



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2009
OF THE CONDITION AND AFFAIRS OF THE

AMICA MUTUAL INSURANCE COMPANY

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

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

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

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

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

Internet Website Address www.amica.com

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

OFFICERS

Chairman, President, Chief Executive Officer and Treasurer Robert Anthony DiMuccio # Vice President & Controller Mary Quinn Williamson #
Vice President and Secretary Robert Kenneth MacKenzie

OTHER

Jill Holton Andy, Vice President Robert Karl Benson, Sr VP & Chief Investment Officer James Arthur Bussiere, Senior Vice President
Kathleen Fitzpatrick Curran, Vice President Stephen Francis Dolan, Vice President Theodore Charles Murphy, Senior Vice President
Louis Paul Peranzi, Jr., Senior Vice President Paul Alfred Pyne, Executive Vice President Robert Paul Suglia, Sr VP and General Counsel

DIRECTORS OR TRUSTEES

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

State of Rhode island SS:
County of Providence

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

Robert Anthony DiMuccio Chairman, President, Chief Executive Officer and Treasurer
Robert Kenneth MacKenzie Vice President and Secretary
Mary Quinn Williamson Vice President and Controller

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 Oceau
Notary Public
06/08/2010

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

**ASSETS**

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	1,754,135,975		1,754,135,975	1,633,644,403
2. Stocks (Schedule D):				
2.1 Preferred stocks .....				
2.2 Common stocks .....	1,378,323,428	335,904	1,377,987,524	1,225,368,002
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) .....	54,924,521		54,924,521	56,886,799
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....	1,305,100		1,305,100	1,337,329
4.3 Properties held for sale (less \$ encumbrances) .....				
5. Cash (\$ .....16,729,082, Schedule E - Part 1), cash equivalents (\$ ..... , Schedule E - Part 2) and short-term investments (\$ .....92,160,369, Schedule DA) .....	108,889,451		108,889,451	19,698,257
6. Contract loans (including \$ ..... premium notes) .....				
7. Other invested assets (Schedule BA) .....	103,781,802		103,781,802	97,699,212
8. Receivable for securities .....				3,298
9. Aggregate write-ins for invested assets .....				
10. Subtotals, cash and invested assets (Lines 1 to 9) .....	3,401,360,277	335,904	3,401,024,373	3,034,637,300
11. Title plants less \$ ..... charged off (for Title insurers only) .....				
12. Investment income due and accrued .....	23,242,421		23,242,421	21,848,858
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection .....	57,889,357	1,361,479	56,527,878	55,452,233
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	320,464,957	326,084	320,138,873	307,876,225
13.3 Accrued retrospective premiums .....				
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers .....	4,183,895		4,183,895	5,603,476
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 .....	42,240		42,240	6,956,518
16.2 Net deferred tax asset .....	54,100,548		54,100,548	96,993,655
17. Guaranty funds receivable or on deposit .....				
18. Electronic data processing equipment and software .....	11,387,720	11,387,720		
19. Furniture and equipment, including health care delivery assets (\$ ..... ) .....	7,805,289	7,805,289		
20. Net adjustment in assets and liabilities due to foreign exchange rates .....				
21. Receivables from parent, subsidiaries and affiliates .....				362,027
22. Health care (\$ ..... ) and other amounts receivable .....				
23. Aggregate write-ins for other than invested assets .....	370,501,104	317,722,294	52,778,810	52,501,565
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23) .....	4,250,977,808	338,938,770	3,912,039,038	3,582,231,857
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....				
26. Total (Lines 24 and 25)	4,250,977,808	338,938,770	3,912,039,038	3,582,231,857
<b>DETAILS OF WRITE-INS</b>				
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 .....	32,524,805	943,388	31,581,417	26,220,034
2302. Equities and deposits in pools and associations .....	17,364,127		17,364,127	23,823,141
2303. Receivable for Lexington .....	20,011		20,011	31,588
2398. Summary of remaining write-ins for Line 23 from overflow page .....	320,592,161	316,778,906	3,813,255	2,426,802
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	370,501,104	317,722,294	52,778,810	52,501,565

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE AMICA MUTUAL INSURANCE COMPANY  
**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8) .....	660,159,838	699,917,717
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6) .....	9,779,886	11,609,121
3. Loss adjustment expenses (Part 2A, Line 35, Column 9) .....	188,850,992	181,535,529
4. Commissions payable, contingent commissions and other similar charges .....		
5. Other expenses (excluding taxes, licenses and fees) .....	38,079,990	37,284,132
6. Taxes, licenses and fees (excluding federal and foreign income taxes) .....	8,659,926	7,695,173
7.1 Current federal and foreign income taxes (including \$ ..... on realized capital gains (losses)) .....	9,901,091	
7.2 Net deferred tax liability .....		
8. Borrowed money \$ ..... and interest thereon \$ .....	521,148	615,743
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ .....1,525,390 and including warranty reserves of \$ ..... ) .....	704,231,884	679,974,540
10. Advance premium .....	7,536,356	6,835,504
11. Dividends declared and unpaid:		
11.1 Stockholders .....		
11.2 Policyholders .....	7,986,145	8,118,842
12. Ceded reinsurance premiums payable (net of ceding commissions) .....	581,566	3,085,660
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19) .....		
14. Amounts withheld or retained by company for account of others .....	2,180,804	963,888
15. Remittances and items not allocated .....	973,557	908,124
16. Provision for reinsurance (Schedule F, Part 7) .....	604,000	593,000
17. Net adjustments in assets and liabilities due to foreign exchange rates .....		
18. Drafts outstanding .....		
19. Payable to parent, subsidiaries and affiliates .....	1,203,114	
20. Payable for securities .....	890,525	
21. Liability for amounts held under uninsured plans .....		
22. Capital notes \$ ..... and interest thereon \$ .....		
23. Aggregate write-ins for liabilities .....	35,781,417	33,493,996
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23) .....	1,677,922,239	1,672,630,969
25. Protected cell liabilities .....		
26. Total liabilities (Lines 24 and 25) .....	1,677,922,239	1,672,630,969
27. Aggregate write-ins for special surplus funds .....	6,000,000	6,000,000
28. Common capital stock .....		
29. Preferred capital stock .....		
30. Aggregate write-ins for other than special surplus funds .....		
31. Surplus notes .....		
32. Gross paid in and contributed surplus .....		
33. Unassigned funds (surplus) .....	2,228,116,799	1,903,600,888
34. Less treasury stock, at cost:		
34.1 ..... shares common (value included in Line 28 \$ ..... ) .....		
34.2 ..... shares preferred (value included in Line 29 \$ ..... ) .....		
35. Surplus as regards policyholders (Lines 27 to 33, less 34) (Page 4, Line 39) .....	2,234,116,799	1,909,600,888
36. TOTALS (Page 2, Line 26, Col. 3)	3,912,039,038	3,582,231,857
<b>DETAILS OF WRITE-INS</b>		
2301. Reserve for non-qualified pensions and deferrals .....	31,581,417	29,793,996
2302. Reserve for unassessed insolvencies .....	3,700,000	3,700,000
2303. 2008 Private Passenger Auto Escrow - North Carolina .....	500,000	
2398. Summary of remaining write-ins for Line 23 from overflow page .....		
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	35,781,417	33,493,996
2701. Guaranty Fund .....	3,000,000	3,000,000
2702. Voluntary Reserve .....	3,000,000	3,000,000
2703. ....		
2798. Summary of remaining write-ins for Line 27 from overflow page .....		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	6,000,000	6,000,000
3001. ....		
3002. ....		
3003. ....		
3098. Summary of remaining write-ins for Line 30 from overflow page .....		
3099. Totals (Lines 3001 thru 3003 plus 3098)(Line 30 above)		

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

**STATEMENT OF INCOME**

	1 Current Year	2 Prior Year
<b>UNDERWRITING INCOME</b>		
1. Premiums earned (Part 1, Line 35, Column 4).....	1,332,479,125	1,318,365,615
<b>DEDUCTIONS:</b>		
2. Losses incurred (Part 2, Line 35, Column 7).....	729,894,707	732,468,298
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	177,845,749	155,856,572
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	329,730,973	313,718,172
5. Aggregate write-ins for underwriting deductions.....		
6. Total underwriting deductions (Lines 2 through 5).....	1,237,471,429	1,202,043,042
7. Net income of protected cells.....		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7).....	95,007,696	116,322,573
<b>INVESTMENT INCOME</b>		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	108,577,026	129,660,770
10. Net realized capital gains or (losses) less capital gains tax of \$ .....40,012,846 (Exhibit of Capital Gains (Losses) ).....	33,881,343	9,202,205
11. Net investment gain (loss) (Lines 9 + 10).....	142,458,369	138,862,975
<b>OTHER INCOME</b>		
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ .....950,374 amount charged off \$ .....7,035,520 ).....	(6,085,146)	(5,289,809)
13. Finance and service charges not included in premiums.....	7,502,771	7,437,818
14. Aggregate write-ins for miscellaneous income.....	(6,411)	40,118
15. Total other income (Lines 12 through 14).....	1,411,214	2,188,127
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	238,877,279	257,373,675
17. Dividends to policyholders.....	112,456,007	114,316,466
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17).....	126,421,272	143,057,209
19. Federal and foreign income taxes incurred.....	4,994,173	30,401,129
20. Net income (Line 18 minus Line 19)(to Line 22).....	121,427,099	112,656,080
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	1,909,600,888	2,289,876,053
22. Net income (from Line 20).....	121,427,099	112,656,080
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ .....84,486,933.....	206,391,144	(346,863,406)
25. Change in net unrealized foreign exchange capital gain (loss).....		
26. Change in net deferred income tax.....	6,722,452	43,922,940
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3).....	(14,833,480)	(179,987,043)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	(11,000)	(197,800)
29. Change in surplus notes.....		
30. Surplus (contributed to) withdrawn from protected cells.....		
31. Cumulative effect of changes in accounting principles.....		
32. Capital changes:		
32.1 Paid in.....		
32.2 Transferred from surplus (Stock Dividend).....		
32.3 Transferred to surplus.....		
33. Surplus adjustments:		
33.1 Paid in.....		
33.2 Transferred to capital (Stock Dividend).....		
33.3 Transferred from capital.....		
34. Net remittances from or (to) Home Office.....		
35. Dividends to stockholders.....		
36. Change in treasury stock (Page 3, Lines 34.1 and 34.2, Column 2 minus Column 1).....		
37. Aggregate write-ins for gains and losses in surplus.....	4,819,696	(9,805,936)
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	324,515,911	(380,275,165)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 35).....	2,234,116,799	1,909,600,888
<b>DETAILS OF WRITE-INS</b>		
0501. ....		
0502. ....		
0503. ....		
0598. Summary of remaining write-ins for Line 5 from overflow page.....		
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above).....		
1401. Discount earned on accounts payable.....	30,663	50,884
1402. Penalties of regulatory authorities.....	(37,074)	(10,766)
1403. ....		
1498. Summary of remaining write-ins for Line 14 from overflow page.....		
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above).....	(6,411)	40,118
3701. Change in Amica Companies Supplemental Retirement Trust.....	5,453,237	(9,827,173)
3702. Miscellaneous surplus adjustment.....	(633,541)	21,237
3703. ....		
3798. Summary of remaining write-ins for Line 37 from overflow page.....		
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above).....	4,819,696	(9,805,936)

