



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2009
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 Stephen Francis Dolan, 800-652-6422
(Name) (Area Code) (Telephone Number)
sdolan@amica.com, 401-334-1240
(E-mail Address) (FAX Number)

OFFICERS

President Robert Anthony DiMuccio Vice President Stephen Francis Dolan
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

DIRECTORS OR TRUSTEES

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

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

Robert Kenneth MacKenzie
Secretary

Stephen Francis Dolan
Vice President

Subscribed and sworn to before me this
10th day of February, 2010

- 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 Oteau
Notary Public
June 8, 2010

ANNUAL STATEMENT FOR THE YEAR 2009 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) .....	.860,527,885		.860,527,885	.843,717,260
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	37,485,365		37,485,365	29,293,983
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 (\$1,735,862 , Schedule E - Part 1), cash equivalents				
(\$, Schedule E - Part 2) and short-term				
investments (\$28,948,291 , Schedule DA)	30,684,154		30,684,154	11,797,854
6. Contract loans (including \$ premium notes)	6,392,288		6,392,288	5,807,060
7. Other invested assets (Schedule BA)	1,781,731		1,781,731	1,605,798
8. Receivables for securities				67,815
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	936,871,423		936,871,423	892,289,770
11. Title plants less \$ charged off (for Title insurers				
only)				
12. Investment income due and accrued	10,368,172		10,368,172	9,709,478
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	(811,138)		(811,138)	(983,644)
13.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	36,059,437		36,059,437	32,890,620
13.3 Accrued retrospective premiums				
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers	1,348,000		1,348,000	15,000
14.2 Funds held by or deposited with reinsured companies				
14.3 Other amounts receivable under reinsurance contracts	1,173,208		1,173,208	1,194,299
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	15,113,861	12,330,022	2,783,839	3,752,094
17. Guaranty funds receivable or on deposit				
18. Electronic data processing equipment and software	384,318	384,318		
19. Furniture and equipment, including health care delivery assets				
(\$)	2,748,584	2,748,584		
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	2,530,373	1,104,439	1,425,934	1,274,273
24. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 10 to 23)	1,005,786,238	16,567,363	989,218,875	940,141,890
25. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts				
26. Total (Lines 24 and 25)	1,005,786,238	16,567,363	989,218,875	940,141,890
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	2,294,443	868,509	1,425,934	1,274,273
2302. Pension intangible asset	235,630	235,630		
2303. Travel advances	300	300		
2398. Summary of remaining write-ins for Line 23 from overflow page				
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	2,530,373	1,104,439	1,425,934	1,274,273

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE AMICA LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 595,650,211 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	595,650,211	566,021,131
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)	162,081,044	164,373,886
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	4,606,097	2,845,985
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)	140,680	104,366
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)	5,571,729	6,166,202
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)	4,870,308	3,988,751
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)	192,511	93,636
15.1 Current federal and foreign income taxes including \$ on realized capital gains (losses)	867,000	295,000
15.2 Net deferred tax liability		
16. Unearned investment income	7,194	8,813
17. Amounts withheld or retained by company as agent or trustee	29,583	38,554
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)	8,035,511	2,744,064
24.2 Reinsurance in unauthorized companies		
24.3 Funds held under reinsurance treaties with unauthorized reinsurers		
24.4 Payable to parent, subsidiaries and affiliates	122,470	78,895
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	39,296,582	37,028,930
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	821,470,920	783,788,213
27. From Separate Accounts Statement		
28. Total Liabilities (Lines 26 and 27)	821,470,920	783,788,213
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		
35. Unassigned funds (surplus)	110,747,955	99,353,677
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)	162,747,955	151,353,677
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	167,747,955	156,353,677
39. Totals of Lines 28 and 38 (Page 2, Line 26, Col. 3)	989,218,875	940,141,890
DETAILS OF WRITE-INS		
2501. Reserve for non-funded pensions and deferrals	1,425,934	1,274,273
2502. Reserve for retired lives	32,775,355	31,815,046
2503. Reserve for unassessed insolvencies	2,072,000	2,072,000
2598. Summary of remaining write-ins for Line 25 from overflow page	3,023,293	1,867,611
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	39,296,582	37,028,930
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.		
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)		

ANNUAL STATEMENT FOR THE YEAR 2009 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)	87,400,306	61,770,066
2. Considerations for supplementary contracts with life contingencies	475,023	1,050,866
3. Net investment income (Exhibit of Net Investment Income, Line 17)	48,036,765	47,329,034
4. Amortization of interest maintenance reserve (IMR, Line 5)	840,441	651,711
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)	8,044,962	7,565,110
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	374,276	359,214
9. Total (Lines 1 to 8.3)	145,171,773	118,726,001
10. Death benefits	21,261,529	19,754,347
11. Matured endowments (excluding guaranteed annual pure endowments)	179	358
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	14,841,883	16,515,567
13. Disability benefits and benefits under accident and health contracts	237,103	201,475
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	29,183,394	9,766,186
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	7,958,958	8,022,020
18. Payments on supplementary contracts with life contingencies	1,165,775	1,213,989
19. Increase in aggregate reserves for life and accident and health contracts	29,629,080	25,161,526
20. Totals (Lines 10 to 19)	104,277,901	80,635,468
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)	22,551,404	21,976,741
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	2,467,972	2,156,691
25. Increase in loading on deferred and uncollected premiums	(1,697,725)	(1,691,264)
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions	963,198	837,727
28. Totals (Lines 20 to 27)	128,562,750	103,915,363
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	16,609,023	14,810,638
30. Dividends to policyholders		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	16,609,023	14,810,638
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	6,750,944	6,001,211
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)	9,858,079	8,809,427
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 504,489 (excluding taxes of \$ 132,445 transferred to the IMR)	(1,007,926)	(86,544)
35. Net income (Line 33 plus Line 34)	8,850,153	8,722,883
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	156,353,677	158,641,300
37. Net income (Line 35)	8,850,153	8,722,883
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 2,513,545	6,438,479	(10,132,876)
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	952,995	(83,309)
41. Change in nonadmitted assets	156,706	(5,377,780)
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	(5,291,447)	5,267,305
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	287,392	(683,846)
54. Net change in capital and surplus for the year (Lines 37 through 53)	11,394,278	(2,287,623)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	167,747,955	156,353,677
DETAILS OF WRITE-INS		
08.301. Referral fees	8,095	8,625
08.302. Reinsurance ceded experience rating refund	366,181	350,589
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)	374,276	359,214
2701. Fines and penalties of regulatory authorities	2,889	10,136
2702. Increase in reserve for retired lives	960,309	827,591
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	963,198	837,727
5301. Accumulated other comprehensive income - pensions	(98,866)	5,310
5302. Change in market value of Amica Companies supplemental retirement trust	386,258	(689,156)
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	287,392	(683,846)

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE AMICA LIFE INSURANCE COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	86,268,043	61,005,018
2. Net investment income	47,528,931	47,451,036
3. Miscellaneous income	8,440,329	8,140,739
4. Total (Lines 1 through 3)	142,237,303	116,596,793
5. Benefit and loss related payments	66,454,887	48,527,304
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	24,041,834	24,181,871
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ 636,934 tax on capital gains (losses)	6,815,878	8,376,184
10. Total (Lines 5 through 9)	97,312,599	81,085,359
11. Net cash from operations (Line 4 minus Line 10)	44,924,704	35,511,434
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	124,317,330	158,728,167
12.2 Stocks	8,552,639	3,874,939
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	67,815	
12.8 Total investment proceeds (Lines 12.1 to 12.7)	132,937,784	162,603,106
13. Cost of investments acquired (long-term only):		
13.1 Bonds	140,815,814	183,626,562
13.2 Stocks	8,510,822	9,147,072
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets	46,748	92,748
13.6 Miscellaneous applications		65,700
13.7 Total investments acquired (Lines 13.1 to 13.6)	149,373,384	192,932,082
14. Net increase (decrease) in contract loans and premium notes	585,227	849,018
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(17,020,827)	(31,177,994)
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	(10,059,664)	(5,889,485)
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	1,042,087	(1,694,541)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(9,017,577)	(7,584,026)
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)	18,886,300	(3,250,586)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	11,797,854	15,048,440
19.2 End of year (Line 18 plus Line 19.1)	30,684,154	11,797,854

