 Does the company have variable annuities with guaranteed benefits? Yes [] No [X]

9.2 If 9.1 is yes, complete the following table for each type of guaranteed benefit.

Type		3	4	5	6	7	8	9
1 Guaranteed Death Benefit	2 Guaranteed Living Benefit	Waiting Period Remaining	Account Value Related to Col. 3	Total Related Account Values	Gross Amount of Reserve	Location of Reserve	Portion Reinsured	Reinsurance Reserve Credit
.....
.....
.....

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE AMICA LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

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

Show amounts of life insurance in this exhibit in thousands (omit \$000)

	1 2008	2 2007	3 2006	4 2005	5 2004
Life Insurance in Force					
(Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	969,089	986,235	983,599	970,171	954,098
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	22,946,793	21,004,451	18,810,416	16,951,613	15,213,917
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	564,158	555,180	551,684	551,789	544,383
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	24,480,040	22,545,866	20,345,699	18,473,573	16,712,398
New Business Issued					
(Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	33,596	43,372	48,227	48,715	66,913
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	2,714,214	2,970,730	2,801,845	2,706,390	2,585,006
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)					
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	2,747,810	3,014,102	2,850,072	2,755,105	2,651,919
Premium Income - Lines of Business					
(Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)					
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	42,397,562	41,283,793	41,223,503	41,153,057	40,996,311
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	17,439,964	10,973,985	14,234,727	16,769,529	23,668,950
16. Credit life (group and individual) (Line 20.4, Col. 5)					
17.1 Group life insurance (Line 20.4, Col. 6)	1,932,540	2,605,504	2,485,814	2,388,275	2,301,442
17.2 Group annuities (Line 20.4, Col. 7)					
18.1 A & H-group (Line 20.4, Col. 8)					
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3 A & H-other (Line 20.4, Col. 10)					
19. Aggregate of all other lines of business (Line 20.4, Col. 11)					
20. Total	61,770,066	54,863,282	57,944,044	60,310,861	66,966,703
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 24, Col. 3)	940,141,890	923,146,400	891,439,131	847,459,744	800,880,223
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	783,788,213	764,505,100	743,989,080	704,162,674	672,423,221
23. Aggregate life reserves (Page 3, Line 1)	566,021,131	540,859,605	527,400,501	501,820,523	478,721,467
24. Aggregate A & H reserves (Page 3, Line 2)					
25. Deposit-type contract funds (Page 3, Line 3)	164,373,886	162,459,657	156,960,268	149,806,224	141,012,866
26. Asset valuation reserve (Page 3, Line 24.1)	2,744,064	8,011,369	7,486,925	6,788,318	6,118,934
27. Capital (Page 3, Lines 29 and 30)	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
28. Surplus (Page 3, Line 37)	151,353,677	153,641,300	142,450,051	138,297,070	123,457,002
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	35,511,434	29,152,117	36,445,550	43,490,510	47,342,662
Risk-Based Capital Analysis					
30. Total adjusted capital	159,097,741	166,652,669	154,936,976	150,085,388	134,575,936
31. Authorized control level risk - based capital	10,870,886	10,769,722	10,791,704	10,337,205	9,729,339
Percentage Distribution of Cash, Cash Equivalents and Invested Assets					
(Page 2, Col. 3) (Line No. /Page 2, Line 10, Col. 3) x 100.0					
32. Bonds (Line 1)	94.6	93.0	92.9	92.8	92.4
33. Stocks (Lines 2.1 and 2.2)	3.3	4.5	4.3	4.0	3.8
34. Mortgage loans on real estate(Lines 3.1 and 3.2)					
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	1.3	1.7	2.2	2.6	3.1
37. Contract loans (Line 6)	0.7	0.6	0.6	0.6	0.5
38. Other invested assets (Line 7)	0.2	0.2	0.1	0.1	0.1
39. Receivables for securities (Line 8)	0.0	0.0			
40. Aggregate write-ins for invested assets (Line 9)					
41. Cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE AMICA LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2008	2 2007	3 2006	4 2005	5 2004
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D Summary, Line 25, Col. 1)					
43. Affiliated preferred stocks (Schedule D Summary, Line 39, Col. 1)					
44. Affiliated common stocks (Schedule D Summary Line 53, Col. 1),					
45. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47					
Total Nonadmitted and Admitted Assets					
49. Total nonadmitted assets (Page 2, Line 26, Col. 2)	16,724,069	11,346,289	10,796,499	9,240,358	9,142,882
50. Total admitted assets (Page 2, Line 26, Col. 3)	940,141,890	923,146,400	891,439,131	847,459,744	800,880,223
Investment Data					
51. Net investment income (Exhibit of Net Investment Income)	47,329,034	45,086,798	43,351,899	41,322,820	40,337,419
52. Realized capital gains (losses)	2,610,526	1,335,147	1,246,665	489,376	632,888
53. Unrealized capital gains (losses)	(16,398,681)	2,450,423	3,775,768	1,964,474	2,261,725
54. Total of above Lines 51, 52 and 53	33,540,879	48,872,368	48,374,332	43,776,670	43,232,032
Benefits and Reserve Increases (Page 6)					
55. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11, 12, 13, 14 and 15 Cols. 9, 10 and 11)	46,237,933	46,221,104	43,192,928	35,275,204	32,809,119
56. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)					
57. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)	13,563,947	12,569,489	12,000,051	10,785,563	11,746,185
58. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)					
59. Dividends to policyholders (Line 30, Col. 1)					
Operating Percentages					
60. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	23.3	25.6	23.5	21.6	21.4
61. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	4.9	5.2	6.4	7.0	7.4
62. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)					
63. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)					
64. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)					
A & H Claim Reserve Adequacy					
65. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)					
66. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)					
67. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)					
68. Prior years' claim liability and reserve-health other than Group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)					
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
69. Industrial life (Col. 2)					
70. Ordinary - life (Col. 3)	2,693,658	5,419,952	5,958,887	8,545,024	4,735,065
71. Ordinary - individual annuities (Col. 4)	5,280,009	3,203,551	3,233,625	4,360,991	4,602,979
72. Ordinary-supplementary contracts (Col. 5)	45,232	50,727	117,185	(105,520)	(79,714)
73. Credit life (Col. 6)					
74. Group life (Col. 7)	790,528	828,510	1,072,634	535,075	699,925
75. Group annuities (Col. 8)					
76. A & H-group (Col. 9)					
77. A & H-credit (Col. 10)					
78. A & H-other (Col. 11)					
79. Aggregate of all other lines of business (Col. 12)					
80. Total (Col. 1)	8,809,427	9,502,740	10,382,331	13,335,570	9,958,255