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

**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	1,341,910,328	1,315,807,967
2. Net investment income .....	111,754,365	137,056,732
3. Miscellaneous income .....	8,200,691	443,490
4. Total (Lines 1 through 3) .....	1,461,865,384	1,453,308,189
5. Benefit and loss related payments .....	770,062,240	738,985,326
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....		
7. Commissions, expenses paid and aggregate write-ins for deductions .....	488,417,182	462,560,036
8. Dividends paid to policyholders .....	112,588,703	114,706,539
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	28,191,650	36,088,300
10. Total (Lines 5 through 9) .....	1,399,259,775	1,352,340,201
11. Net cash from operations (Line 4 minus Line 10) .....	62,605,609	100,967,988
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	274,564,679	520,837,073
12.2 Stocks .....	363,855,166	81,903,520
12.3 Mortgage loans .....		
12.4 Real estate .....		4,483,637
12.5 Other invested assets .....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....		
12.7 Miscellaneous proceeds .....	893,823	63,687
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	639,313,668	607,287,917
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	395,864,245	191,463,869
13.2 Stocks .....	157,075,998	367,880,515
13.3 Mortgage loans .....		
13.4 Real estate .....	501,747	
13.5 Other invested assets .....	1,885,267	8,802,092
13.6 Miscellaneous applications .....		
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	555,327,257	568,146,476
14. Net increase (decrease) in contract loans and premium notes .....		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	83,986,411	39,141,441
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....		
16.2 Capital and paid in surplus, less treasury stock .....		
16.3 Borrowed funds .....	(94,594)	(1,081,412)
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....		
16.5 Dividends to stockholders .....		
16.6 Other cash provided (applied) .....	(57,306,232)	(157,444,978)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(57,400,826)	(158,526,390)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	89,191,194	(18,416,961)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	19,698,257	38,115,218
19.2 End of period (Line 18 plus Line 19.1) .....	108,889,451	19,698,257

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

--	--	--

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

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire .....	5,878,574	2,935,436	3,290,586	5,523,424
2.	Allied lines .....	6,774,451	3,186,007	3,657,391	6,303,067
3.	Farmowners multiple peril .....				
4.	Homeowners multiple peril .....	404,910,176	216,586,038	224,080,549	397,415,665
5.	Commercial multiple peril .....				
6.	Mortgage guaranty .....				
8.	Ocean marine .....	4,853,299	2,947,417	2,369,381	5,431,335
9.	Inland marine .....	10,468,231	5,529,847	5,670,219	10,327,859
10.	Financial guaranty .....				
11.1	Medical professional liability - occurrence .....				
11.2	Medical professional liability - claims-made .....				
12.	Earthquake .....	17,059,484	8,839,754	9,095,371	16,803,867
13.	Group accident and health .....				
14.	Credit accident and health (group and individual) .....				
15.	Other accident and health .....				
16.	Workers' compensation .....	57,416	29,239	30,277	56,378
17.1	Other liability - occurrence .....	35,582,911	16,670,715	17,628,696	34,624,930
17.2	Other liability - claims-made .....				
17.3	Excess workers' compensation .....				
18.1	Products liability - occurrence .....				
18.2	Products liability - claims-made .....				
19.1, 19.2	Private passenger auto liability .....	542,774,301	263,330,890	272,690,201	533,414,990
19.3, 19.4	Commercial auto liability .....	396,827	234,911	196,917	434,821
21.	Auto physical damage .....	327,980,799	159,684,286	165,522,296	322,142,789
22.	Aircraft (all perils) .....				
23.	Fidelity .....				
24.	Surety .....				
26.	Burglary and theft .....				
27.	Boiler and machinery .....				
28.	Credit .....				
29.	International .....				
30.	Warranty .....				
31.	Reinsurance - Nonproportional Assumed Property .....				
32.	Reinsurance - Nonproportional Assumed Liability .....				
33.	Reinsurance - Nonproportional Assumed Financial Lines .....				
34.	Aggregate write-ins for other lines of business .....				
35.	<b>TOTALS</b>	<b>1,356,736,469</b>	<b>679,974,540</b>	<b>704,231,884</b>	<b>1,332,479,125</b>
<b>DETAILS OF WRITE-INS</b>					
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)				

## UNDERWRITING AND INVESTMENT EXHIBIT

### PART 1A - RECAPITULATION OF ALL PREMIUMS

	1	2	3	4	5
Line of Business	Amount Unearned (Running One Year or Less from Date of Policy) (a)	Amount Unearned (Running More Than One Year from Date of Policy) (a)	Earned But Unbilled Premium	Reserve for Rate Credits and Retrospective Adjustments Based on Experience	Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1. Fire .....	3,290,586				3,290,586
2. Allied lines .....	3,657,391				3,657,391
3. Farmowners multiple peril .....					
4. Homeowners multiple peril .....	224,080,549				224,080,549
5. Commercial multiple peril .....					
6. Mortgage guaranty .....					
8. Ocean marine .....	2,369,381				2,369,381
9. Inland marine .....	5,670,219				5,670,219
10. Financial guaranty .....					
11.1 Medical professional liability - occurrence .....					
11.2 Medical professional liability - claims-made .....					
12. Earthquake .....	9,095,371				9,095,371
13. Group accident and health .....					
14. Credit accident and health (group and individual) .....					
15. Other accident and health .....					
16. Workers' compensation .....	30,277				30,277
17.1 Other liability - occurrence .....	17,628,696				17,628,696
17.2 Other liability - claims-made .....					
17.3 Excess workers' compensation .....					
18.1 Products liability - occurrence .....					
18.2 Products liability - claims-made .....					
19.1, 19.2 Private passenger auto liability .....	272,690,201				272,690,201
19.3, 19.4 Commercial auto liability .....	196,917				196,917
21. Auto physical damage .....	165,522,296				165,522,296
22. Aircraft (all perils) .....					
23. Fidelity .....					
24. Surety .....					
26. Burglary and theft .....					
27. Boiler and machinery .....					
28. Credit .....					
29. International .....					
30. Warranty .....					
31. Reinsurance - Nonproportional Assumed Property .....					
32. Reinsurance - Nonproportional Assumed Liability .....					
33. Reinsurance - Nonproportional Assumed Financial Lines .....					
34. Aggregate write-ins for other lines of business .....					
35. TOTALS	704,231,884				704,231,884
36. Accrued retrospective premiums based on experience .....					
37. Earned but unbilled premiums .....					
38. Balance (Sum of Line 35 through 37)					704,231,884
<b>DETAILS OF WRITE-INS</b>					
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)					

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

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

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire .....	5,348,844	265,808	464,334		200,412	5,878,574
2. Allied lines .....	5,205,427	1,229,973	574,570		235,519	6,774,451
3. Farmowners multiple peril .....						
4. Homeowners multiple peril .....	381,034,558	40,690,904	1,606,120		18,421,406	404,910,176
5. Commercial multiple peril .....						
6. Mortgage guaranty .....						
8. Ocean marine .....	4,998,086				144,787	4,853,299
9. Inland marine .....	10,029,049	816,666			377,484	10,468,231
10. Financial guaranty .....						
11.1 Medical professional liability - occurrence .....						
11.2 Medical professional liability - claims-made .....						
12. Earthquake .....	17,662,984				603,500	17,059,484
13. Group accident and health .....						
14. Credit accident and health (group and individual) .....						
15. Other accident and health .....						
16. Workers' compensation .....	57,416					57,416
17.1 Other liability - occurrence .....	35,582,911					35,582,911
17.2 Other liability - claims-made .....						
17.3 Excess workers' compensation .....						
18.1 Products liability - occurrence .....						
18.2 Products liability - claims-made .....						
19.1, 19.2 Private passenger auto liability .....	522,117,196	21,362,041	2,810,049		3,514,985	542,774,301
19.3, 19.4 Commercial auto liability .....	329,342		67,485			396,827
21. Auto physical damage .....	321,847,686	8,198,929	1,359,124		3,424,940	327,980,799
22. Aircraft (all perils) .....						
23. Fidelity .....						
24. Surety .....						
26. Burglary and theft .....						
27. Boiler and machinery .....						
28. Credit .....						
29. International .....						
30. Warranty .....						
31. Reinsurance - Nonproportional Assumed Property .....	XXX					
32. Reinsurance - Nonproportional Assumed Liability .....	XXX					
33. Reinsurance - Nonproportional Assumed Financial Lines .....	XXX					
34. Aggregate write-ins for other lines of business .....						
35. TOTALS	1,304,213,499	72,564,321	6,881,682		26,923,033	1,356,736,469
<b>DETAILS OF WRITE-INS</b>						
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)						

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

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

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

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

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A , Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 -3 )				
1. Fire .....	2,722,363	447,814		3,170,177	1,018,024	935,123	3,253,078	58.9
2. Allied lines .....	4,479,541	1,055,816		5,535,357	1,419,688	1,469,795	5,485,250	87.0
3. Farmowners multiple peril .....								
4. Homeowners multiple peril .....	188,661,344	30,612,065	1,651,534	217,621,875	87,085,601	102,840,275	201,867,201	50.8
5. Commercial multiple peril .....								
6. Mortgage guaranty .....								
8. Ocean marine .....	1,800,398			1,800,398	1,580,681	1,868,700	1,512,379	27.8
9. Inland marine .....	4,381,734	343,274		4,725,008	1,144,695	1,361,209	4,508,494	43.7
10. Financial guaranty .....								
11.1 Medical professional liability - occurrence .....								
11.2 Medical professional liability - claims-made .....								
12. Earthquake .....					55,000	30,000	25,000	0.1
13. Group accident and health .....								
14. Credit accident and health (group and individual) .....								
15. Other accident and health .....								
16. Workers' compensation .....	18,535			18,535	133,655	80,000	72,190	128.0
17.1 Other liability - occurrence .....	12,098,907			12,098,907	44,029,373	42,088,085	14,040,195	40.5
17.2 Other liability - claims-made .....								
17.3 Excess workers' compensation .....								
18.1 Products liability - occurrence .....								
18.2 Products liability - claims-made .....								
19.1, 19.2 Private passenger auto liability .....	321,438,683	21,074,314	6,440,298	336,072,699	489,731,333	511,319,925	314,484,107	59.0
19.3, 19.4 Commercial auto liability .....	167,866	71,602		239,468	441,123	707,294	(26,703)	(6.1)
21. Auto physical damage .....	181,656,320	7,582,669	868,827	188,370,162	33,520,665	37,217,311	184,673,516	57.3
22. Aircraft (all perils) .....								
23. Fidelity .....								
24. Surety .....								
26. Burglary and theft .....								
27. Boiler and machinery .....								
28. Credit .....								
29. International .....								
30. Warranty .....								
31. Reinsurance - Nonproportional Assumed Property .....	XXX							
32. Reinsurance - Nonproportional Assumed Liability .....	XXX							
33. Reinsurance - Nonproportional Assumed Financial Lines .....	XXX							
34. Aggregate write-ins for other lines of business .....								
35. TOTALS	717,425,691	61,187,554	8,960,659	769,652,586	660,159,838	699,917,717	729,894,707	54.8
<b>DETAILS OF WRITE-INS</b>								
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 MUTUAL INSURANCE COMPANY