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

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ANNUAL STATEMENT FOR THE YEAR 2009 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	87,400,306		44,832,707	40,575,834			1,991,765					
2. Considerations for supplementary contracts with life contingencies	475,023				475,023							
3. Net investment income	48,036,764		10,083,428	35,160,818	882,064		1,910,454					
4. Amortization of Interest Maintenance Reserve (IMR)	840,441		176,418	615,166	15,432		33,425					
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	8,044,962		8,044,962									
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	374,276		8,095				366,181					
9. Totals (Lines 1 to 8.3)	145,171,772		63,145,610	76,351,818	1,372,519		4,301,825					
10. Death benefits	21,261,529		19,329,329				1,932,200					
11. Matured endowments (excluding guaranteed annual pure endowments)	179		179									
12. Annuity benefits	14,841,883			14,841,883								
13. Disability benefits and benefits under accident and health contracts	237,103		237,103									
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	29,183,394		3,472,547	25,710,847								
16. Group conversions			(15,546)				15,546					
17. Interest and adjustments on contract or deposit-type contract funds	7,958,958		117,397	7,518,176	311,839		11,546					
18. Payments on supplementary contracts with life contingencies	1,165,775				1,165,775							
19. Increase in aggregate reserves for life and accident and health contracts	29,629,080		16,439,539	14,042,279	(833,667)		(19,071)					
20. Totals (Lines 10 to 19)	104,277,901		39,580,548	62,113,185	643,947		1,940,221					
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	22,551,404		19,056,235	3,135,265	153,370		206,534					
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,467,974		2,239,694	147,728	5,635		74,917					
25. Increase in loading on deferred and uncollected premiums	(1,697,725)		(1,697,725)									
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions	963,195		2,597	173	29		960,396					
28. Totals (Lines 20 to 27)	128,562,749		59,181,349	65,396,351	802,981		3,182,068					
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	16,609,023		3,964,261	10,955,467	569,538		1,119,757					
30. Dividends to policyholders												
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	16,609,023		3,964,261	10,955,467	569,538		1,119,757					
32. Federal income taxes incurred (excluding tax on capital gains)	6,750,944		1,611,323	4,452,986	231,496		455,139					
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)	9,858,079		2,352,938	6,502,481	338,042		664,618					
DETAILS OF WRITE-INS												
08.301. Reinsurance ceded experience rating refund	366,181						366,181					
08.302. Referral fees	8,095		8,095									
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)	374,276		8,095				366,181					
2701. Increase in retired lines reserve	960,309						960,309					
2702. Fines and penalties	2,886		2,597	173	29		87					
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	963,195		2,597	173	29		960,396					

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

ANNUAL STATEMENT FOR THE YEAR 2009 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	566,021,131		188,488,331	368,026,163	9,484,940		21,697	
2. Tabular net premiums or considerations	109,289,714		70,325,102	38,535,409	429,203			
3. Present value of disability claims incurred	527,139		527,139		XXX			
4. Tabular interest	30,947,935		9,966,381	20,484,837	496,347		370	
5. Tabular less actual reserve released	(3,925,483)		185,387	(4,118,487)	7,617			
6. Increase in reserve on account of change in valuation basis								
7. Other increases (net)	(421,242)		(421,242)					
8. Totals (Lines 1 to 7)	702,439,194		269,071,098	422,927,922	10,418,107		22,067	
9. Tabular cost	55,145,083		55,125,642		XXX		19,441	
10. Reserves released by death	1,454,498		1,454,498	XXX	XXX			XXX
11. Reserves released by other terminations (net)	8,233,793		7,325,985	306,749	601,059			
12. Annuity, supplementary contract and disability payments involving life contingencies	41,955,609		237,103	40,552,731	1,165,775			
13. Net transfers to or (from) Separate Accounts								
14. Total Deductions (Lines 9 to 13)	106,788,983		64,143,228	40,859,480	1,766,834		19,441	
15. Reserve December 31, current year	595,650,211		204,927,870	382,068,442	8,651,273		2,626	

ANNUAL STATEMENT FOR THE YEAR 2009 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) 9,574,402	10,401,476
1.1 Bonds exempt from U.S. tax	(a) .....	.....
1.2 Other bonds (unaffiliated)	(a) 36,569,758	36,362,600
1.3 Bonds of affiliates	(a) .....	.....
2.1 Preferred stocks (unaffiliated)	(b) .....	.....
2.11 Preferred stocks of affiliates	(b) .....	.....
2.2 Common stocks (unaffiliated)	841,166	840,105
2.21 Common stocks of affiliates .....	.....	.....
3. Mortgage loans	(c) .....	.....
4. Real estate	(d) .....	.....
5. Contract loans	437,778	475,004
6. Cash, cash equivalents and short-term investments	(e) 455,953	460,184
7. Derivative instruments	(f) .....	.....
8. Other invested assets .....	.....	.....
9. Aggregate write-ins for investment income	26,848	26,848
10. Total gross investment income	47,905,905	48,566,217
11. Investment expenses .....	.....	(g) 529,452
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) .....	.....	529,452
17. Net investment income (Line 10 minus Line 16) .....	.....	48,036,765
DETAILS OF WRITE-INS		
0901. Miscellaneous interest	26,848	26,848
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)	26,848	26,848
1501. ....	.....	.....
1502. ....	.....	.....
1503. ....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page .....	.....	.....
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....	.....	.....

- (a) Includes \$1,113,206 accrual of discount less \$1,265,697 amortization of premium and less \$964,135 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	67,751	.....	67,751	86,198	.....
1.1 Bonds exempt from U.S. tax
1.2 Other bonds (unaffiliated)	310,661	.....	310,661	.....	.....
1.3 Bonds of affiliates
2.1 Preferred stocks (unaffiliated)
2.11 Preferred stocks of affiliates
2.2 Common stocks (unaffiliated)	2,492,402	(2,995,837)	(503,435)	8,736,643	.....
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	129,185	.....
9. Aggregate write-ins for capital gains (losses)
10. Total capital gains (losses)	2,870,814	(2,995,837)	(125,023)	8,952,026	.....
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 2009 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	(375,727)		(375,727)								
2. Deferred and accrued	1,864,205		1,864,205								
3. Deferred, accrued and uncollected:											
3.1 Direct	1,884,015		1,884,015								
3.2 Reinsurance assumed											
3.3 Reinsurance ceded	395,537		395,537								
3.4 Net (Line 1 + Line 2)	1,488,478		1,488,478								
4. Advance											
5. Line 3.4 - Line 4	1,488,478		1,488,478								
6. Collected during year:											
6.1 Direct	28,931,776		5,871,778	23,059,998							
6.2 Reinsurance assumed											
6.3 Reinsurance ceded	3,776,406		3,776,406								
6.4 Net	25,155,370		2,095,372	23,059,998							
7. Line 5 + Line 6.4	26,643,848		3,583,850	23,059,998							
8. Prior year (uncollected + deferred and accrued - advance)	1,530,078		1,530,078								
9. First year premiums and considerations:											
9.1 Direct	28,835,719		5,775,721	23,059,998							
9.2 Reinsurance assumed											
9.3 Reinsurance ceded	3,721,949		3,721,949								
9.4 Net (Line 7 - Line 8)	25,113,770		2,053,772	23,059,998							
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	7,629,727			7,629,727							
10.2 Reinsurance assumed											
10.3 Reinsurance ceded											
10.4 Net	7,629,727			7,629,727							
RENEWAL											
11. Uncollected	(934,476)		(934,476)								
12. Deferred and accrued	21,066,830		21,066,830								
13. Deferred, accrued and uncollected:											
13.1 Direct	21,858,482		21,858,482								
13.2 Reinsurance assumed											
13.3 Reinsurance ceded	1,726,128		1,726,128								
13.4 Net (Line 11 + Line 12)	20,132,354		20,132,354								
14. Advance	140,680		140,680								
15. Line 13.4 - Line 14	19,991,674		19,991,674								
16. Collected during year:											
16.1 Direct	72,494,165		60,053,049	9,886,109		2,555,007					
16.2 Reinsurance assumed											
16.3 Reinsurance ceded	19,486,242		18,923,000			563,242					
16.4 Net	53,007,923		41,130,049	9,886,109		1,991,765					
17. Line 15 + Line 16.4	72,999,597		61,121,723	9,886,109		1,991,765					
18. Prior year (uncollected + deferred and accrued - advance)	18,342,788		18,342,788								
19. Renewal premiums and considerations:											
19.1 Direct	74,137,261		61,696,145	9,886,109		2,555,007					
19.2 Reinsurance assumed											
19.3 Reinsurance ceded	19,480,452		18,917,210			563,242					
19.4 Net (Line 17 - Line 18)	54,656,809		42,778,935	9,886,109		1,991,765					
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	110,602,707		67,471,866	40,575,834		2,555,007					
20.2 Reinsurance assumed											
20.3 Reinsurance ceded	23,202,401		22,639,159			563,242					
20.4 Net (Lines 9.4 + 10.4 + 19.4)	87,400,306		44,832,707	40,575,834		1,991,765					