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1. In force end of prior year			75,583	21,990,686			2	3,905	555,180	22,545,866
2. Issued during year			6,938	2,747,810						2,747,810
3. Reinsurance assumed										
4. Revived during year			395	119,608						119,608
5. Increased during year (net)				200,426				130	10,856	211,282
6. Subtotals, Lines 2 to 5			7,333	3,067,844				130	10,856	3,078,700
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)			82,916	25,058,530			2	4,035	566,036	25,624,566
Deductions during year:										
10. Death			237	23,788			XXX	28	1,878	25,666
11. Maturity			1	10			XXX			10
12. Disability							XXX			
13. Expiry			143	2,939						2,939
14. Surrender			492	36,449						36,449
15. Lapse			3,630	1,076,954						1,076,954
16. Conversion				2,508			XXX	XXX	XXX	2,508
17. Decreased (net)										
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals, (Lines 10 to 19)			4,503	1,142,648				28	1,878	1,144,526
21. In force end of year, (Line 9 minus Line 20)			78,413	23,915,882			2	4,007	564,158	24,480,040
22. Reinsurance ceded end of year	XXX		XXX	10,807,142	XXX		XXX	XXX	206,173	11,013,315
23. Line 21 minus Line 22	XXX		XXX	13,108,740	XXX	(b)	XXX	XXX	357,985	13,466,725
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)										
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page										
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)										

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) Group \$; Individual \$

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance			765	11,275
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies - decreasing			282	16,755
28. Term policies - other	6,283	2,714,214	61,455	22,923,095
29. Other term insurance - decreasing	XXX		XXX	53
30. Other term insurance	XXX		XXX	57
31. Totals, Lines 27 to 30	6,283	2,714,214	61,737	22,939,960
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	400	6,833
34. Totals, whole life and endowment	655	33,596	16,276	969,089
35. Totals (Lines 31 to 34)	6,938	2,747,810	78,413	23,915,882

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary	2,747,810		23,915,883	
38. Credit Life (Group and Individual)				
39. Group			564,157	
40. Totals (Lines 36 to 39)	2,747,810		24,480,040	

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX	4,007	XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	82,581
---	--------

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.
47.1 Amortized amount for mortgage protection policies and riders; 60% of initial amount for family income riders.
47.2 Actual amount of spouse coverage on family policy; \$100 for childrens' coverages.