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business	Reported Losses			Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed		
1. Fire .....	642,674	157,350		800,024	150,000	68,000	1,018,024	199,303
2. Allied lines .....	723,779	137,905		861,684	150,004	408,000	1,419,688	427,937
3. Farmowners multiple peril .....								
4. Homeowners multiple peril .....	71,242,875	3,580,436	53,830	74,769,481	8,500,054	3,816,066	87,085,601	28,932,877
5. Commercial multiple peril .....								
6. Mortgage guaranty .....								
8. Ocean marine .....	1,020,680			1,020,680	560,001		1,580,681	402,634
9. Inland marine .....	533,865	10,801		544,666	460,028	140,001	1,144,695	352,340
10. Financial guaranty .....								
11.1 Medical professional liability - occurrence .....								
11.2 Medical professional liability - claims-made .....								
12. Earthquake .....	25,000			25,000	30,000		55,000	27,435
13. Group accident and health .....							(a)	
14. Credit accident and health (group and individual) .....							(a)	
15. Other accident and health .....								
16. Workers' compensation .....	83,655			83,655	50,000		133,655	63,236
17.1 Other liability - occurrence .....	30,529,370			30,529,370	13,500,003		44,029,373	11,437,908
17.2 Other liability - claims-made .....								
17.3 Excess workers' compensation .....								
18.1 Products liability - occurrence .....								
18.2 Products liability - claims-made .....								
19.1, 19.2 Private passenger auto liability .....	385,846,036	25,088,308	8,534,741	402,399,603	74,048,843	13,282,887	489,731,333	139,775,992
19.3, 19.4 Commercial auto liability .....	262,317	128,266		390,583	50,540		441,123	89,613
21. Auto physical damage .....	27,646,624	608,126		28,254,750	2,898,711	2,367,204	33,520,665	7,141,717
22. Aircraft (all perils) .....								
23. Fidelity .....								
24. Surety .....								
26. Burglary and theft .....								
27. Boiler and machinery .....								
28. Credit .....								
29. International .....								
30. Warranty .....								
31. Reinsurance - Nonproportional Assumed Property .....	XXX				XXX			
32. Reinsurance - Nonproportional Assumed Liability .....	XXX				XXX			
33. Reinsurance - Nonproportional Assumed Financial Lines .....	XXX				XXX			
34. Aggregate write-ins for other lines of business .....								
35. TOTALS	518,556,875	29,711,192	8,588,571	539,679,496	100,398,184	20,082,158	660,159,838	188,850,992
<b>DETAILS OF WRITE-INS</b>								
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)								

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

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

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct .....	44,134,086			44,134,086
1.2 Reinsurance assumed .....	12,407,426			12,407,426
1.3 Reinsurance ceded .....	303,440			303,440
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3) .....	56,238,072			56,238,072
2. Commission and brokerage:				
2.1 Direct excluding contingent .....		2,832,516		2,832,516
2.2 Reinsurance assumed excluding contingent .....		15,786,697		15,786,697
2.3 Reinsurance ceded excluding contingent .....		298,078		298,078
2.4 Contingent - direct .....				
2.5 Contingent - reinsurance assumed .....				
2.6 Contingent - reinsurance ceded .....				
2.7 Policy and membership fees .....				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7) .....		18,321,135		18,321,135
3. Allowances to managers and agents .....				
4. Advertising .....		61,156,801		61,156,801
5. Boards, bureaus and associations .....	902,494	7,182,743		8,085,237
6. Surveys and underwriting reports .....	59,725	9,263,370		9,323,095
7. Audit of assureds' records .....				
8. Salary and related items:				
8.1 Salaries .....	69,334,078	112,387,047	3,068,355	184,789,480
8.2 Payroll taxes .....	4,939,101	8,213,095	131,956	13,284,152
9. Employee relations and welfare .....	21,044,628	36,105,810	1,030,074	58,180,512
10. Insurance .....		196,850		196,850
11. Directors' fees .....	311,419	485,892	402,699	1,200,010
12. Travel and travel items .....	1,310,001	3,925,388	83,812	5,319,201
13. Rent and rent items .....	10,263,373	12,684,288	144,424	23,092,085
14. Equipment .....	5,462,493	10,773,969	95,344	16,331,806
15. Cost or depreciation of EDP equipment and software .....	1,911,992	2,652,664	2,944	4,567,600
16. Printing and stationery .....	1,072,943	2,001,650	268,143	3,342,736
17. Postage, telephone and telegraph, exchange and express .....	3,033,342	11,119,725	81,302	14,234,369
18. Legal and auditing .....	1,962,088	928,314	268,823	3,159,225
19. Totals (Lines 3 to 18) .....	121,607,677	279,077,606	5,577,876	406,263,159
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ 346,312 .....		25,834,053		25,834,053
20.2 Insurance department licenses and fees .....		1,097,752		1,097,752
20.3 Gross guaranty association assessments .....		(160,431)		(160,431)
20.4 All other (excluding federal and foreign income and real estate) .....		2,398,213		2,398,213
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4) .....		29,169,587		29,169,587
21. Real estate expenses .....			7,617,147	7,617,147
22. Real estate taxes .....			2,287,284	2,287,284
23. Reimbursements by uninsured plans .....				
24. Aggregate write-ins for miscellaneous expenses .....		3,162,645		3,162,645
25. Total expenses incurred .....	177,845,749	329,730,973	15,482,307 (a)	523,059,029
26. Less unpaid expenses - current year .....	188,850,992	42,604,301	4,135,615	235,590,908
27. Add unpaid expenses - prior year .....	181,535,529	41,018,313	3,960,992	226,514,834
28. Amounts receivable relating to uninsured plans, prior year .....				
29. Amounts receivable relating to uninsured plans, current year .....				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29) .....	170,530,286	328,144,985	15,307,684	513,982,955
<b>DETAILS OF WRITE-INS</b>				
2401. Residual market buy out fees .....		1,064,399		1,064,399
2402. Amortization of expiring policy acquisition costs .....		944,916		944,916
2403. Donations .....		614,930		614,930
2498. Summary of remaining write-ins for Line 24 from overflow page .....		538,400		538,400
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above) .....		3,162,645		3,162,645

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

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

**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds .....	(a) 16,483,457	18,363,222
1.1 Bonds exempt from U.S. tax .....	(a) 15,899,339	15,884,046
1.2 Other bonds (unaffiliated) .....	(a) 51,023,691	50,447,535
1.3 Bonds of affiliates .....	(a) .....	.....
2.1 Preferred stocks (unaffiliated) .....	(b) .....	.....
2.11 Preferred stocks of affiliates .....	(b) .....	.....
2.2 Common stocks (unaffiliated) .....	24,124,510	24,205,188
2.21 Common stocks of affiliates .....	.....	.....
3. Mortgage loans .....	(c) .....	.....
4. Real estate .....	(d) 15,369,283	15,369,283
5. Contract loans .....	.....	.....
6. Cash, cash equivalents and short-term investments .....	(e) 1,437,121	1,461,756
7. Derivative instruments .....	(f) .....	.....
8. Other invested assets .....	.....	.....
9. Aggregate write-ins for investment income .....	802,768	824,556
10. Total gross investment income .....	125,140,169	126,555,586
11. Investment expenses .....	.....	(g) 13,195,023
12. Investment taxes, licenses and fees, excluding federal income taxes .....	.....	(g) 2,287,284
13. Interest expense .....	.....	(h) .....
14. Depreciation on real estate and other invested assets .....	.....	(i) 2,496,253
15. Aggregate write-ins for deductions from investment income .....	.....	.....
16. Total deductions (Lines 11 through 15) .....	.....	17,978,560
17. Net investment income (Line 10 minus Line 16) .....	.....	108,577,026
<b>DETAILS OF WRITE-INS</b>		
0901. Income on Amica Companies Supplemental Retirement Trust .....	829,746	851,534
0902. Miscellaneous interest .....	(26,978)	(26,978)
0903. ....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	802,768	824,556
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 \$ .....2,239,162 accrual of discount less \$ .....4,194,659 amortization of premium and less \$ .....2,997,716 paid for accrued interest on purchases.
- (b) Includes \$ ..... accrual of discount less \$ ..... amortization of premium and less \$ ..... paid for accrued dividends on purchases.
- (c) Includes \$ ..... accrual of discount less \$ ..... amortization of premium and less \$ ..... paid for accrued interest on purchases.
- (d) Includes \$ .....14,476,500 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 \$ .....2,496,254 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 .....	140,763	.....	140,763	152,057	.....
1.1 Bonds exempt from U.S. tax .....	(799,034)	.....	(799,034)	.....	.....
1.2 Other bonds (unaffiliated) .....	1,653,720	.....	1,653,720	.....	.....
1.3 Bonds of affiliates .....	.....	.....	.....	.....	.....
2.1 Preferred stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.11 Preferred stocks of affiliates .....	.....	.....	.....	.....	.....
2.2 Common stocks (unaffiliated) .....	145,078,481	(72,179,741)	72,898,740	275,198,856	.....
2.21 Common stocks of affiliates .....	.....	.....	.....	11,329,840	.....
3. Mortgage loans .....	.....	.....	.....	.....	.....
4. Real estate .....	.....	.....	.....	.....	.....
5. Contract loans .....	.....	.....	.....	.....	.....
6. Cash, cash equivalents and short-term investments .....	.....	.....	.....	.....	.....
7. Derivative instruments .....	.....	.....	.....	.....	.....
8. Other invested assets .....	.....	.....	.....	4,197,323	.....
9. Aggregate write-ins for capital gains (losses) .....	.....	.....	.....	.....	.....
10. Total capital gains (losses) .....	146,073,930	(72,179,741)	73,894,189	290,878,076	.....
<b>DETAILS OF WRITE-INS</b>					
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 MUTUAL INSURANCE COMPANY

**EXHIBIT OF NON-ADMITTED ASSETS**

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D) .....			
2. Stocks (Schedule D):			
2.1 Preferred stocks .....			
2.2 Common stocks .....	335,904	307,155	(28,749)
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) .....	335,904	307,155	(28,749)
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 .....	1,361,479	1,417,371	55,892
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .....	326,084	520,154	194,070
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 .....		34,871,374	34,871,374
17. Guaranty funds receivable or on deposit .....			
18. Electronic data processing equipment and software .....	11,387,720	8,764,658	(2,623,062)
19. Furniture and equipment, including health care delivery assets .....	7,805,289	9,540,677	1,735,388
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 .....	317,722,294	268,683,901	(49,038,393)
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23) .....	338,938,770	324,105,290	(14,833,480)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
26. Total (Lines 24 and 25) .....	338,938,770	324,105,290	(14,833,480)
<b>DETAILS OF WRITE-INS</b>			
0901. ....			
0902. ....			
0903. ....			
0998. Summary of remaining write-ins for Line 9 from overflow page .....			
0999. Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)			
2301. Travel advances .....	153,817	188,888	35,071
2302. Postage inventory .....	992,289	1,096,902	104,613
2303. Expiring Policy Acquisition Costs .....	1,591,214	2,536,130	944,916
2398. Summary of remaining write-ins for Line 23 from overflow page .....	314,984,974	264,861,981	(50,122,993)
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	317,722,294	268,683,901	(49,038,393)

## NOTES TO FINANCIAL STATEMENTS

### **Note 1- Summary of Significant Accounting Policies**

#### A. Accounting Practices

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

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

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

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

#### C. Accounting Policies

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

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

In addition, the Company uses the following accounting policies:

1. Short-term investments are stated at cost. The Company only purchases investment grade securities.
2. Bonds not backed by other loans are stated at amortized value using the scientific method. The Company only purchases investment grade bonds.
3. Common stocks, other than investments in stocks of subsidiaries and affiliates, are stated at market. Other-than-temporary declines in the fair value of a common stock are written down to fair value as the new cost basis and the amount of the write-down is accounted for as a realized loss.
4. The Company does not hold preferred stock.
5. The Company does not hold mortgage loans.
6. Loan-backed bonds are stated at amortized cost. The retrospective adjustment method is used to value all loan backed securities.
7. The Company owns 100% of the common stock of the following subsidiaries:

Affiliate	12/31/2009 Statement Value	12/30/2008 Statement Value	Valuation Basis
Amica Life Insurance Company	\$167,747,955	\$156,353,677	Statutory Equity
Amica Lloyd's of Texas, Inc.	1,000	1,000	GAAP Equity
Amica Property and Casualty Insurance Company	12,750,629	13,998,821	Statutory Equity
Amica General Agency, Inc.	12,512,124	11,357,119	GAAP Equity
Amica General Insurance Agency of California, Inc.	334,904	306,155	GAAP Equity
Total	\$193,346,612	\$182,016,772	

8. Investments in real estate are carried at depreciated cost less encumbrances. There were no impairment losses on real estate recognized in 2009 and 2008.
9. The Company generally follows straight-line depreciation methods for all of its real estate holdings.
10. Other invested assets are stated as follows:
  - a. Note receivable is stated at the lower of the unpaid balance or market.
  - b. The Morgan Stanley Funds are carried at market value.
  - c. Amica Lloyd's of Texas is stated on the statutory equity basis.
11. Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
12. Assets are depreciated or amortized against net income as the estimated economic benefit expires. In accordance with the Company's capitalization policy, amounts less than the predefined threshold of \$1,000 for furniture, fixtures, equipment and real estate are expensed when purchased. The Company has not modified its capitalization policy from the prior period.