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	3,821,693		3,821,693								
23.2 Reinsurance assumed											
23.3 Net ceded less assumed	3,821,693		3,821,693								
24. Single:											
24.1 Reinsurance ceded											
24.2 Reinsurance assumed											
24.3 Net ceded less assumed											
25. Renewal:											
25.1 Reinsurance ceded	4,223,269		4,223,269								
25.2 Reinsurance assumed											
25.3 Net ceded less assumed	4,223,269		4,223,269								
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	8,044,962		8,044,962								
26.2 Reinsurance assumed (Page 6, Line 22)											
26.3 Net ceded less assumed	8,044,962		8,044,962								
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 2009 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	863,127				38,048	901,175
2. Salaries and wages	10,026,767				284,025	10,310,792
3.11 Contributions for benefit plans for employees	3,137,252				82,022	3,219,274
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	83,475					83,475
3.32 Other agent welfare						
4.1 Legal fees and expenses	3,474					3,474
4.2 Medical examination fees	1,318,404					1,318,404
4.3 Inspection report fees	29,761					29,761
4.4 Fees of public accountants and consulting actuaries	604,882					604,882
4.5 Expense of investigation and settlement of policy claims	(2,468)					(2,468)
5.1 Traveling expenses	143,810					143,810
5.2 Advertising	2,228,223					2,228,223
5.3 Postage, express, telegraph and telephone	1,799,079					1,799,079
5.4 Printing and stationery	148,540					148,540
5.5 Cost or depreciation of furniture and equipment	591,548					591,548
5.6 Rental of equipment	55,754				32,056	87,810
5.7 Cost or depreciation of EDP equipment and software						
6.1 Books and periodicals	12,458					12,458
6.2 Bureau and association fees	69,674					69,674
6.3 Insurance, except on real estate						
6.4 Miscellaneous losses						
6.5 Collection and bank service charges					38,533	38,533
6.6 Sundry general expenses	100,000					100,000
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					54,768	54,768
9.3 Aggregate write-ins for expenses	1,337,644					1,337,644
10. General expenses incurred	22,551,404				529,452 (a)	23,080,856
11. General expenses unpaid December 31, prior year	3,988,751					3,988,751
12. General expenses unpaid December 31, current year	4,870,308					4,870,308
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)	21,669,847				529,452	22,199,299
DETAILS OF WRITE-INS						
09.301. Data processing and consulting fees	1,204,234					1,204,234
09.302. Accrual for nonfunded pensions	133,410					133,410
09.303.						
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)	1,337,644					1,337,644

(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	236,682				236,682
3. State taxes on premiums	1,324,843				1,324,843
4. Other state taxes, including \$ 46,912 for employee benefits	310,233				310,233
5. U.S. Social Security taxes	577,837				577,837
6. All other taxes	18,377				18,377
7. Taxes, licenses and fees incurred	2,467,972				2,467,972
8. Taxes, licenses and fees unpaid December 31, prior year	93,636				93,636
9. Taxes, licenses and fees unpaid December 31, current year	192,511				192,511
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	2,369,097				2,369,097

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 2009 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 62	1,643		1,643		
0100002. 41CSO 2.50% CRVM ANB IDB 57,59,61,63	12,129		12,129		
0100003. 58CSO 3.00% NLP ANB IDB 63-80	268,128		265,502		2,626
0100004. 58CSO 3.00% NLP ALB IDB 70-87,89-09 NB	47,173		47,173		
0100005. 58CSO 3.00% CRVM ANB IDB 63-83	2,623,292		2,623,292		
0100006. 58CSO 3.50% NLP ANB IDB 67-68,70,73-77,79	140,059		140,059		
0100007. 58CSO 3.50% NLP ALB IDB 71-87,92,01-02,04,06,08-09 NB	182,114		182,114		
0100008. 58CSO 3.50% CRVM ANB IDB 67,69-78	691,474		691,474		
0100009. 58CSO 3.50% CRVM ALB IDB 70-80,01	3,481,736		3,481,736		
0100010. 58CSO 4.00% NLP ANB IDB 77-80	84,290		84,290		
0100011. 58CSO 4.00% NLP ALB IDB 79-87	90,284		90,284		
0100012. 58CSO 4.00% CRVM ANB IDB 77-81	656,035		656,035		
0100013. 58CSO 4.00% CRVM ALB IDB 77,79-87	6,111,476		6,111,476		
0100014. 58CSO 4.50% NLP ANB IDB 81-84	138,780		138,780		
0100015. 58CSO 4.50% CRVM ANB IDB 80-84	581,722		581,722		
0100016. 58CSO 4.50% CRVM ALB IDB 83-88,92,96-97,03-04,08-09 NB	19,593,288		19,593,288		
0100017. 58CSO 5.50% NLP ALB IDB 79,83-85,87-88	236,459		236,459		
0100018. 58CET 3.00% NLP ANB IDB 63-82	124,068		124,068		
0100019. 58CET 3.50% NLP ANB IDB 71,74,76	7,920		7,920		
0100020. 58CET 3.50% NLP ALB IDB 71,73-79	64,216		64,216		
0100021. 58CET 4.00% NLP ANB IDB 80	734		734		
0100022. 58CET 4.00% NLP ALB IDB 80-86	42,470		42,470		
0100023. 58CET 4.50% NLP ANB IDB 82	164		164		
0100024. 58CET 5.00% NLP ALB IDB 77	1,814		1,814		
0100025. 58CET 5.50% NLP ALB IDB 74,83-85,87-88	39,943		39,943		
0100026. 80CSO 4.00% CRVM ALB IDB 97-09NB	44,938,329		44,938,329		
0100027. 80CSO 4.50% NLP ALB IDB 95-99,01-02	758,727		758,727		
0100028. 80CSO 4.50% CRVM ALB IDB 94-09NB	125,362,251		125,362,251		
0100029. 80CSO 5.00% NLP ALB IDB 90-91,93-94	459,745		459,745		
0100030. 80CSO 5.00% CRVM ALB IDB 89,93-95	6,602,605		6,602,605		
0100031. 80CSO 5.50% NLP ALB IDB 89-93	956,021		956,021		
0100032. 80CSO 5.50% CRVM ALB IDB 81,83-92	18,543,359		18,543,359		
0100033. 80CSO 6.00% NLP ALB IDB 83-86	60,784		60,784		
0100034. 80CSO 6.00% CRVM ALB IDB 83-89	752,750		752,750		
0100035. 80CET 4.00% NLP ALB IDB 98,00	72,085		72,085		
0100036. 80CET 4.50% NLP ALB IDB 95-01,03,05-06	250,144		250,144		
0100037. 80CET 5.00% NLP ALB IDB 93-94	12,689		12,689		
0100038. 80CET 5.50% NLP ALB IDB 89-93	18,525		18,525		
0100039. 80CET 6.00% NLP ALB IDB 85	939		939		
0100040. 01CSO 4.00% CRVM ALB IDB 07-09NB	2,233,112		2,233,112		
0199997. Totals (Gross)	236,243,476		236,240,850		2,626
0199998. Reinsurance ceded	53,450,614		53,450,614		
0199999. Life Insurance: Totals (Net)	182,792,862		182,790,236		2,626
0200001. A-1949 3.50%3.00% CARVM Def 82-83	11,166,377	XXX	11,166,377	XXX	
0200002. A2000 4.50% CARVM Def 05-08	10,207,284	XXX	10,207,284	XXX	
0200003. A2000 4.75% CARVM Def 03-04,07-08	29,116,869	XXX	29,116,869	XXX	
0200004. A2000 4.75% Imm 99,06	233,887	XXX	233,887	XXX	
0200005. 83a 5.00% Imm 96	21,435	XXX	21,435	XXX	
0200006. A2000 5.00% CARVM Def 98-99,03,09 NB	50,021,305	XXX	50,021,305	XXX	
0200007. A2000 5.00% Imm 01,04-05,08	1,371,078	XXX	1,371,078	XXX	
0200008. 83a 5.25% CARVM Def 94,96-97	19,634,988	XXX	19,634,988	XXX	
0200009. 83a 5.25% Imm 97	41,068	XXX	41,068	XXX	
0200010. A2000 5.25% CARVM Def 98-99,01-02	55,247,852	XXX	55,247,852	XXX	
0200011. A2000 5.25% Imm 05-07	7,871,323	XXX	7,871,323	XXX	
0200012. 83a 5.30% Imm 89-97	27,048,114	XXX	27,048,114	XXX	
0200013. A2000 5.30% Imm 98-99	5,067,824	XXX	5,067,824	XXX	
0200014. 83a 5.50% CARVM Def 93,96-97	14,713,906	XXX	14,713,906	XXX	
0200015. A2000 5.50% CARVM Def 00-02	22,951,769	XXX	22,951,769	XXX	
0200016. A2000 5.50% Imm 03-04,07-09 NB	7,842,522	XXX	7,842,522	XXX	
0200017. 83a 5.75% CARVM Def 95	19,435,630	XXX	19,435,630	XXX	
0200018. A2000 5.75% CARVM Def 00	481,221	XXX	481,221	XXX	
0200019. A2000 5.75% Imm 03,09 NB	3,514,826	XXX	3,514,826	XXX	
0200020. 83a 6.00% CARVM Def 92	15,733,413	XXX	15,733,413	XXX	
0200021. A2000 6.00% Imm 01-02,09 NB	1,656,016	XXX	1,656,016	XXX	
0200022. 83a 6.25% CARVM Def 87,90-91	30,414,104	XXX	30,414,104	XXX	
0200023. A2000 6.25% Imm 00	160,391	XXX	160,391	XXX	
0200024. 83a 6.50% CARVM Def 89	7,219,055	XXX	7,219,055	XXX	
0200025. A2000 6.50% Imm 01-02	5,511,947	XXX	5,511,947	XXX	
0200026. 83a 6.75% CARVM Def 86,88	15,494,636	XXX	15,494,636	XXX	
0200027. A2000 6.75% Imm 00-01	2,442,013	XXX	2,442,013	XXX	
0200028. 83a 7.00% CARVM Def 84-85	16,384,150	XXX	16,384,150	XXX	
0200029. A2000 7.00% Imm 00	1,063,439	XXX	1,063,439	XXX	
0299997. Totals (Gross)	382,068,442	XXX	382,068,442	XXX	
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)	382,068,442	XXX	382,068,442	XXX	
0300001. A2000 5.25% Imm 05-06	938,680		938,680		
0300002. 83a 5.30% Imm 88-97	3,374,570		3,374,570		
0300003. A2000 5.30% Imm 98-99	669,549		669,549		
0300004. A2000 5.50% Imm 04,07-08	1,562,586		1,562,586		
0300005. A2000 5.75% Imm 03	191,858		191,858		
0300006. A2000 6.00% Imm 09 NB	351,264		351,264		
0300007. A2000 6.50% Imm 01-02	538,721		538,721		
0300008. A2000 6.75% Imm 00-01	568,096		568,096		
0300009. A2000 7.00% Imm 00	455,949		455,949		
0399997. Totals (Gross)	8,651,273		8,651,273		
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)	8,651,273		8,651,273		
0400001. 59 ADB with 58 CSO 3 1/2%	30,021		30,021		