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium			7,105	1,094,650				
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(b)	7,105	(b) 1,094,650		(b)		(b)

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	242	125		
2. Issued during year	19	27		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	261	152		
Deductions during year:				
6. Decreased (net)	11	11		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	11	11		
9. In force end of year	250	141		
10. Amount on deposit	9,484,940	(a) 5,599,626		(a)
11. Income now payable				
12. Amount of income payable	(a) 1,225,015	(a) 953,755	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	2,833	8,865		
2. Issued during year	242	202		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	3,075	9,067		
Deductions during year:				
6. Decreased (net)	190	423		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	190	423		
9. In force end of year	2,885	8,644		
Income now payable:				
10. Amount of income payable	(a) 26,807,059	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 59,647,929	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a) 244,523,633	XXX	(a)

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year						
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)		XXX		XXX		XXX
Deductions during year:						
6. Conversions		XXX	XXX	XXX	XXX	XXX
7. Decreased (net)		XXX		XXX		XXX
8. Reinsurance ceded		XXX		XXX		XXX
9. Totals (Lines 6 to 8)		XXX		XXX		XXX
10. In force end of year		(a)		(a)		(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	8	
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	8	
Deductions During Year:		
6. Decreased (net)	2	
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	2	
9. In force end of year	6	
10. Amount of account balance	(a) 3,854	(a)