### **Note 2 – Accounting Changes and Correction of Errors**

There were no accounting changes or correction of errors in 2009 and 2008.

## NOTES TO FINANCIAL STATEMENTS

### **Note 3 – Business Combinations and Goodwill**

Not applicable.

### **Note 4 – Discontinued Operations**

Not applicable.

### **Note 5 – Investments**

A-C. Not applicable.

#### D. Loan-Backed Securities

1. The Company has consistently used the retrospective method (or a method which approximates the retrospective method) for valuing loan-backed securities. There are no instances where historical cash flows are not available for the Company's loan-backed securities.
2. Prepayment assumptions for single class and multi-class mortgage backed and asset backed securities were obtained from broker dealer survey values, nationally recognized data services or internal estimates. The Company uses Hub Data, Inc. to determine the market value of its loan-backed securities. In 2009 there were no changes from retrospective to prospective methodologies.

3-8. Not Applicable.

E-G. Not applicable.

#### H. Other Invested Assets

The Company holds six other invested assets.

1. An unsecured note to The Property Loss Research Bureau, was issued December 17, 2003 for \$1,000,000, 7% fixed interest rate, with interest payments due the last day of June and December beginning June 30, 2004 and principal payments due the same payment dates beginning June 30, 2007 and maturing December 16, 2013. Its value at December 31, 2009 and 2008 is \$483,659 and \$585,165, respectively.
2. The Company holds Morgan Stanley Institutional Fund of Hedge Funds Limited Partnership shares with a carrying value at December 31, 2009 and 2008 of \$23,304,297 and \$21,346,154, respectively.
3. The Company holds Morgan Stanley Private Markets Fund III Limited Partnership shares with a carrying value at December 31, 2009 and December 31, 2008 of \$9,849,913 and \$8,710,961.
4. The Company holds Morgan Stanley Premium Partners Fund Limited Partnership shares with a carrying value at December 31, 2009 and December 31, 2008 of \$7,009,216 and \$6,073,781.
5. The Company holds Morgan Stanley Premium Partners Fund II Limited Partnership shares with a carrying value at December 31, 2009 and December 31, 2008 of \$4,656,993 and \$4,165,930.
6. Amica Lloyd's of Texas is reported at \$58,477,724 and \$56,817,763 at December 31, 2009 and 2008, respectively.

### **Note 6 – Joint Ventures, Partnerships and Limited Liability Companies**

Not applicable.

### **Note 7 – Investment Income**

#### A. Accrued Investment Income

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

#### B. Amounts Non-Admitted

No accrued investment income amounts were over 90 days past due in 2009 and 2008.

### **Note 8 – Derivative Instruments**

Not applicable.

## NOTES TO FINANCIAL STATEMENTS

### Note 9 – Income Taxes

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

Description	Ordinary	Capital	2009 Total	2008 Total	Change
Gross deferred tax assets	\$277,935,532	\$467,191	\$278,402,723	\$262,918,400	\$15,484,323
Statutory valuation allowance adjustment	0	0	0	0	0
Adjusted gross deferred tax assets	277,935,532	467,191	278,402,723	262,918,400	15,484,323
Gross deferred tax liabilities	102,913,104	121,389,071	224,302,175	131,053,371	93,248,804
Net deferred tax asset (liability)	175,022,428	(120,921,880)	54,100,548	131,865,029	(77,764,481)
Non-admitted deferred tax assets	0	0	0	34,871,374	(34,871,374)
Net admitted deferred tax asset	\$175,022,428	\$(120,921,880)	\$54,100,548	\$96,993,655	\$(42,893,107)
Net change in total non-admitted DTAs	\$(34,871,374)				

The Company has not elected to admit deferred tax assets pursuant to SSAP 10R, paragraph 10(e) for the current reporting period.

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

	Ordinary	Capital	2009 Total	2008 Total	Change
Admitted under paragraph 10(a)	\$97,555,572	\$0	\$97,555,572	\$78,701,428	\$18,854,144
Admitted under paragraph 10(b)	0	0	0	18,292,227	(18,292,227)
Admitted under paragraph 10(c)	180,379,960	467,191	180,847,151	131,053,372	49,793,779
Total admitted from use of paragraph 10(a) – 10(c)	277,935,532	467,191	278,402,723	228,047,027	50,355,696
Admitted under paragraph 10(e)(i)	0	0	0	0	0
Admitted under paragraph 10(e)(ii)	0	0	0	0	0
Admitted under paragraph 10(e)(iii)	0	0	0	0	0
Total admitted from use of paragraph 10(e)	0	0	0	0	0
Total admitted adjusted gross deferred tax assets	\$277,935,532	\$467,191	\$278,402,723	\$228,047,027	\$50,355,696

The Company's risk-based capital level used for purposes of SSAP 10R, paragraph 10(d) is based on authorized control level risk based capital of \$142,444,303 and total adjusted capital of \$2,242,152,310.

The increased amount by tax character, and the change in such, of admitting adjusted gross DTAs as the result of the application of SSAP 10R, paragraph 10(e):

	Ordinary	Capital	Total	Change
Increased amount of admitted DTA	\$0	\$0	\$0	\$0

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 SSAP 10R, paragraph 10(e):

	After Application of 10 (a)(b)(c)	Increase After Application of 10 (e)
Admitted DTAs	\$278,402,723	\$0
Admitted assets	\$3,912,039,038	\$0
Statutory surplus	\$2,234,116,799	\$0
Total adjusted capital	\$2,242,152,310	\$0

## NOTES TO FINANCIAL STATEMENTS

The change in deferred income taxes reported in surplus before consideration of non-admitted assets is comprised of the following components:

	12/31/2009	12/31/2008	Change
Net adjusted deferred tax asset (liability)	\$54,100,548	\$131,865,029	\$(77,764,481)
Tax-effect of unrealized gains and losses	(120,921,880)	(36,434,947)	(84,486,933)
Net tax effect without unrealized gains and losses	<u>\$175,022,428</u>	<u>\$168,299,976</u>	<u>\$6,722,452</u>
Change in deferred income tax			\$6,722,452

B. Unrecognized Deferred Tax Liabilities

Not applicable.

C. Current Tax and Change in Deferred Tax

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

Description	2009	2008
Federal income tax on operating income	\$4,994,173	\$30,401,129
Federal income tax on net capital gains	40,012,846	16,761,669
Federal income tax incurred	<u>\$45,007,019</u>	<u>\$47,162,798</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:

	12/31/2009	12/31/2008	Change
<b>Deferred Tax Assets:</b>			
Loss and LAE reserves	\$76,612,238	\$77,558,395	\$(946,157)
Anticipated salvage/subrogation	20,757,450	20,576,150	181,300
Unearned premium reserve	49,829,943	48,084,848	1,745,095
Reserve for NC escrow	175,000	0	175,000
Unassessed insolvencies	1,295,000	1,295,000	0
Reserve for miscellaneous benefits	13,835,703	13,206,965	628,738
Prepaid pension contribution	89,069,563	82,069,563	7,000,000
Prepaid retirees medical benefits	18,715,376	7,825,400	10,889,976
Joint venture interests	467,191	2,857,943	(2,390,752)
Uncollected premiums	590,647	678,134	(87,487)
Travel advances	53,836	66,111	(12,275)
Postage	347,301	383,916	(36,615)
Non-compete agreements	241,663	284,002	(42,339)
Expiring policy acquisition costs	1,626,517	1,845,410	(218,893)
Prepaid expenses and deposits	349,314	1,064,583	(715,269)
Equipment inventory	4,435,981	5,121,981	(686,000)
Total deferred tax assets	<u>278,402,723</u>	<u>262,918,401</u>	<u>15,484,322</u>
Valuation Allowance Adjustment	0	0	0
Total adjusted gross deferred tax assets	<u>278,402,723</u>	<u>262,918,401</u>	<u>15,484,322</u>
Non-admitted deferred tax assets	0	(34,871,374)	34,871,374
Admitted deferred tax assets	<u>278,402,723</u>	<u>228,047,027</u>	<u>50,355,696</u>
<b>Deferred Tax Liabilities:</b>			
Bonds	2,459,534	2,205,359	254,175
Common stock	121,389,071	39,292,890	82,096,181
Pension fund contribution	81,552,034	81,552,034	0
Retirees medical fund contribution	18,715,376	7,825,400	10,889,976
Accrued dividends	186,160	177,689	8,471
Total deferred tax liabilities	<u>224,302,175</u>	<u>131,053,372</u>	<u>93,248,803</u>
<b>Net admitted deferred tax asset (liability)</b>	<u>\$54,100,548</u>	<u>\$96,993,655</u>	<u>\$(42,893,107)</u>

## NOTES TO FINANCIAL STATEMENTS

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

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

	2009		2008	
	Amount	Tax Effect	Amount	Tax Effect
Income before taxes	\$166,434,118	\$58,251,941	\$159,818,878	\$55,936,607
Book over tax reserves	(2,703,307)	(946,157)	(2,162,807)	(756,982)
Unearned premiums	4,972,538	1,740,388	844,065	295,423
Salvage and subrogation	485,000	169,750	2,019,000	706,650
Depreciation and amortization	(3,702,588)	(1,295,906)	(2,968,631)	(1,039,021)
Accrued market discount	(738,217)	(258,376)	36,675	12,836
Tax exempt interest, net of pro-ratio	(12,960,980)	(4,536,343)	(16,189,057)	(5,666,170)
Dividends received deduction, net of pro-ratio	(10,976,972)	(3,841,940)	(12,780,335)	(4,473,117)
Accrued dividends	(80,677)	(28,237)	(19,929)	(6,975)
Other than temporary decline in stock values	40,638,298	14,223,404	21,221,690	7,427,592
Retirement and miscellaneous benefits	(49,132,667)	(17,196,433)	(15,338,863)	(5,368,602)
Travel and entertainment	184,970	64,740	436,314	152,710
Lobbying expenses	143,907	50,367	137,203	48,021
Income from Limited Partnership	0	0	1,044,064	365,422
Other	(3,971,939)	(1,390,179)	(1,347,414)	(471,596)
<b>Taxable Income</b>	<b>\$128,591,484</b>	<b>\$45,007,019</b>	<b>\$134,750,853</b>	<b>\$47,162,798</b>

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

	2009		2008	
	Amount	Effective Tax Rate	Amount	Effective Tax Rate
Taxes computed at statutory rate	\$58,251,941	35.0%	\$55,936,607	35.0%
Tax exempt interest, net of pro-ratio	(4,536,343)	-2.7%	(5,666,170)	-3.5%
Dividends received deduction, net of pro-ratio	(3,841,940)	-2.3%	(4,473,117)	-2.8%
Non-admitted assets	(17,628,162)	-10.6%	(52,174,854)	-32.7%
Other	6,039,071	3.6%	9,617,392	6.0%
<b>Total</b>	<b>\$38,284,567</b>	<b>23.0%</b>	<b>\$3,239,858</b>	<b>2.0%</b>
Federal and foreign taxes incurred	\$4,994,173	3.0%	\$30,401,129	19.0%
Federal taxes on realized capital gains	40,012,846	24.0%	16,761,669	10.5%
Change in net deferred taxes	(6,722,452)	-4.0%	(43,922,940)	-27.5%
<b>Total statutory income taxes</b>	<b>\$38,284,567</b>	<b>23.0%</b>	<b>\$3,239,858</b>	<b>2.0%</b>

### E. Operating Loss and Tax Credit Carryforwards

- At December 31, 2009 and 2008, the Company did not have any unused operating loss carryforwards available to offset against future taxable income.
- The amounts of Federal income taxes incurred and available for recoupment in the event of future net losses are:

Year	Amica Mutual Insurance Company	Consolidated Subsidiaries	Total Amount
Current year	\$46,713,000	\$5,642,000	\$52,355,000
First preceding year	45,985,000	(856,000)	45,129,000
Second preceding year	26,011,000	6,017,000	32,028,000
Third preceding year	75,864,000	6,852,000	82,716,000

### F. Consolidated Federal Income Tax Return

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

## NOTES TO FINANCIAL STATEMENTS

### Note 10 – Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. Nature of Relationships

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

B. Detail of Transactions Greater than ½% of Admitted Assets

During 2009 and 2008, the Company paid premiums of \$2,409,868 and \$2,320,209, respectively, for group life insurance on the lives of employees and retirees to its affiliate, Amica Life Insurance Company.