ANNUAL STATEMENT FOR THE YEAR 2009 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
0400002. 59 ADB with 80 CSO 3 1/2%	16,836		16,836		
0499997. Totals (Gross)	46,857		46,857		
0499998. Reinsurance ceded	43,432		43,432		
0499999. Accidental Death Benefits: Totals (Net)	3,425		3,425		
0500001. 52 INTERCO DISA Period 2, with 58 CSO 3 1/2%	114,756		114,756		
0500002. 52 INTERCO DISA Period 2, with 80 CSO 4 1/2%	220,327		220,327		
0599997. Totals (Gross)	335,083		335,083		
0599998. Reinsurance ceded					
0599999. Disability-Active Lives: Totals (Net)	335,083		335,083		
0600001. 52 INTERCO DISA Period 2 with 58 CSO 3 1/2%	861,631		861,631		
0600002. 52 INTERCO DISA Period 2 with 80 CSO 3 1/2%	222,828		222,828		
0600003. 52 INTERCO DISA Period 2 with 80 CSO 4 1/2%	1,373,582		1,373,582		
0699997. Totals (Gross)	2,458,041		2,458,041		
0699998. Reinsurance ceded					
0699999. Disability-Disabled Lives: Totals (Net)	2,458,041		2,458,041		
0700001. For excess of valuation net premiums over gross premiums on respective policies computed according to the standard valuation required by this state	28,379,535		28,379,535		
0700002. For non-deduction of deferred fractional premiums or return of premiums at the death of the insured	903,357		903,357		
0700003. Miscellaneous Reserve	800,000		800,000		
0799997. Totals (Gross)	30,082,892		30,082,892		
0799998. Reinsurance ceded	10,741,807		10,741,807		
0799999. Miscellaneous Reserves: Totals (Net)	19,341,085		19,341,085		
9999999. Totals (Net) - Page 3, Line 1	595,650,211		595,647,585		2,626

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

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	164,373,886		158,770,406	5,599,626		3,854
2. Deposits received during the year	16,056,462		14,851,498	1,204,964		
3. Investment earnings credited to the account	8,730,726		8,445,131	285,460		135
4. Other net change in reserves	(963,769)		(990,148)	26,379		
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	26,116,261		24,975,401	1,140,647		213
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)	162,081,044		156,101,486	5,975,782		3,776
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)	162,081,044		156,101,486	5,975,782		3,776

ANNUAL STATEMENT FOR THE YEAR 2009 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	4,839,597		4,596,469	118,128			125,000				
2.21 Direct											
2.22 Reinsurance assumed											
2.23 Reinsurance ceded	933,500		933,500								
2.24 Net	3,906,097		(b) 3,662,969	(b) 118,128		(b)	(b) 125,000		(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	5,539,597		5,171,469	118,128			250,000				
4.2 Reinsurance assumed											
4.3 Reinsurance ceded	933,500		933,500								
4.4 Net	4,606,097	(a)	(a) 4,237,969	118,128			(a) 250,000				

(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 2009 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	42,195,956		24,190,626	14,723,755	1,165,775		2,115,800				
1.2 Reinsurance assumed											
1.3 Reinsurance ceded	5,116,600		5,033,100				83,500				
1.4 Net (d)	37,079,356		19,157,526	14,723,755	1,165,775		2,032,300				
2. Liability December 31, current year from Part 1:											
2.1 Direct	5,539,597		5,171,469	118,128			250,000				
2.2 Reinsurance assumed											
2.3 Reinsurance ceded	933,500		933,500								
2.4 Net	4,606,097		4,237,969	118,128			250,000				
3. Amounts recoverable from reinsurers December 31, current year	1,348,000		1,348,000								
4. Liability December 31, prior year:											
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		2,495,885				350,100				
5. Amounts recoverable from reinsurers December 31, prior year	15,000		15,000								
6. Incurred Benefits											
6.1 Direct	44,044,568		26,021,210	14,841,883	1,165,775		2,015,700				
6.2 Reinsurance assumed											
6.3 Reinsurance ceded	6,538,100		6,454,600				83,500				
6.4 Net	37,506,468		19,566,610	14,841,883	1,165,775		1,932,200				

- (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.
 \$179 in Line 6.1, and \$179 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 \$237,103 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2009 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	12,330,022	12,922,317	592,295
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software	384,318	326,387	(57,931)
19. Furniture and equipment, including health care delivery assets	2,748,584	2,602,113	(146,471)
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	1,104,439	873,252	(231,187)
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	16,567,363	16,724,069	156,706
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	16,567,363	16,724,069	156,706
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	868,509	575,373	(293,136)
2302. Pension intangible asset	235,630	297,504	61,874
2303. Travel advances	300	375	75
2398. Summary of remaining write-ins for Line 23 from overflow page			
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	1,104,439	873,252	(231,187)

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 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 Corrections of Errors

The Company adopted the grouped method of calculating Interest Maintenance Reserve (IMR) amortization during 2009. The method was adopted prospectively and its effect was immaterial to the Interest Maintenance Reserve and its resulting amortization.