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

ANNUAL STATEMENT FOR THE YEAR 2008 OF THE AMICA LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

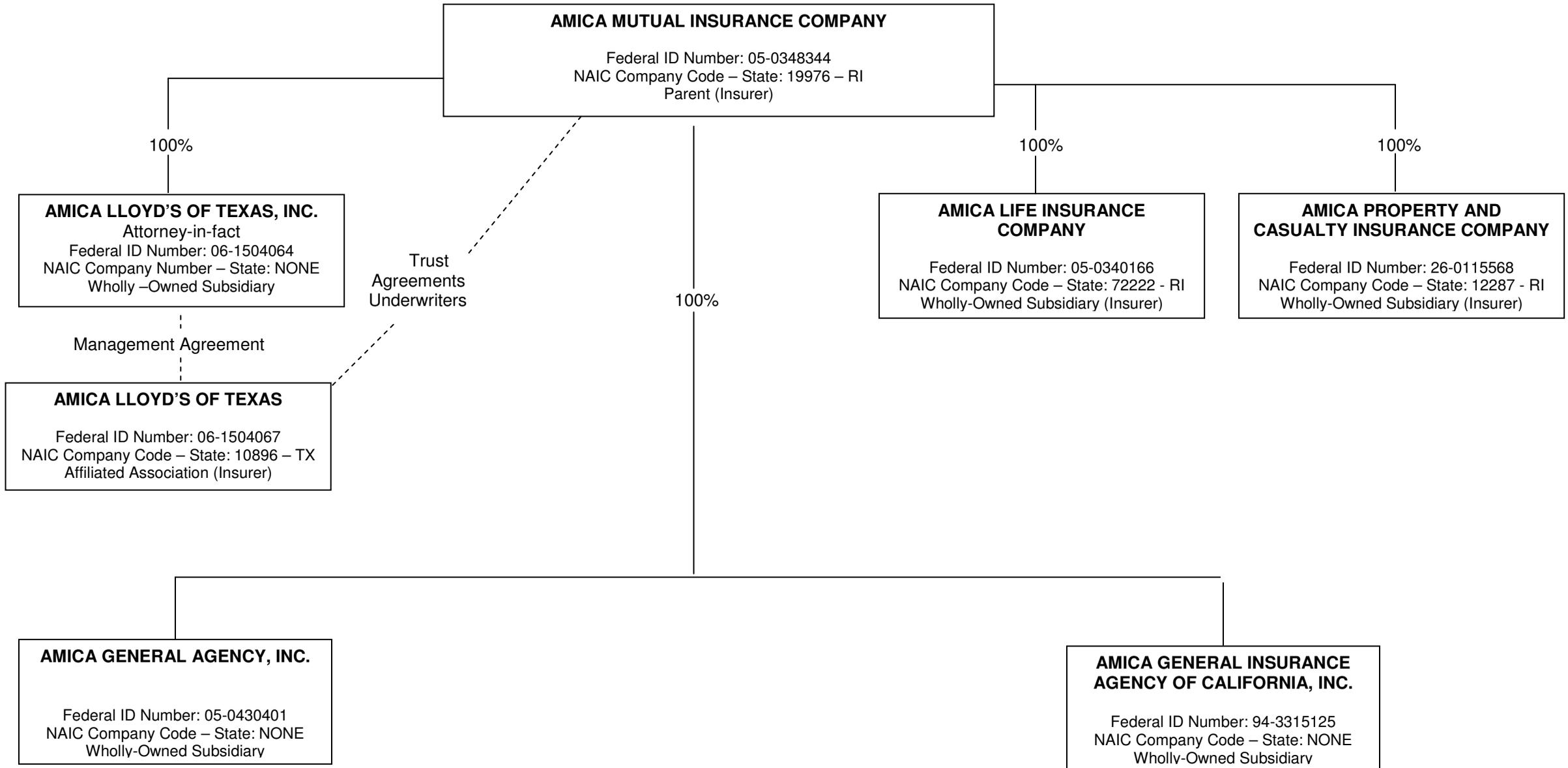
1	2	3	Direct Business Only				
			4	5	6	7	
States, Etc.	Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1. Alabama	AL	L	122,370	149,265		271,635	
2. Alaska	AK	L	33,893	3,050		36,943	
3. Arizona	AZ	L	588,857	138,930		727,787	
4. Arkansas	AR	L	81,761	1,500		83,261	
5. California	CA	L	3,667,894	439,574		4,107,468	
6. Colorado	CO	L	917,225	153,500		1,070,725	
7. Connecticut	CT	L	6,445,321	1,710,912		8,156,233	
8. Delaware	DE	L	181,324			181,324	
9. District of Columbia	DC	L	183,082	12,000		195,082	
10. Florida	FL	L	3,478,954	882,967		4,361,921	
11. Georgia	GA	L	1,630,212	287,137		1,917,349	
12. Hawaii	HI	N	20,677	5,000		25,677	
13. Idaho	ID	L	121,126	1,550		122,676	
14. Illinois	IL	L	1,133,097	180,542		1,313,639	
15. Indiana	IN	L	337,590	40,165		377,755	
16. Iowa	IA	L	54,673			54,673	
17. Kansas	KS	L	105,536	16,000		121,536	
18. Kentucky	KY	L	187,080	800		187,880	
19. Louisiana	LA	L	223,726	255		223,981	
20. Maine	ME	L	680,669	221,778		902,447	
21. Maryland	MD	L	1,431,136	406,434		1,837,570	
22. Massachusetts	MA	L	7,633,651	1,623,914		9,257,565	
23. Michigan	MI	L	681,945	42,040		723,985	
24. Minnesota	MN	L	484,733	66,170		550,903	
25. Mississippi	MS	L	30,268	120		30,388	
26. Missouri	MO	L	150,926	22,000		172,926	
27. Montana	MT	L	69,003	26,024		95,027	
28. Nebraska	NE	L	53,665	1,020		54,685	
29. Nevada	NV	L	174,113	20,782		194,895	
30. New Hampshire	NH	L	2,107,350	852,900		2,960,250	
31. New Jersey	NJ	L	3,410,706	521,506		3,932,212	
32. New Mexico	NM	L	251,352	13,200		264,552	
33. New York	NY	L	6,611,176	1,372,258		7,983,434	
34. North Carolina	NC	L	2,531,458	405,087		2,936,545	
35. North Dakota	ND	L	2,762			2,762	
36. Ohio	OH	L	883,195	50,147		933,342	
37. Oklahoma	OK	L	87,183	2,000		89,183	
38. Oregon	OR	L	668,797	12,724		681,521	
39. Pennsylvania	PA	L	2,135,482	172,732		2,308,214	
40. Rhode Island	RI	L	6,171,992	5,060,230		11,232,222	16,616,442
41. South Carolina	SC	L	505,480	83,861		589,341	
42. South Dakota	SD	L	24,543			24,543	
43. Tennessee	TN	L	438,432	62,004		500,436	
44. Texas	TX	L	4,144,793	913,967		5,058,760	
45. Utah	UT	L	161,747			161,747	
46. Vermont	VT	L	364,139	98,514		462,653	
47. Virginia	VA	L	1,353,290	745,682		2,098,972	
48. Washington	WA	L	1,331,102	599,053		1,930,155	
49. West Virginia	WV	L	71,841	1,800		73,641	
50. Wisconsin	WI	L	355,765	18,870		374,635	
51. Wyoming	WY	L	21,730			21,730	
52. American Samoa	AS	N					
53. Guam	GU	N					
54. Puerto Rico	PR	N					
55. U.S. Virgin Islands	VI	N					
56. Northern Mariana Islands	MP	N					
57. Canada	CN	N					
58. Aggregate Other Aliens	OT	XXX					
59. Subtotal	(a)	50	64,538,822	17,439,964		81,978,786	16,616,442
90. Reporting entity contributions for employee benefits plans	XXX		151,201			151,201	
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX						
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						
93. Premium or annuity considerations waived under disability or other contract provisions	XXX		201,475			201,475	
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX		64,891,498	17,439,964		82,331,462	16,616,442
96. Plus reinsurance assumed	XXX						
97. Totals (All Business)	XXX		64,891,498	17,439,964		82,331,462	16,616,442
98. Less reinsurance ceded	XXX		22,378,265			22,378,265	
99. Totals (All Business) less Reinsurance Ceded	XXX		42,513,233	17,439,964 (b)		59,953,197	16,616,442
5801. DETAILS OF WRITE-INS	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						
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX						

Explanation of basis of allocation by states, etc., of premiums and annuity considerations

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

(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which:

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



OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Liabilities Line 25

2504.	Unapplied cash	1,867,611	3,609,025
2597.	Summary of remaining write-ins for Line 25 from overflow page	1,867,611	3,609,025

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