C. Changes in Terms of Intercompany Arrangements

There were no changes to the terms of intercompany arrangements in 2009 and 2008.

D. Amounts Due to or from Related Parties

Affiliate	Due (To) From Affiliates			
	December 31, 2009		December 31, 2008	
	Management, Service & Reinsurance Contracts	Federal Income Taxes	Management, Service & Reinsurance Contracts	Federal Income Taxes
Amica Life Insurance Company	\$127,047	\$0	\$83,790	\$0
Amica Lloyd's of Texas	(1,732,550)	(18,000)	899,183	251,000
Amica Property and Casualty Insurance Company	349,025	(9,000)	(648,831)	(244,000)
Amica General Agency, Inc.	51,781	40,366	27,885	56,808
Amica General Insurance Agency of California, Inc.	2,783	1,874	0	1,772
Amica Companies Foundation	(1,200)	0	0	0
Total	\$(1,203,114)	\$(15,240)	\$362,027	\$65,580

E. Guarantees or Contingencies for Related Parties

The Company is party to Capital Maintenance Agreements with its affiliates, Amica Lloyd's of Texas and Amica Property and Casualty Insurance Company. The terms of the agreements state that when the ratio of net premiums written to surplus for each affiliate is below the agreed upon ratio, Amica Mutual will infuse capital to restore surplus. The agreement has certain limitations on the number of capital infusions per year and over the term of the agreements. No capital infusions were required under the agreements in 2009 and 2008.

Effective January 1, 2009, the Company entered into a line of credit agreement with Amica Life Insurance Company, a wholly-owned subsidiary of the Company. The line of credit agreement allows Amica Life Insurance Company to draw advances from the Company for up to \$250 million. Any draw upon the line of credit by Amica Life Insurance Company must be repaid in full, with interest, within three years from the date of advance. There were no outstanding draws under the agreement as of December 31, 2009.

F. Management, Service Contracts, Cost Sharing Arrangements

Certain managerial and other operational functions are performed by Amica Mutual Insurance Company for Amica Life, Amica Lloyd's of Texas and Amica Property and Casualty Insurance Company. Amica Mutual allocates such costs to the aforementioned companies based on the estimated costs of the services performed. The written agreement between the companies indicates that settlement of these costs be made within fifty-five days of the month to which it applies. The costs charged from Amica Mutual to Amica Life in 2009 and 2008 were \$2,280,916 and \$2,439,490, respectively. The cost charged from Amica Mutual to Amica Lloyd's amounted to \$10,723,308 in 2009 and \$9,975,756 in 2008. The costs charged from Amica Mutual to Amica Property and Casualty Insurance Company amounted to \$10,205,940 in 2009 and \$9,897,360 in 2008. The costs charged from Amica Mutual to Amica General Agency, Inc. amounted to \$1,501,236 in 2009 and \$1,325,340 in 2008.

G.-L. Not applicable.

### Note 11 – Debt

A. Debt consists of the following obligations as of December 31, 2009 and 2008:

Debt Description	12/31/2009	12/31/2008
An unsecured note with Sound Insurance Services, Inc. adjusted annually at 100 basis points below the Prime Rate was issued on September 24, 1999 for \$1,850,000, with quarterly payments for 15 years.	\$521,148	\$615,743
Total	\$521,148	\$615,743

Interest expense incurred on borrowed money is recorded as an investment expense and was \$19,241 in 2009 and \$81,232 in 2008. The effective interest rates are essentially equivalent to the stated interest rates. No covenants require that assets be set aside to fund scheduled repayments. The Company does not have any reverse repurchase agreements.

The combined scheduled aggregate maturities for the next five years and thereafter as of December 31, 2009 are as follows:

Year	2010	2011	2012	2013	2014	Thereafter	On Demand	Total
Amount	\$99,606	\$101,866	\$104,177	\$106,541	\$108,958	-	-	\$521,148

B. Not applicable.

## NOTES TO FINANCIAL STATEMENTS

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

#### A. Defined Benefit Plans

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

The Company has a noncontributory defined benefit pension plan whereby the benefits are based upon years of service and the employee's career average compensation. The plan is funded through a pension trust (Amica Pension Fund). No pension expense was recognized in 2009 and 2008 because, in accordance with SSAP 89, the net periodic pension cost was \$0.

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

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

#### B. Defined Contribution Plans

The Company has an incentive savings plan in which a majority of the employees participate. Various investment funds are provided for employee savings, and the employee contributions can be made on a before-tax or after-tax basis. The plan has limitations as to the amount of both employee and Company contributions. The Company contributed \$8,389,552 and \$8,258,581 on behalf of participating employees in 2009 and 2008, respectively.

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

#### C. Multiemployer Plans

Not applicable.

#### D. Consolidated/Holding Company Plans

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

#### E. Postemployment Benefits and Compensated Absences

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

#### F. Impact of Medicare Modernization Act on Postretirement Benefits

##### 1. Recognition of the existence of the Act

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

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

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

The effect of the Act was a \$1,694,496 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 \$437,678 decrease as a result of an actuarial gain; a decrease to the current period service cost totaling \$542,418 due to the subsidy; and \$700,071 decrease to the interest cost.

##### 3. Disclosure of Gross Benefit Payments

The Company's gross benefit payments for 2009 were \$1,119,246 including the prescription drug benefit and estimates future payments to be \$1,128,195 annually. The Company's subsidy related to The Medicare Prescription Drug, Improvement and Modernization Act of 2003 was \$539,287 for 2009 and estimates future subsidies to be \$479,445 annually.

## NOTES TO FINANCIAL STATEMENTS

### G. Summary of Retirement Plans and Postretirement Benefit Plans

A summary of assets, obligations and assumptions of the Pension, Supplemental Retirement Plans, and Post Retirement Health Care Benefit Plans covering employees of Amica Mutual Insurance Company and Amica Life Insurance Company are as follows at December 31, 2009 and 2008.

	Pension Fund		Supplemental Retirement Plans		Postretirement Health Care	
	12/31/2009	12/31/2008	12/31/2009	12/31/2008	12/31/2009	12/31/2008
1. Change in benefit obligation						
a. Benefit obligation at beginning of year	\$728,719,946	\$698,965,084	\$31,431,956	\$32,951,846	\$142,666,247	\$128,119,430
b. Service cost	22,498,393	23,831,921	2,131,640	(1,200,499)	8,314,622	8,172,988
c. Interest cost	44,853,986	42,187,469	1,614,582	1,570,587	11,182,144	8,243,137
d. Actuarial (gain) loss	7,347,072	(5,265,966)	1,082,086	7,149	48,925,866	9,502,940
e. Benefits paid	(34,162,398)	(32,297,888)	(2,367,232)	(2,329,947)	(11,630,390)	(11,372,248)
f. Plan amendments	(4,080,517)	0	(767,891)	12,076	0	0
g. Curtailments	0	0	0	0	0	0
h. Settlements	0	0	0	0	0	0
i. Transfers	0	0	0	0	0	0
j. Benefits becoming vested during the year	445,025	1,299,326	388,424	420,744	0	0
k. Benefit obligation at end of year	\$765,621,507	\$728,719,946	\$33,513,565	\$31,431,956	\$199,458,489	\$142,666,247
2. Change in plan assets						
a. Fair value of plan assets at beginning of year	\$765,147,765	\$934,725,962	\$0	\$0	\$75,263,904	\$67,986,875
b. Actual return on plan assets	201,184,771	(263,280,309)	0	0	20,240,282	(17,722,971)
c. Employer contribution	20,000,000	126,000,000	2,367,232	2,329,947	51,630,390	36,372,248
d. Benefits paid	(34,162,398)	(32,297,888)	(2,367,232)	(2,329,947)	(11,630,390)	(11,372,248)
e. Settlements	0	0	0	0	0	0
f. Fair value of plan assets at end of year	\$952,170,138	\$765,147,765	\$0	\$0	\$135,504,186	\$75,263,904
3. Funded status	\$186,548,631	\$36,427,819	\$(33,513,565)	\$(31,431,956)	\$(63,954,303)	\$(67,402,343)
a. Unrecognized net transition (asset) obligation	(72,848,131)	(105,869,315)	5,204,677	5,677,831	2,023,863	2,698,484
b. Unrecognized prior service cost	(70,365,671)	(74,023,026)	(1,081,876)	(504,995)	3,239,192	3,509,124
c. Unrecognized actuarial (gain) loss	211,149,636	377,948,987	4,763,340	3,888,405	109,109,923	81,214,697
d. Prepaid (accrued) benefit cost	\$254,484,465	\$234,484,465	\$(24,627,424)	\$(22,370,715)	\$50,418,675	\$20,019,962
4. Accumulated benefit obligation	\$753,519,550	\$717,972,977	\$33,007,351	\$31,068,269	\$0	\$0
5. Projected benefit obligation for non-vested employees	\$2,762,067	\$1,745,327	\$0	\$0	\$94,522,132	\$81,441,755
Accumulated benefit obligation for non-vested employees	\$2,012,608	\$1,271,213	\$0	\$0	\$94,522,132	\$81,441,755
6. Components of net periodic benefit costs						
a. Service cost	\$22,498,393	\$23,831,921	\$2,131,640	\$(1,200,499)	\$8,314,622	\$8,172,988
b. Interest cost	44,853,986	42,187,469	1,614,582	1,570,587	11,182,144	8,243,137
c. Benefits becoming vested during the year	445,025	1,299,326	388,425	420,744	0	0
d. Expected return on plan assets	(52,671,296)	(64,326,974)	0	0	(4,836,852)	(4,476,392)
e. Amortization of net transition (asset) obligation	(33,021,184)	4,410,561	473,153	473,153	674,621	674,621
f. Amortization of prior service cost	(7,737,872)	(7,402,303)	(191,010)	(124,295)	269,932	269,932
g. Recognized net actuarial (gain) loss	25,632,948	0	207,151	205,937	5,627,210	2,465,600
h. Recognized actuarial (gain) loss due to curtailments	0	0	0	0	0	0
i. Net periodic benefit cost	\$0	\$0	\$4,623,941	\$1,345,627	\$21,231,677	\$15,349,886
7. Amounts recognized in the stmt of fin position						
a. Prepaid benefit cost	\$254,484,465	\$234,484,465	\$0	\$0	\$50,418,675	\$20,019,962
b. Accrued benefit liability	0	0	(33,007,351)	(31,068,269)	0	0
c. Intangible asset	0	0	4,122,802	5,172,836	0	0
d. Chg in surplus-accumulated other comp income	0	0	4,257,125	3,524,718	0	0
e. Net amount recognized (accrued) prepaid	\$254,632,948	\$234,484,465	\$(24,627,424)	\$(22,370,715)	\$50,418,675	\$20,019,962
Weighted average assumptions used to determine:						
Periodic benefit cost						
a. Discount rate	6.25%	6.00%	6.25%	6.00%	6.25%	6.00%
b. Expected return on plan assets	7.00%	7.00%	n/a	n/a	7.00%	7.00%
c. Rate of compensation increase	4.00%	4.00%	4.00%	4.00%	n/a	n/a
Projected benefit obligation						
d. Discount rate	6.25%	6.25%	6.25%	6.25%	6.00%	6.25%
e. Rate of compensation increase	4.00%	4.00%	4.00%	4.00%	n/a	n/a
9. Measurement dates	12/31/2009	12/31/2008	12/31/2009	12/31/2008	12/31/2009	12/31/2008