Additionally, there were no material accounting changes or corrections 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 has no discontinued operations during the reported 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 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. There were no changes from retrospective to prospective methodologies.
- (3-8) Not applicable.

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

6. Joint Ventures, Partnerships, and Limited Liabilities 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.

NOTES TO FINANCIAL STATEMENTS

8. Derivative Instruments

The Company holds no derivative instruments.

9. Income Taxes

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

	Ordinary	Capital	2009	2008	Change
1 Gross deferred tax assets	\$ 29,864,866	\$ 14,610	\$ 29,879,476	\$ 28,764,402	\$ 1,115,074
Statutory valuation allowance adjustment	0	0	0	0	0
Adjusted gross deferred	\$ 29,864,866	\$ 14,610	\$ 29,879,476	\$ 28,764,402	\$ 1,115,074
2 Gross deferred tax liabilities	\$ 13,493,243	\$ 1,272,372	\$ 14,765,615	\$ 12,089,991	\$ 2,675,624
3 Net deferred tax asset (liability)	16,371,623	(1,257,762)	15,113,861	16,674,411	(1,560,550)
4 Non-admitted deferred tax assets	12,330,022	0	12,330,022	12,922,317	(592,295)
5 Net admitted deferred tax asset	\$ 4,041,601	\$ (1,257,762)	\$ 2,783,839	\$ 3,752,094	\$ (968,255)
6 Net change in total non-admitted DTAs	(592,295)				

7 The Company has not elected to admit deferred tax assets pursuant to paragraph 10e. for the current reporting period.

8 Admitted Adjusted Gross Deferred Tax Assets by Component of SSAP 10R:

	Ordinary	Capital	2009	2008	Change
Admitted under paragraph 10 a.	\$ 2,783,839	\$ -	\$ 2,783,839	\$ 3,752,094	\$ (968,255)
Admitted under paragraph 10 b.	-	-	-	-	-
Admitted under paragraph 10 c.	14,751,005	14,610	14,765,615	12,089,991	2,675,624
Total admitted from use of paragraph 10a. - 10c.	\$ 17,534,844	\$ 14,610	\$ 17,549,454	\$ 15,842,085	\$ 1,707,369
Admitted under paragraph 10e. i.	\$ -	\$ -	\$ -	\$ -	\$ -
Admitted under paragraph 10e. ii.	-	-	-	-	-
Admitted under paragraph 10e. iii.	-	-	-	-	-
Total admitted from use of paragraph 10e.	\$ -	\$ -	\$ -	\$ -	\$ -
Total admitted adjusted gross deferred tax assets	\$ 17,534,844	\$ 14,610	\$ 17,549,454	\$ 15,842,085	\$ 1,707,369

The Company's risk-based capital level used for purposes of paragraph 10 d. is based on authorized control level risk based capital of \$11,722,235 and total adjusted capital of \$175,783,466.

9 The increased amount by tax character, and the change in such, of admitting adjusted gross DTAs as the result of the application of Paragraph 10e:

	Ordinary	Capital	Total	Change
Increase amount of admitted DTA	\$ -	\$ -	\$ -	\$ -

10 The amount of admitted DTAs, admitted assets, statutory surplus and total adjusted capital in the risk-based capital calculation and the increased amount of DTAs, admitted assets and surplus as the result of the application of paragraph 10e:

	After Application of 10 a,b,c	Increase after Application of 10e
Admitted DTAs	\$ 17,549,454	0
Admitted assets	989,218,875	0
Statutory surplus	167,747,955	0
Total adjusted capital	175,783,466	0

11 The change in deferred income taxes reported in surplus before consideration of nonadmitted assets is comprised of the following components:

	12/31/2009	12/31/2008	Change
Net adjusted deferred tax asset (liability)	\$ 15,113,861	\$ 16,674,411	\$ (1,560,550)
Tax-effect of unrealized gains and losses	(1,257,762)	1,255,782	(2,513,544)
Net tax effect without unrealized gains and losses	\$ 16,371,623	\$ 15,418,629	\$ 952,994
Change in deferred income tax			\$ 952,994

NOTES TO FINANCIAL STATEMENTS

- B. At December 31, 2009, all deferred tax liabilities were 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>2009</u>	<u>2008</u>
Federal income tax on operations	\$ 7,387,878	\$ 7,445,184
Federal income tax on net capital gains	(636,935)	(1,443,973)
Federal income tax incurred	<u>\$ 6,750,943</u>	<u>\$ 6,001,211</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, 2009</u>	<u>December 31, 2008</u>
Deferred Tax Assets:		
Deferred acquisition costs	\$ 3,838,269	\$ 3,651,033
Reserve for life policies and supplementary contracts w/o life contingency	22,697,551	20,769,404
Common Stock	0	1,129,115
Reserve for unassessed insolvencies	725,200	725,200
Reserve misc. retirement benefits	1,670,676	1,400,041
Equipment	882,317	930,864
Joint Venture interests	14,610	126,667
Other	50,853	32,078
Total deferred tax assets	<u>\$ 29,879,476</u>	<u>\$ 28,764,402</u>
Nonadmitted deferred tax assets	(12,330,022)	(12,922,317)
Admitted deferred tax assets	<u>\$ 17,549,454</u>	<u>\$ 15,842,085</u>
Deferred Tax Liabilities:		
Bonds	\$ 1,106,338	\$ 872,550
Common stocks	1,272,372	0
Net deferred and uncollected premiums	12,336,905	11,167,441
Other	50,000	50,000
Total deferred tax liabilities	<u>\$ 14,765,615</u>	<u>\$ 12,089,991</u>
Net admitted deferred tax asset	<u><u>\$ 2,783,839</u></u>	<u><u>\$ 3,752,094</u></u>

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

	<u>December 31, 2009</u>	<u>December 31, 2008</u>	<u>Change</u>
Total deferred tax assets	\$ 29,879,476	\$ 28,764,402	\$ 1,115,074
Total deferred tax liabilities	(14,765,615)	(12,089,991)	(2,675,624)
Net deferred tax asset (liability)	<u>\$ 15,113,861</u>	<u>\$ 16,674,411</u>	<u>\$ (1,560,550)</u>
Tax effect of unrealized gains (losses)			\$ 2,513,545

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

	<u>Amount</u>	<u>December 31, 2009</u>	<u>Amount</u>	<u>December 31, 2008</u>
Taxes computed at the statutory rate	\$ 16,609,023	\$ 5,813,158	\$ 14,810,638	\$ 5,183,723
Excess of taxable capital gains over book gains		58,834		(979,283)
Deferred and uncollected premiums		594,204		591,942
Discount on bonds		(354,414)		864,473
Other		(313,834)		423,666
Total		<u>\$ 5,797,948</u>		<u>\$ 6,084,521</u>
Federal and foreign taxes incurred		6,750,943		6,001,211
Change in net deferred taxes		(952,995)		83,310
Total statutory income taxes		<u>\$ 5,797,948</u>		<u>\$ 6,084,521</u>
Effective tax rate		34.9%		41.1%

- E. As of December 31, the Company had no operating loss carry forward.
- F. The Company has elected not to consolidate its federal income tax return with its Parent.

10. Information Concerning Parent, Subsidiaries and Affiliates

- A., B. & C. The Company received premiums of \$2,410,000 and \$2,320,000 in 2009 and 2008, respectfully 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 \$15,400,000 and \$19,150,000 in 2009 and 2008, respectfully from its Parent to fund structured settlement transactions.

NOTES TO FINANCIAL STATEMENTS

- D. At December 31, 2009 the Company reported \$122,000 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 data processing, mail, accounting, investing, and other corporate provided services. Total reimbursement to the Parent was \$4,086,000 and \$4,836,000 in 2009 and 2008, 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 \$1,688,000 and \$2,341,000 in 2009 and 2008, 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 Compensations, 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 2009 and 2008 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 \$2,294,000 and \$1,850,000 at December 31, 2009 and 2008 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 \$1,102,000 and \$754,000 for 2009 and 2008 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 \$368,000 and \$376,000 during 2009 and 2008 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 Amica Companies Supplemental Retirement Trust.

E. Postemployment Benefits and Compensated Absences

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

NOTES TO FINANCIAL STATEMENTS

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 plan 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 effect of the Act was a \$73,200 reduction in the Company’s net postretirement benefit cost for the subsidy related to benefits attributed to former employees. The Act also had the following effects on the net postretirement benefit cost; a \$22,700 decrease as a result of an actuarial gain; a decrease to the current period service cost of \$17,400 due to the subsidy; and \$33,200 decrease to the interest cost.

(3) Disclosure of Gross Benefit Payments

The Company’s gross benefit payments for 2009 were \$34,400 including the prescription drug benefit and estimates future payments to be \$54,800 annually. The Company’s subsidy related to The Medicare Prescription Drug, Improvement and Modernization Act of 2003 was \$20,700 for 2009 and estimates future subsidies to be \$24,300 annually.

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 restriction 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 \$8,809,000 in 2009.
- (4) No dividends were paid during 2008 and 2009.
- (5) Within limitations of (3) above, there are no restrictions placed on the portion of the 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:	\$ 10,542,345
b. nonadmitted asset values:	\$ (16,567,363)
c. separate account business:	\$ -
d. asset valuation reserves:	\$ (8,035,511)
e. reinsurance in unauthorized companies:	\$ -

- (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 entry, 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, 2009 for future insolvency assessments is \$2,072,000, and is included as a write-in to liabilities. No provisions has been made for any future premium tax credits or policy surcharges which may result from future paid assessments.

NOTES TO FINANCIAL STATEMENTS

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.

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 Extinguishing 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 Premiums 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 uncollectable.

E. Business Interruption Insurance Recoveries – none

F. State Transferrable Tax Credits – none

G. 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, 2009, the Company has not invested directly in subprime mortgage loans.

2) At December 31, 2009, 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, 2009, 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.

21. Events Subsequent

There were neither Type I nor Type II events subsequent to December 31, 2009 up to the completion of this statement that would have any material effect on the financial condition of the Company.

NOTES TO FINANCIAL STATEMENTS

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 reissued 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)

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, 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, 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. Uncollectable Reinsurance

The Company has not written off any uncollectable 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 receivables.

28. Participating Policies

The Company does not have any participating policies.

29. Premium Deficiency Reserves

Not Applicable

30. Reserves for Life Contracts and Annuity 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, 2009 the Company had \$1,467,097,048 of insurance in force for which the gross premiums are less than the net premium according to the standard valuation set by the State of Rhode Island. Gross reserves to cover the above insurance totaled \$28,379,535 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 instruction 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 of 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.

NOTES TO FINANCIAL STATEMENTS

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%
(2) at book less surrender charge of 5% or more	33,665,106	6.1%
(3) at fair value	-	0.0%
(4) Total with adjustment or at market value	<u>\$ 33,665,106</u>	<u>6.1%</u>
(5) at book value without adjustments (minimal or no charge or adjustment)	284,561,229	51.5%
B. Not subject to discretionary withdrawal provision	<u>234,574,423</u>	<u>42.4%</u>
C, E. Total annuity actuarial reserves and deposit fund liabilities (net)*	<u>\$ 552,800,758</u>	<u>100.0%</u>
*Reconciliation of total annuity actuarial reserves and deposit fund liabilities		

F. Life & Accident & Health Annual Statement:

	<u>Amount</u>
1. Exhibit 5, Annuities Section, Total (net)	\$ 382,068,442
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	8,651,273
3. Exhibit 7, Deposit Type Contracts, Line 14, Column I	<u>162,081,043</u>
4. Subtotal	<u>\$ 552,800,758</u>
Separate Accounts Annual Statement	
Exhibit 3, Column 2, line 0299999	\$ -
Exhibit 3, Column 2, line 0399999	-
Policy owner dividend and coupon accumulations	-
Policyholder premiums	-
Guaranteed interest contracts	-
Subtotal	<u>-</u>
Total annuity actuarial reserves and deposit fund liabilities (net)	<u>\$ 552,800,758</u>

32. Premium and Annuity Considerations Deferred and Uncollected

Deferred and uncollected life insurance premiums as of December 31, 2009 were as follows:

<u>Type</u>	<u>Gross</u>	<u>Net of loading</u>
Ordinary new business	\$ 1,488,478	\$ 270,446
Ordinary renewal	<u>20,132,355</u>	<u>34,977,854</u>
Total	<u>\$ 21,620,833</u>	<u>\$ 35,248,300</u>

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 2009 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 \$ 25,251,740
- 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 2009 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)
- 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 [] N/A [X]
- 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.....\$3,499,695
- 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 2009 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, F - 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	142,676
61744G-10-7	Morgan Stanley Emerging Mkts Fund	378,992
61744U-10-6	Morgan Stanley Asia-Pacific Fund	522,551
921909-80-0	Vanguard Inst. Dev. Mkts Stk. Index Fund	662,064
922042-50-2	Vanguard European Stock Index Fund	2,682,188
922042-60-1	Vanguard Emerging Mkts. Stock Index Fund	1,549,521
922042-40-3	Vanguard Pacific Stock Index Fund	1,140,476
27.2999 - Total		7,078,468

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	Federative Republic of Brazil	19,889	12/31/2009
Latin American Discovery Fund	Vale S.A.	19,204	12/31/2009
Latin American Discovery Fund	Investimentos Itau S.A.	16,208	12/31/2009
Latin American Discovery Fund	America Movil Sab de Cv	11,642	12/31/2009
Latin American Discovery Fund	Banco Bradesco S. A.	7,091	12/31/2009
Morgan Stanley Emerging Mkts Fund	Central Huijin Investment Co.	13,378	12/31/2009
Morgan Stanley Emerging Mkts Fund	Samsung Electronics Co. Ltd.	11,104	12/31/2009
Morgan Stanley Emerging Mkts Fund	Vale S.A.	9,134	12/31/2009
Morgan Stanley Emerging Mkts Fund	Federative Republic of Brazil	8,452	12/31/2009
Morgan Stanley Emerging Mkts Fund	Investimentos Itau S.A.	7,921	12/31/2009
Morgan Stanley Asia-Pacific Fund	Central Huijin Investment Co.	15,729	12/31/2009
Morgan Stanley Asia-Pacific Fund	Samsung Electronics Co. Ltd.	9,668	12/31/2009
Morgan Stanley Asia-Pacific Fund	Mitsubishi Corp	8,152	12/31/2009
Morgan Stanley Asia-Pacific Fund	Morgan Stanley Open Ended Growth Fund	7,943	12/31/2009
Morgan Stanley Asia-Pacific Fund	Hon Hai Precision Industry Co. Ltd.	7,681	12/31/2009
Vanguard Inst. Dev. Mkts. Stk. Index Fund	HSBC Holdings PLC	13,241	12/31/2009
Vanguard Inst. Dev. Mkts. Stk. Index Fund	BP PLC	10,593	12/31/2009
Vanguard Inst. Dev. Mkts. Stk. Index Fund	Nestle SA	10,593	12/31/2009
Vanguard Inst. Dev. Mkts. Stk. Index Fund	Banco Santander SA	8,607	12/31/2009
Vanguard Ints. Dev. Mkts. Stk. Index Fund	Total SA	8,607	12/31/2009
Vanguard European Stk Index Fund	HSBC Holdings PLC	77,783	12/31/2009
Vanguard European Stk Index Fund	Royal Dutch Shell PLC	75,101	12/31/2009
Vanguard European Stk Index Fund	BP PLC	72,419	12/31/2009
Vanguard European Stk Index Fund	Nestle SA	69,737	12/31/2009
Vanguard European Stk Index Fund	Banco Santander SA	53,644	12/31/2009
Vanguard Emerging Mkts Stk Index Fund	Petroleo Brasileiro SA	61,981	12/31/2009
Vanguard Emerging Mkts Stk Index Fund	Vale SA	44,936	12/31/2009
Vanguard Emerging Mkts Stk Index Fund	Samsung Electronics Co., Ltd	40,288	12/31/2009
Vanguard Emerging Mkts Stk Index Fund	Gazprom OAO ADR	30,990	12/31/2009
Vanguard Emerging Mkts Stk Index Fund	China Mobile Ltd.	29,441	12/31/2009
Vanguard Pacific Stk Index Fund	BHP Billiton Ltd.	38,776	12/31/2009

ANNUAL STATEMENT FOR THE YEAR 2009 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 Pacific Stk Index Fund	Toyota Motor Corp.	38,776	12/31/2009
Vanguard Pacific Stk Index Fund	Commonwealth Bank of Australia	25,090	12/31/2009
Vanguard Pacific Stk Index Fund	Westpac Banking Corp.	23,950	12/31/2009
Vanguard Pacific Stk Index Fund	Honda Motor Co., Ltd.	18,248	12/31/2009
.....