## NOTES TO FINANCIAL STATEMENTS

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

Years	Pre-65	Post-65
2009	9.00%	9.00%
2010	8.00%	8.00%
2011	7.00%	7.00%
2012	6.00%	6.00%
2013 and later	5.00%	5.00%

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

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

	12/31/2009	12/31/2008
<b>Effect of a 1% Increase in Health Care Cost Trend Rates:</b>		
Total of service cost and interest cost	\$2,821,561	\$2,467,632
Post-retirement benefit obligation	24,011,822	17,917,010
<b>Effect of a 1% Decrease in Health Care Cost Trend Rates:</b>		
Total of service cost and interest cost	\$(2,341,787)	\$(2,033,959)
Post-retirement benefit obligation	(20,304,876)	(15,062,081)

12. Pension and Postretirement Benefit Plan Assets

- a. Qualified pension plan and postretirement benefit plan asset allocations at December 31, 2009 and 2008, by asset category, were as follows:

Plan Year Ended December 31	Qualified Pension Plan Assets		Postretirement Benefit Plans	
	2009	2008	2009	2008
Asset Category:				
Equity securities	65.8%	64.5%	65.0%	65.1%
Fixed income securities	28.3%	31.3%	28.2%	29.3%
Other	5.9%	4.2%	6.8%	5.6%
Total	100.0%	100.0%	100.0%	100.0%

- b. Targeted asset allocation percentages for qualified pension plan and postretirement benefit plan assets at December 31, 2009, were as follows:

Asset Category	Qualified Pension Plan Assets	Postretirement Benefit Plans
Equity securities	65.5%	65.5%
Fixed income securities	30.0%	28.0%
Other	4.5%	6.5%
Total	100.0%	100.0%

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

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

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

## NOTES TO FINANCIAL STATEMENTS

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

Years	Pension Fund	Supplemental Retirement Plan	Postretirement Health Care
2010	\$35,400,000	\$2,000,000	\$13,400,000
2011	36,800,000	1,900,000	14,100,000
2012	38,500,000	1,900,000	14,900,000
2013	40,600,000	1,900,000	15,500,000
2014	42,900,000	1,900,000	16,200,000
2015-2019	259,000,000	9,400,000	91,500,000

14. For 2009, the Company expects to make the contributions to postretirement plans as follows:

Postretirement Plan	Contribution
Pension Fund	\$0
Supplemental Retirement Plan	2,000,000
Postretirement Health Care	13,400,000

### **Note 13 – Capital and Surplus, Shareholders’ Dividend Restrictions and Quasi-Reorganizations**

A.-E. Not applicable.

F. Mutual Surplus Advances

No restrictions have been placed upon unassigned surplus funds and there are no outstanding unpaid advances to surplus as of December 31, 2009 and 2008.

G.-I. Not applicable.

J. Changes in Unassigned Funds

The portion of unassigned funds (surplus) represented by cumulative unrealized capital gains is \$619,109,148.

K.-M. Not applicable.

### **Note 14 – Contingencies**

A. Contingent Commitments

For structured settlement purposes, the Company has purchased various life insurance annuities of which the claimant is payee and the Company is contingently liable. These annuities have been used to reduce unpaid losses by \$238,048,358. Reserves have not been committed to cover contingent liabilities. The Company does not purchase annuities under which the Company is both owner and payee.

B. Assessments

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

The Company has accrued a liability for guaranty fund and other assessments of \$3,700,000 for 2009. This accrual has remained unchanged from prior year and represents management’s best estimates based on information received by the states in which the Company writes business and may change due to many factors including the Company’s share of the ultimate cost of current insolvencies.

C. Not Applicable.

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

The company paid \$1,930,000 on a direct basis in 2009 to settle claims related extra contractual obligations or bad faith claims stemming from lawsuits.

The number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during 2009 was:

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

Claim count information is maintained on a “per claim” basis.

## NOTES TO FINANCIAL STATEMENTS

E. All Other Contingencies

In North Carolina, companies are allowed to charge premium rates which are in excess of the commissioner's rates, but they are required to escrow these excess premiums, effective January 1, 2009. Upon a final determination by the Court, or upon a consent agreement or consent order between the North Carolina Rate Bureau and the Commissioner of Insurance, the Commissioner shall order the escrowed funds to be distributed appropriately. If refunds are to be made to policyholders, the Commissioner of North Carolina shall order the Company to refund the difference between the total premium per policy using the rate levels finally determined and the total premium per policy collected during the interim period pending judicial review. If refunds are ordered to be paid to policyholders, the amounts refunded shall bear interest based on the average of the prime rates of the four largest banking institutions domiciled in North Carolina.

In 2009, the North Carolina Department of Insurance issued a final ruling on the rate levels. Based on the ruling, the Company will refund a portion of the excess premiums escrowed in 2009 after the expiration of the applicable policies. See Note 20(C) for additional information.

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

**Note 15 – Leases**

A. Lessee Leasing Arrangements

1. The Company leases office facilities and equipment under various non-cancelable operating leases that expire through 2016. Rental expense for 2009 and 2008 was \$9,860,958 and \$9,932,723, respectively.
2. Future minimum rental payments are as follows:

Year	Amount
2010	\$8,938,250
2011	7,940,166
2012	6,324,253
2013	4,898,130
2014	4,394,896
Thereafter	3,400,328
Total	\$35,896,023

Certain rental commitments have renewal options extending through the year 2026. Some of these renewals are subject to adjustments in future periods.

3. Not applicable.

B. Lessor Leasing Arrangements

1. Operating Leases

The Company does not have any material operating lease arrangements.

2. Not applicable.

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

Not applicable.

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

Not applicable.

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

Not applicable.

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

Not applicable.

**Note 20 – Other Items**

A-B. Not applicable.

C. Other Disclosures

Assets in the amount of \$3,923,518 and \$4,053,012 at December 31, 2009 and 2008, respectively, were on deposit with government authorities or trustees as required by law.

In accordance with the previously mentioned North Carolina escrow requirement, a total of \$500,000, which represents the estimated refund to policyholders under the final determination by the North Carolina Department of Insurance, is recorded as an expense, with a corresponding liability at December 31, 2009. The refunds will be paid out of the previously escrowed excess premiums, totaling \$2,203,276 at December 31, 2009, and will be held in escrow until the refunds are issued.

## NOTES TO FINANCIAL STATEMENTS

D. Uncollectible Premiums Receivable

At December 31, 2009 and 2008, the Company had admitted premiums receivable assets of \$376,666,751 and \$363,348,458 respectively, in premiums receivable due from policyholders, agents and ceding insurers. The Company routinely assesses the collectibility of these receivables. Based upon Company experience, any uncollectible premium receivables as of December 31, 2009 are not expected to exceed the non-admitted amount totaling \$1,687,563 and, therefore, no additional provision for uncollectible amounts has been recorded. The potential for any additional loss is not believed to be material to the Company's financial condition.

E.-F. Not applicable.

G. Subprime Mortgage Related Risk Exposure

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

1. As of December 31, 2009, the Company did not invest directly in subprime mortgage loans.
2. As of 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. As of 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.
4. Not applicable.

**Note 21 – Events Subsequent**

Not applicable.

**Note 22– Reinsurance**

A. Unsecured Reinsurance Recoverable

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

B. Reinsurance Recoverables in Dispute

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

C. Reinsurance Assumed and Ceded

1. The following table summarizes ceded and assumed unearned premiums and the related commission equity at December 31, 2009. Direct unearned premium at December 31, 2008 was \$641,457,851.

	Assumed Premium Reserve	Assumed Commission Equity	Ceded Premium Reserve	Ceded Commission Equity	Net Premium Reserve	Net Commission Equity
Affiliated	\$38,363,666	\$7,384,290	\$0	\$0	\$38,363,666	\$7,384,290
All Other	2,653,405	0	1,525,390	179,331	1,128,015	(179,331)
Total	\$41,017,071	\$7,384,290	\$1,525,390	\$179,331	\$39,491,681	\$7,204,959
Direct Unearned Premium Reserve \$664,740,201						

2. The Company's catastrophe reinsurance contract has a provision for profit sharing which states that the Company will receive a portion of the broker's annual brokerage fees when they exceed certain thresholds. The Company received \$717,336 under this provision in 2009 and \$1,824,811 in 2008.
3. The Company does not use protected cells as an alternative reinsurance.

D.-G. Not applicable.

**Note 23 – Retrospectively Rated Contracts and Contracts Subject to Redetermination**

Not applicable.

**NOTES TO FINANCIAL STATEMENTS**

**Note 24– Changes in Incurred Losses and Loss Adjustment Expenses**

The estimated cost of loss and loss adjustment expenses attributable to insured events of prior years decreased by \$143.8 million during 2009, compared to a decrease of \$149.7 million during 2008. This is 16.3% of unpaid losses and loss adjustment expenses of \$881,453 million as of December 31, 2008. Ninety percent of this decrease occurred in the auto and homeowners lines of business. Increases or decreases of this nature occur as the result of claim settlements during the current year, and as additional information is received regarding individual claims, causing changes from the original estimates of the cost of these claims. Recent loss development trends are also taken into account in evaluating the overall adequacy of unpaid losses and loss adjustment expenses. No additional premiums or return premiums have been accrued as a result of prior year effects.

(000's omitted) Lines of Business	2009 Calendar Year Losses and LAE Incurred			2009 Loss Year Losses and LAE Incurred	Shortage (Redundancy)
	Losses Incurred	LAE Incurred	Totals		
Fire	\$3,253	\$503	\$3,756	\$3,686	\$170
Allied lines	5,485	1,104	6,589	6,654	(65)
Homeowners	201,867	45,247	247,114	255,958	(8,844)
Ocean marine	1,513	344	1,857	2,664	(807)
Inland marine	4,509	827	5,336	5,991	(655)
Earthquake	25	(16)	9	48	(39)
Workers compensation	72	1	73	215	(142)
Other liability-occurrence	14,040	4,081	18,121	30,355	(12,234)
Auto liability-private pass.	314,484	86,229	400,713	482,527	(81,814)
Auto liability-commercial	(27)	8	(19)	204	(223)
Auto physical damage	184,674	39,518	224,192	263,195	(39,003)
Totals	\$729,895	\$177,846	\$907,741	\$1,051,497	\$(143,756)

**Note 25 – Intercompany Pooling Arrangements**

Not applicable.