ANNUAL STATEMENT FOR THE YEAR 2009 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	889,476,166	928,997,250	39,521,084
28.2 Preferred stocks			
28.3 Totals	889,476,166	928,997,250	39,521,084

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

Fair Values are obtained from HubData Inc., Interactive Data Corp., Bloomberg or determined by the reporting entity. The reporting entity's method for determining fair value is based on market yields of securities from an identical issuer with similar maturities.

29.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [] No [X]

29.2 If yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []

29.3 If no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D: If a price cannot be obtained from HubData Inc. or another pricing service the price is determined by the reporting entity.

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

30.2 If no, list exceptions:

OTHER

31.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$66,627

31.2 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	30,070
MIB Inc.	17,140

32.1 Amount of payments for legal expenses, if any?\$77

32.2 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	77

33.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$3,020

33.2 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	3,020

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	87,400,306	61,770,066
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator		
2.5 Reserve Denominator	580,915,223	552,933,896
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 \$ 3,087,501

4.22 Received \$ 1,593,360

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 \$

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE AMICA LIFE INSURANCE COMPANY

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	0	0	0

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
.....

10. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:

10.1 Amount of loss reserves established by these annuities during the current year? \$ 221,433,736

10.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1	2 Statement Value on Purchase Date of Annuities (i.e., Present Value)
P&C Insurance Company And Location	
Amica Mutual Insurance Company	15,400,301

11.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

11.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$

11.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

11.4 If yes, please provide the balance of funds administered as of the reporting date. \$

ANNUAL STATEMENT FOR THE YEAR 2009 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 2009	2 2008	3 2007	4 2006	5 2005
Life Insurance in Force					
(Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	971,001	969,089	986,235	983,599	970,171
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	24,543,154	22,946,793	21,004,451	18,810,416	16,951,613
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	584,760	564,158	555,180	551,684	551,789
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	26,098,915	24,480,040	22,545,866	20,345,699	18,473,573
New Business Issued					
(Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	42,707	33,596	43,372	48,227	48,715
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	2,485,491	2,714,214	2,970,730	2,801,845	2,706,390
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)	2,528,198	2,747,810	3,014,102	2,850,072	2,755,105
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)	44,832,707	42,397,562	41,283,793	41,223,503	41,153,057
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	40,575,834	17,439,964	10,973,985	14,234,727	16,769,529
16. Credit life (group and individual) (Line 20.4, Col. 5)					
17.1 Group life insurance (Line 20.4, Col. 6)	1,991,765	1,932,540	2,605,504	2,485,814	2,388,275
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	87,400,306	61,770,066	54,863,282	57,944,044	60,310,861
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 24, Col. 3)	989,218,875	940,141,890	923,146,400	891,439,131	847,459,744
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	821,470,920	783,788,213	764,505,100	743,989,080	704,162,674
23. Aggregate life reserves (Page 3, Line 1)	595,650,211	566,021,131	540,859,605	527,400,501	501,820,523
24. Aggregate A & H reserves (Page 3, Line 2)					
25. Deposit-type contract funds (Page 3, Line 3)	162,081,044	164,373,886	162,459,657	156,960,268	149,806,224
26. Asset valuation reserve (Page 3, Line 24.1)	8,035,511	2,744,064	8,011,369	7,486,925	6,788,318
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)	162,747,955	151,353,677	153,641,300	142,450,051	138,297,070
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	44,924,704	35,511,434	29,152,117	36,445,550	43,490,510
Risk-Based Capital Analysis					
30. Total adjusted capital	175,783,466	159,097,741	166,652,669	154,936,976	150,085,388
31. Authorized control level risk - based capital	11,722,235	10,870,886	10,769,722	10,791,704	10,337,205
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)	91.9	94.6	93.0	92.9	92.8
33. Stocks (Lines 2.1 and 2.2)	4.0	3.3	4.5	4.3	4.0
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)	3.3	1.3	1.7	2.2	2.6
37. Contract loans (Line 6)	0.7	0.7	0.6	0.6	0.6
38. Other invested assets (Line 7)	0.2	0.2	0.2	0.1	0.1
39. Receivables for securities (Line 8)					
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

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2009	2 2008	3 2007	4 2006	5 2005
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Schedule D Summary Line 24, 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) ..	16,567,363	16,724,069	11,346,289	10,796,499	9,240,358
50. Total admitted assets (Page 2, Line 26, Col. 3)	989,218,875	940,141,890	923,146,400	891,439,131	847,459,744
Investment Data					
51. Net investment income (Exhibit of Net Investment Income)	48,036,765	47,329,034	45,086,798	43,351,899	41,322,820
52. Realized capital gains (losses)	(125,023)	2,610,526	1,335,147	1,246,665	489,376
53. Unrealized capital gains (losses)	8,952,026	(16,398,681)	2,450,423	3,775,768	1,964,474
54. Total of above Lines 51, 52 and 53	56,863,768	33,540,879	48,872,368	48,374,332	43,776,670
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)	65,524,088	46,237,933	46,221,104	43,192,928	35,275,204
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)	16,439,539	13,563,947	12,569,489	12,000,051	10,785,563
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	16.6	23.3	25.6	23.5	21.6
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	4.8	4.9	5.2	6.4	7.0
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)	2,352,938	2,693,658	5,419,952	5,958,887	8,545,024
71. Ordinary - individual annuities (Col. 4)	6,502,481	5,280,009	3,203,551	3,233,625	4,360,991
72. Ordinary-supplementary contracts (Col. 5)	338,042	45,232	50,727	117,185	(105,520)
73. Credit life (Col. 6)					
74. Group life (Col. 7)	664,618	790,528	828,510	1,072,634	535,075
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)	9,858,079	8,809,427	9,502,740	10,382,331	13,335,570

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [] No []
 If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2009 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			78,413	23,915,882			2	4,007	564,158	24,480,040
2. Issued during year			6,343	2,528,198						2,528,198
3. Reinsurance assumed										
4. Revived during year			405	118,417						118,417
5. Increased during year (net)				173,757				209	22,618	196,375
6. Subtotals, Lines 2 to 5			6,748	2,820,372				209	22,618	2,842,990
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)			85,161	26,736,254			2	4,216	586,776	27,323,030
Deductions during year:										
10. Death			220	27,708			XXX	23	2,016	29,724
11. Maturity			1				XXX			
12. Disability							XXX			
13. Expiry			136	2,935						2,935
14. Surrender			445	33,363						33,363
15. Lapse			3,716	1,156,811						1,156,811
16. Conversion				1,282			XXX	XXX	XXX	1,282
17. Decreased (net)										
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals, (Lines 10 to 19)			4,518	1,222,099				23	2,016	1,224,115
21. In force end of year, (Line 9 minus Line 20)			80,643	25,514,155			2	4,193	584,760	26,098,915
22. Reinsurance ceded end of year	XXX		XXX	12,244,893	XXX		XXX	XXX	217,326	12,462,219
23. Line 21 minus Line 22	XXX		XXX	13,269,262	XXX	(b)	XXX	XXX	367,434	13,636,696
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 2009 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			751	11,286
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			219	13,985
28. Term policies - other	5,753	2,485,491	63,834	24,522,708
29. Other term insurance - decreasing	XXX		XXX	49
30. Other term insurance	XXX		XXX	56
31. Totals, Lines 27 to 30	5,753	2,485,491	64,053	24,536,798
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	367	6,356
34. Totals, whole life and endowment	590	42,707	16,223	971,001
35. Totals (Lines 31 to 34)	6,343	2,528,198	80,643	25,514,155

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	2,528,198		25,514,155	
38. Credit Life (Group and Individual)				
39. Group			584,760	
40. Totals (Lines 36 to 39)	2,528,198		26,098,915	

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	4,193	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)	77,301
---	--------

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			6,500	2,038,782				
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(b)	6,500	(b) 2,038,782		(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 2009 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	250	141		
2. Issued during year	8	24		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	258	165		
Deductions during year:				
6. Decreased (net)	12	23		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	12	23		
9. In force end of year	246	142		
10. Amount on deposit	8,651,273	(a) 5,975,782		(a)
11. Income now payable				
12. Amount of income payable	(a) 1,110,174	(a) 1,075,291	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	2,885	8,644		
2. Issued during year	218	539		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	3,103	9,183		
Deductions during year:				
6. Decreased (net)	207	636		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	207	636		
9. In force end of year	2,896	8,547		
Income now payable:				
10. Amount of income payable	(a) 27,565,485	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 62,323,490	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a) 255,518,744	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	6	
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	6	
Deductions During Year:		
6. Decreased (net)		
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)		
9. In force end of year	6	
10. Amount of account balance	(a) 3,777	(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 2009 OF THE AMICA LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