**Note 26 – Structured Settlements**

A. Reserves Released due to Purchase of Annuities

The Company has purchased annuities from life insurers under which the claimants are payees. The annuities have been used to reduce unpaid losses by \$238,048,358 and \$241,527,824 as of December 31, 2009 and 2008, respectively. The Company does not record a contingent liability for the aggregate amount of these annuities because management believes that the issuers failure to perform under the terms of the contracts is improbable.

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

The aggregate amount of annuities due from all life insurers is \$238,048,358.

Life Insurance Company and Location	Licensed in Company's State of Domicile (Yes or No)	Present Value of Annuities
Amica Life Insurance Company Lincoln, Rhode Island	Yes	\$ 219,628,849

**Note 27 – Health Care Receivables**

Not applicable.

**Note 28 – Participating Policies**

Not applicable.

**Note 29 – Premium Deficiency Reserves**

Not applicable.

**Note 30 - High Deductibles**

Not applicable.

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

Not applicable.

**Note 32 – Asbestos and Environmental Reserves**

Not applicable.

**Note 33 – Subscriber Savings Accounts**

Not applicable.

**Note 34 – Multiple Peril Crop Insurance**

Not applicable.

# 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<br>Name of Entity | 2<br>NAIC Company Code | 3<br>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 MUTUAL INSURANCE COMPANY

**GENERAL INTERROGATORIES**

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

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

- 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
KPMG, LLP 600 Fleet Center, Providence, RI 02903
- 10. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
Patricia A. Teufel, FCAS, MAAA, KPMG, LLP, One Financial Plaza, 755 Main Street, Hartford, CT 06103-4103
- 11.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? ..... Yes [ X ] No [ ]
  - 11.11 Name of real estate holding company .....
  - 11.12 Number of parcels involved .....
  - 11.13 Total book/adjusted carrying value ..... \$ ..... 74,635,789
- 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 MUTUAL INSURANCE COMPANY  
**GENERAL INTERROGATORIES**

**FINANCIAL**

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

**INVESTMENT**

- 22.1 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (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.....\$ .....3,923,518
  - 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 MUTUAL 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 Ave., 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 .....	These are Vanguard Mutual Funds .....

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 .....	1,275,106
61744G-10-7 .....	Morgan Stanley Emerging Mkts Fund .....	5,060,814
61744U-10-6 .....	Morgan Stanley Asia-Pacific Fund .....	24,063,270
921909-80-0 .....	Vanguard Inst. Dev. Mkts. Stk. Index Fund .....	106,882,239
922042-50-2 .....	Vanguard European Stock Index Fund .....	28,378,497
922042-60-1 .....	Vanguard Emerging Mkts. Stock Index Fund .....	62,253,146
922042-40-3 .....	Vanguard Pacific Stock Index Fund .....	4,243,696
27.2999 - Total		232,156,768

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 .....	177,750	12/31/2009
Latin American Discovery Fund .....	Vale S.A. ....	171,629	12/31/2009
Latin American Discovery Fund .....	Investimentos Itau S.A. ....	144,852	12/31/2009
Latin American Discovery Fund .....	America Movil Sab de Cv .....	104,049	12/31/2009
Latin American Discovery Fund .....	Banco Bradesco S.A. ....	63,373	12/31/2009
Morgan Stanley Emerging Mkts Fund .....	Central Huijin Investment Co. ....	178,647	12/31/2009
Morgan Stanley Emerging Mkts Fund .....	Samsung Electronics Co. Ltd. ....	148,282	12/31/2009
Morgan Stanley Emerging Mkts Fund .....	Vale S.A. ....	121,966	12/31/2009
Morgan Stanley Emerging Mkts Fund .....	Federative Republic of Brazil .....	112,856	12/31/2009
Morgan Stanley Emerging Mkts Fund .....	Investimentos Itau S.A. ....	105,771	12/31/2009
Morgan Stanley Asia-Pacific Fund .....	Central Huijin Investment Co. ....	724,304	12/31/2009
Morgan Stanley Asia-Pacific Fund .....	Samsung Electronics Co. Ltd. ....	445,171	12/31/2009
Morgan Stanley Asia-Pacific Fund .....	Mitsubishi Corp. ....	375,387	12/31/2009
Morgan Stanley Asia-Pacific Fund .....	Morgan Stanley Open Ended Growth Fund .....	365,762	12/31/2009
Morgan Stanley Asia-Pacific Fund .....	Hon Hai Precision Industry Co. Ltd. ....	353,730	12/31/2009
Vanguard Inst. Dev. Mkts. Stk. Index Fund .....	HSBC Holdings PLC .....	2,137,645	12/31/2009
Vanguard Inst. Dev. Mkts. Stk. Index Fund .....	BP PLC .....	1,710,116	12/31/2009
Vanguard Inst. Dev. Mkts. Stk. Index Fund .....	Nestle SA .....	1,710,116	12/31/2009
Vanguard Inst. Dev. Mkts. Stk. Index Fund .....	Banco Santander SA .....	1,389,469	12/31/2009
Vanguard Inst. Dev. Mkts. Stk. Index Fund .....	Total SA .....	1,389,469	12/31/2009
Vanguard European Stock Index Fund .....	HSBC Holdings PLC .....	822,976	12/31/2009
Vanguard European Stock Index Fund .....	Royal Dutch Shell PLC .....	794,598	12/31/2009
Vanguard European Stock Index Fund .....	BP PLC .....	766,219	12/31/2009
Vanguard European Stock Index Fund .....	Nestle SA .....	737,841	12/31/2009
Vanguard European Stock Index Fund .....	Banco Santander SA .....	567,570	12/31/2009
Vanguard Emerging Mkts. Stock Index Fund .....	Petroleo Brasileiro SA .....	2,490,126	12/31/2009
Vanguard Emerging Mkts. Stock Index Fund .....	Vale SA .....	1,805,341	12/31/2009
Vanguard Emerging Mkts. Stock Index Fund .....	Samsung Electronics Co., Ltd. ....	1,618,582	12/31/2009
Vanguard Emerging Mkts. Stock Index Fund .....	Gazprom OAO ADR .....	1,245,063	12/31/2009
Vanguard Emerging Mkts. Stock Index Fund .....	China Mobile Ltd. ....	1,182,810	12/31/2009
Vanguard Pacific Stock Index Fund .....	BHP Billiton Ltd. ....	144,286	12/31/2009
Vanguard Pacific Stock Index Fund .....	Toyota Motor Corp. ....	144,286	12/31/2009

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

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation
Vanguard Pacific Stock Index Fund .....	Commonwealth Bank of Australia .....	93,361	12/31/2009
Vanguard Pacific Stock Index Fund .....	Westpac Banking Corp. ....	89,118	12/31/2009
Vanguard Pacific Stock Index Fund .....	Honda Motor Co., Ltd. ....	67,899	12/31/2009

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE AMICA MUTUAL INSURANCE COMPANY  
**GENERAL INTERROGATORIES**

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

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
28.1 Bonds .....	1,846,296,344	1,909,121,481	62,825,137
28.2 Preferred stocks .....			
28.3 Totals	1,846,296,344	1,909,121,481	62,825,137

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 then 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? .....\$ .....4,180,472

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
Insurance Service Office, Inc. ....	1,606,201

32.1 Amount of payments for legal expenses, if any? .....\$ .....484,341

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
Drinker Biddle & Reath LLP .....	121,244

33.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? .....\$ .....27,099

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
Wilson, Elser, Moskowitz, Edelman & Dicker LLP .....	7,799

**GENERAL INTERROGATORIES**

**PART 2 - PROPERTY AND CASUALTY INTERROGATORIES**

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

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

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? ..... \$ \_\_\_\_\_  
 1.31 Reason for excluding  
 .....

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

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

1.6 Individual policies:

Most current three years:

1.61 Total premium earned ..... \$ \_\_\_\_\_

1.62 Total incurred claims ..... \$ \_\_\_\_\_

1.63 Number of covered lives .....

All years prior to most current three years

1.64 Total premium earned ..... \$ \_\_\_\_\_

1.65 Total incurred claims ..... \$ \_\_\_\_\_

1.66 Number of covered lives .....

1.7 Group policies:

Most current three years:

1.71 Total premium earned ..... \$ \_\_\_\_\_

1.72 Total incurred claims ..... \$ \_\_\_\_\_

1.73 Number of covered lives .....

All years prior to most current three years

1.74 Total premium earned ..... \$ \_\_\_\_\_

1.75 Total incurred claims ..... \$ \_\_\_\_\_

1.76 Number of covered lives .....

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator .....		
2.2 Premium Denominator .....	1,332,479,125	1,318,365,615
2.3 Premium Ratio (2.1/2.2) .....	0.000	0.000
2.4 Reserve Numerator .....		
2.5 Reserve Denominator .....	1,563,022,600	1,573,036,907
2.6 Reserve Ratio (2.4/2.5) .....	0.000	0.000

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

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

3.21 Participating policies ..... \$ .....948,132,299

3.22 Non-participating policies ..... \$ .....356,081,200

4. For mutual reporting Entities and Reciprocal Exchanges Only:

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

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

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

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

5. For Reciprocal Exchanges Only:

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

5.2 If yes, is the commission paid:

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

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

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

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

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

# GENERAL INTERROGATORIES

## PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?  
Not Applicable .....
- 6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.  
Amica relies on our catastrophe reinsurance brokers, Aon Benfield and Gen Re Intermediaries, for modeling services. This year, they provided calculations of our PML using RiskLink (v. 9.0). According to these models, Amica's probable maximum loss is an aggregation of automobile and homeowners losses caused by a hurricane striking Florida, Massachusetts and/or Rhode Island. Amica's largest earthquake exposure is in California. In 2009, the net exposure for the 100 year PML for hurricane and earthquake was approximately 16.6% of the Company's prior year-end surplus. ....
- 6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?  
A catastrophe reinsurance program is the main provision employed to control excessive loss. The Company also participates in the Florida Hurricane Catastrophe Fund. ....
- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? ..... Yes [ X ] No [ ]
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss.  
.....
- 7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss ratio cap, an aggregate limit or any similar provisions)? ..... Yes [ ] No [ X ]
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions: .....
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? ..... Yes [ ] No [ ]
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? ..... Yes [ ] No [ X ]
- 8.2 If yes, give full information  
.....
- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:  
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;  
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;  
(c) Aggregate stop loss reinsurance coverage;  
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;  
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or  
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. .... Yes [ ] No [ X ]
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:  
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or  
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. .... Yes [ ] No [ X ]
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:  
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;  
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and  
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 32 of SSAP No. 62, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:  
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or  
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? ..... Yes [ ] No [ X ]
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.
- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:  
(a) The entity does not utilize reinsurance; or ..... Yes [ ] No [ X ]  
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or ..... Yes [ ] No [ X ]  
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. .... Yes [ ] No [ X ]
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? ..... Yes [ X ] No [ ] N/A [ ]

# GENERAL INTERROGATORIES

## PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? ..... Yes [ ] No [ X ]
- 11.2 If yes, give full information  
.....
- 12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 13.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
- 12.11 Unpaid losses .....\$ .....
- 12.12 Unpaid underwriting expenses (including loss adjustment expenses) .....\$ .....
- 12.2 Of the amount on Line 13.3, Page 2, state the amount which is secured by letters of credit, collateral, and other funds .....\$ .....
- 12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? ..... Yes [ ] No [ ] N/A [ X ]
- 12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
- 12.41 From ..... %
- 12.42 To ..... %
- 12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under deductible features of commercial policies? ..... Yes [ ] No [ X ]
- 12.6 If yes, state the amount thereof at December 31 of the current year:
- 12.61 Letters of credit .....\$ .....
- 12.62 Collateral and other funds .....\$ .....
- 13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): .....\$ 14,719,288
- 13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? ..... Yes [ ] No [ X ]
- 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. ....
- 14.1 Is the company a cedant in a multiple cedant reinsurance contract? ..... Yes [ ] No [ X ]
- 14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:  
.....
- 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? ..... Yes [ ] No [ ]
- 14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? ..... Yes [ ] No [ ]
- 14.5 If the answer to 14.4 is no, please explain:  
.....
- 15.1 Has the reporting entity guaranteed any financed premium accounts? ..... Yes [ ] No [ X ]
- 15.2 If yes, give full information  
.....
- 16.1 Does the reporting entity write any warranty business? ..... Yes [ ] No [ X ]  
If yes, disclose the following information for each of the following types of warranty coverage:

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

\* Disclose type of coverage:  
.....