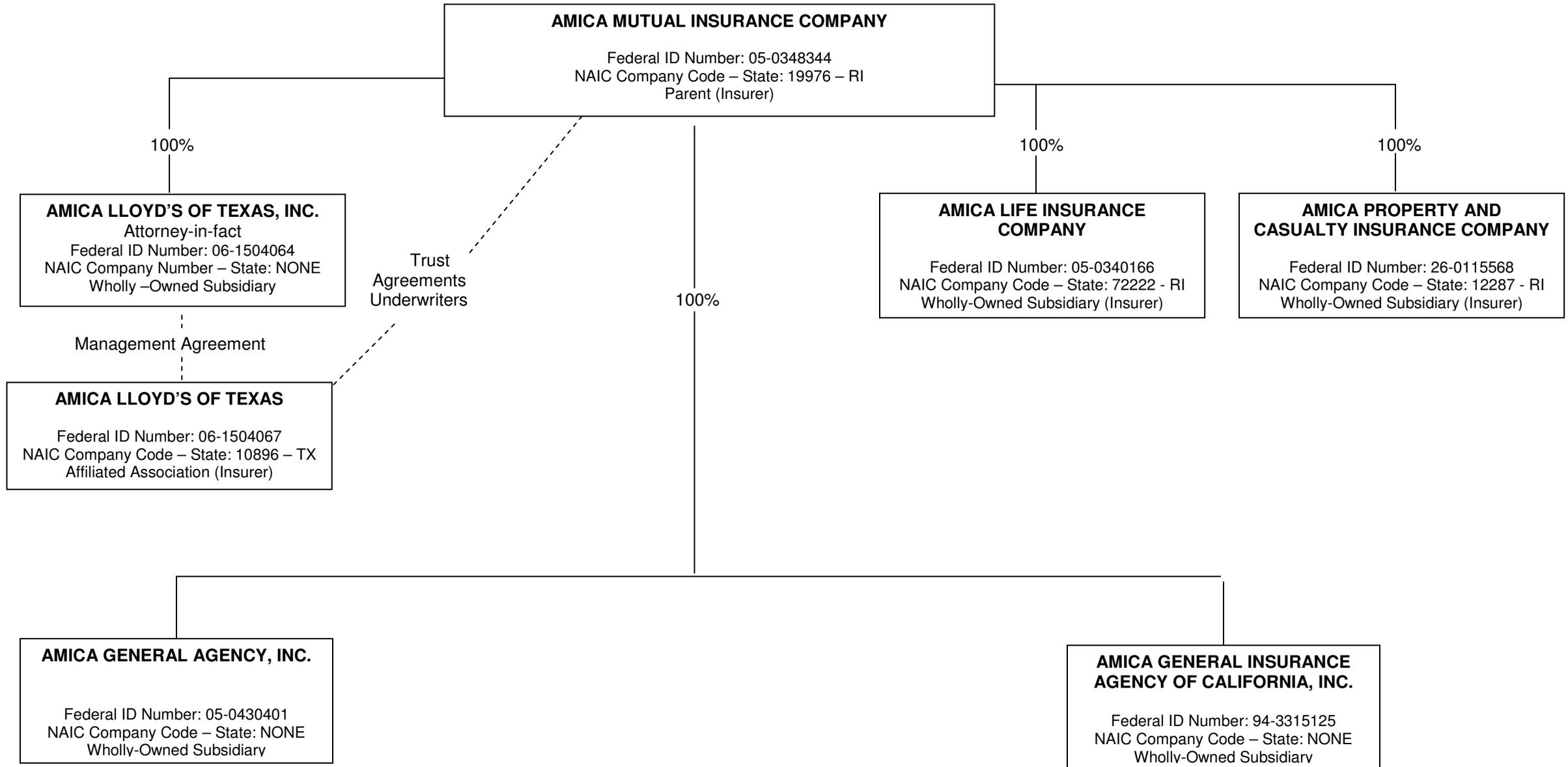
1	2	3	Direct Business Only				7
			4	5	6	7	
States, Etc.	Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1. Alabama	AL	L	114,094	22,525		136,619	
2. Alaska	AK	L	36,218	2,050		38,268	
3. Arizona	AZ	L	652,629	633,005		1,285,634	
4. Arkansas	AR	L	93,688	1,625		95,313	
5. California	CA	L	3,880,135	575,823		4,455,958	
6. Colorado	CO	L	1,015,733	460,166		1,475,899	
7. Connecticut	CT	L	6,635,596	4,693,942		11,329,538	
8. Delaware	DE	L	173,705	10,899		184,604	
9. District of Columbia	DC	L	193,969	12,000		205,969	
10. Florida	FL	L	3,583,897	8,589,320		12,173,217	
11. Georgia	GA	L	1,745,666	471,529		2,217,195	
12. Hawaii	HI	N	21,664	2,000		23,664	
13. Idaho	ID	L	128,818	43,394		172,212	
14. Illinois	IL	L	1,159,872	283,728		1,443,600	
15. Indiana	IN	L	363,387	12,700		376,087	
16. Iowa	IA	L	66,570			66,570	
17. Kansas	KS	L	127,146	6,000		133,146	
18. Kentucky	KY	L	207,569	10,270		217,839	
19. Louisiana	LA	L	229,584	126,221		355,805	
20. Maine	ME	L	701,404	439,948		1,141,352	
21. Maryland	MD	L	1,522,598	183,497		1,706,095	
22. Massachusetts	MA	L	8,312,691	3,767,430		12,080,121	
23. Michigan	MI	L	755,224	219,492		974,716	
24. Minnesota	MN	L	515,416	425,624		941,040	
25. Mississippi	MS	L	30,888	120		31,008	
26. Missouri	MO	L	170,569			170,569	
27. Montana	MT	L	67,656	9,101		76,757	
28. Nebraska	NE	L	60,807	81,020		141,827	
29. Nevada	NV	L	178,515	197,933		376,448	
30. New Hampshire	NH	L	2,213,634	1,203,594		3,417,228	
31. New Jersey	NJ	L	3,552,766	856,653		4,409,419	
32. New Mexico	NM	L	256,669	7,663		264,332	
33. New York	NY	L	6,830,933	1,663,488		8,494,421	
34. North Carolina	NC	L	2,690,857	1,188,841		3,879,698	
35. North Dakota	ND	L	2,998			2,998	
36. Ohio	OH	L	922,395	238,882		1,161,277	
37. Oklahoma	OK	L	95,442			95,442	
38. Oregon	OR	L	728,619	234,059		962,678	
39. Pennsylvania	PA	L	2,195,539	392,965		2,588,504	
40. Rhode Island	RI	L	6,462,905	8,753,846		15,216,751	14,851,498
41. South Carolina	SC	L	553,526	206,898		760,424	
42. South Dakota	SD	L	22,861			22,861	
43. Tennessee	TN	L	469,994	101,613		571,607	
44. Texas	TX	L	4,496,246	2,334,584		6,830,830	
45. Utah	UT	L	170,954	251,011		421,965	
46. Vermont	VT	L	370,908	590,353		961,261	
47. Virginia	VA	L	1,411,268	832,843		2,244,111	
48. Washington	WA	L	1,435,833	414,838		1,850,671	
49. West Virginia	WV	L	80,369	2,800		83,169	
50. Wisconsin	WI	L	363,415	19,540		382,955	
51. Wyoming	WY	L	23,753			23,753	
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	68,097,592	40,575,833		108,673,425	14,851,498
90. Reporting entity contributions for employee benefits plans	XXX		145,139			145,139	
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		237,103			237,103	
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX		68,479,834	40,575,833		109,055,667	14,851,498
96. Plus reinsurance assumed	XXX						
97. Totals (All Business)	XXX		68,479,834	40,575,833		109,055,667	14,851,498
98. Less reinsurance ceded	XXX		23,262,648			23,262,648	
99. Totals (All Business) less Reinsurance Ceded	XXX		45,217,186	40,575,833 (b)		85,793,019	14,851,498
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

		1	2
		Current Year	Prior Year
2504.	Unapplied cash	3,023,293	1,867,611
2597.	Summary of remaining write-ins for Line 25 from overflow page	3,023,293	1,867,611

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