# GENERAL INTERROGATORIES

## PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

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

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

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

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

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

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

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

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

**FIVE-YEAR HISTORICAL DATA**

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

	1 2009	2 2008	3 2007	4 2006	5 2005
<b>Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 &amp; 3)</b>					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	582,326,440	570,751,780	577,120,097	592,093,767	637,470,767
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	373,003,394	364,883,939	365,948,712	368,999,041	391,150,707
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	428,329,668	414,302,095	410,674,858	389,348,894	376,814,386
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6. Total (Line 35)	1,383,659,502	1,349,937,814	1,353,743,667	1,350,441,702	1,405,435,860
<b>Net Premiums Written (Page 8, Part 1B, Col. 6)</b>					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	578,811,455	565,331,175	569,113,687	582,098,906	616,759,620
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	368,161,539	359,316,008	354,760,145	361,533,842	382,327,987
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	409,763,475	397,014,783	379,719,323	368,956,562	358,066,168
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12. Total (Line 35)	1,356,736,469	1,321,661,966	1,303,593,155	1,312,589,310	1,357,153,775
<b>Statement of Income (Page 4)</b>					
13. Net underwriting gain (loss) (Line 8)	95,007,696	116,322,573	224,161,248	254,631,704	189,221,377
14. Net investment gain or (loss) (Line 11)	142,458,369	138,862,975	153,462,966	151,007,650	156,954,454
15. Total other income (Line 15)	1,411,214	2,188,127	3,181,080	2,881,688	3,409,839
16. Dividends to policyholders (Line 17)	112,456,007	114,316,466	121,378,276	126,390,929	131,349,938
17. Federal and foreign income taxes incurred (Line 19)	4,994,173	30,401,129	12,740,468	34,920,229	72,830,800
18. Net income (Line 20)	121,427,099	112,656,080	246,686,550	247,209,884	145,404,932
<b>Balance Sheet Lines (Pages 2 and 3)</b>					
19. Total admitted assets excluding protected cell business (Page 2, Line 24, Col. 3)	3,912,039,038	3,582,231,857	4,077,429,748	3,890,071,095	3,584,950,992
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 13.1)	56,527,878	55,452,233	56,958,472	50,084,023	55,997,734
20.2 Deferred and not yet due (Line 13.2)	320,138,873	307,876,225	302,883,482	313,062,857	329,096,739
20.3 Accrued retrospective premiums (Line 13.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 24)	1,677,922,239	1,672,630,969	1,787,553,695	1,799,575,410	1,788,784,894
22. Losses (Page 3, Line 1)	660,159,838	699,917,717	710,889,202	729,386,772	751,838,194
23. Loss adjustment expenses (Page 3, Line 3)	188,850,992	181,535,529	184,459,792	193,092,161	200,865,385
24. Unearned premiums (Page 3, Line 9)	704,231,884	679,974,540	676,678,189	675,049,815	693,617,728
25. Capital paid up (Page 3, Lines 28 & 29)					
26. Surplus as regards policyholders (Page 3, Line 35)	2,234,116,799	1,909,600,888	2,289,876,053	2,090,495,685	1,796,166,098
<b>Cash Flow (Page 5)</b>					
27. Net cash from operations (Line 11)	62,605,609	100,967,988	179,226,682	186,212,735	135,435,711
<b>Risk-Based Capital Analysis</b>					
28. Total adjusted capital	2,242,152,310	1,912,344,952	2,297,887,422	2,097,982,610	1,802,954,416
29. Authorized control level risk-based capital	142,444,303	135,495,752	158,765,561	149,859,066	140,034,417
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 10, Col. 3) x100.0</b>					
30. Bonds (Line 1)	51.6	53.8	54.1	55.5	56.2
31. Stocks (Lines 2.1 & 2.2)	40.5	40.4	40.4	39.7	39.0
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)	1.7	1.9	1.7	1.8	2.0
34. Cash, cash equivalents and short-term investments (Line 5)	3.2	0.6	1.1	0.8	0.8
35. Contract loans (Line 6)					
36. Other invested assets (Line 7)	3.1	3.2	2.7	2.2	2.0
37. Receivables for securities (Line 8)		0.0	0.0		
38. Aggregate write-ins for invested assets (Line 9)					
39. Cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0
<b>Investments in parent, subsidiaries and affiliates</b>					
40. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)					
41. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)					
42. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)	193,346,612	182,016,772	183,456,025	172,027,817	164,183,598
43. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
44. Affiliated mortgage loans on real estate					
45. All other affiliated	58,477,724	56,817,763	58,195,391	49,524,332	40,261,357
46. Total of above Lines 40 to 45	251,824,336	238,834,535	241,651,416	221,552,149	204,444,955
47. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 46 above divided by Page 3, Col. 1, Line 35 x 100.0)	11.3	12.5	10.6	10.6	11.4

**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1 2009	2 2008	3 2007	4 2006	5 2005
<b>Capital and Surplus Accounts (Page 4)</b>					
48. Net unrealized capital gains (losses) (Line 24) .....	206,391,144	(346,863,406)	64,564,426	97,628,579	41,399,776
49. Dividends to stockholders (Line 35) .....					
50. Change in surplus as regards policyholders for the year (Line 38) .....	324,515,911	(380,275,165)	199,380,368	294,329,587	193,896,700
<b>Gross Losses Paid (Page 9, Part 2, Cols. 1 &amp; 2)</b>					
51. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4) .....	354,869,907	343,796,945	345,633,563	353,770,819	377,693,897
52. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	202,669,531	191,455,808	182,179,396	178,491,925	192,177,119
53. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	221,073,807	220,889,310	148,744,355	160,603,201	191,124,423
54. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....					
55. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....					
56. Total (Line 35) .....	778,613,245	756,142,063	676,557,314	692,865,945	760,995,439
<b>Net Losses Paid (Page 9, Part 2, Col. 4)</b>					
57. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4) .....	348,429,609	335,319,129	336,157,056	336,646,741	358,663,188
58. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	201,800,704	188,907,543	179,472,408	174,908,626	187,315,229
59. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	219,422,273	219,213,111	145,669,845	144,967,524	184,041,820
60. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....					
61. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....					
62. Total (Line 35) .....	769,652,586	743,439,783	661,299,309	656,522,891	730,020,237
<b>Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0</b>					
63. Premiums earned (Line 1) .....	100.0	100.0	100.0	100.0	100.0
64. Losses incurred (Line 2) .....	54.8	55.6	49.4	47.6	53.1
65. Loss expenses incurred (Line 3) .....	13.3	11.8	10.9	10.3	12.7
66. Other underwriting expenses incurred (Line 4) .....	24.7	23.8	22.5	23.0	20.3
67. Net underwriting gain (loss) (Line 8) .....	7.1	8.8	17.2	19.1	13.9
<b>Other Percentages</b>					
68. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0) .....	24.2	23.6	22.3	23.1	20.1
69. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0) .....	68.1	67.4	60.3	57.9	65.8
70. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 35, Col. 1 x 100.0) .....	60.7	69.2	56.9	62.8	75.6
<b>One Year Loss Development (000 omitted)</b>					
71. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11) .....	(89,410)	(88,220)	(95,528)	(92,259)	(92,178)
72. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 71 above divided by Page 4, Line 21, Col. 1 x 100.0) .....	(4.7)	(3.9)	(4.6)	(5.1)	(5.8)
<b>Two Year Loss Development (000 omitted)</b>					
73. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12) .....	(158,769)	(152,821)	(154,788)	(137,824)	(125,322)
74. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 73 above divided by Page 4, Line 21, Col. 2 x 100.0) .....	(6.9)	(7.3)	(8.6)	(8.6)	(8.6)

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 MUTUAL INSURANCE COMPANY  
**SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES**  
**SCHEDULE P - PART 1 - SUMMARY**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported-Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	XXX	XXX	XXX	1,820	1,414	150		69		97	625	XXX
2. 2000.....	930,390	32,034	898,356	538,587	20,596	24,281	598	107,372		71,425	649,046	XXX
3. 2001.....	989,079	35,265	953,814	616,559	30,424	27,577	870	110,788		78,168	723,629	XXX
4. 2002.....	1,105,513	45,735	1,059,779	676,429	33,683	29,314	820	117,064		88,066	788,305	XXX
5. 2003.....	1,253,396	47,820	1,205,577	748,551	34,268	28,290	897	119,582		93,216	861,258	XXX
6. 2004.....	1,359,570	49,886	1,309,684	764,321	24,143	26,702	714	120,611		86,799	886,777	XXX
7. 2005.....	1,410,873	48,223	1,362,650	753,340	49,220	27,557	2,013	116,542		89,641	846,206	XXX
8. 2006.....	1,372,527	41,370	1,331,157	622,984	11,403	21,926	386	101,816		83,022	734,937	XXX
9. 2007.....	1,352,445	50,481	1,301,964	610,760	8,562	18,912	262	106,815		81,479	727,663	XXX
10. 2008.....	1,348,867	30,502	1,318,365	656,699	6,861	15,036	223	129,249		72,267	793,900	XXX
11. 2009.....	1,361,246	28,767	1,332,479	498,489	2,584	10,170	199	102,447		46,171	608,323	XXX
12. Totals.....	XXX	XXX	XXX	6,488,539	223,159	229,916	6,983	1,132,356		790,350	7,620,670	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding-Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	6,505	5,595			617				255			1,782	XXX
2. 2000.....	585				58				60			703	XXX
3. 2001.....	2,279	37			220	2			156			2,616	XXX
4. 2002.....	3,294	453			319				258			3,418	XXX
5. 2003.....	8,213	38			727				632			9,534	XXX
6. 2004.....	9,365	80			839	2			617		4	10,739	XXX
7. 2005.....	27,532	61	3,058		2,655	3	292		2,178		14	35,651	XXX
8. 2006.....	41,331	264	6,429		3,920	25	576		3,033		46	55,000	XXX
9. 2007.....	80,428	165	8,625		7,813	15	934		6,501		191	104,121	XXX
10. 2008.....	131,686	928	20,478		12,571	64	2,099		16,431		494	182,273	XXX
11. 2009.....	237,050	968	81,891		20,538	40	7,233		97,470		511	443,174	XXX
12. Totals.....	548,268	8,589	120,481		50,277	151	11,134		127,591		1,260	849,011	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	910	872
2. 2000.....	670,944	21,194	649,749	72.1	66.2	72.3				585	118
3. 2001.....	757,579	31,334	726,245	76.6	88.9	76.1				2,242	374
4. 2002.....	826,679	34,956	791,722	74.8	76.4	74.7				2,841	577
5. 2003.....	905,995	35,203	870,792	72.3	73.6	72.2				8,175	1,359
6. 2004.....	922,455	24,939	897,516	67.8	50.0	68.5				9,285	1,454
7. 2005.....	933,154	51,297	881,857	66.1	106.4	64.7				30,529	5,122
8. 2006.....	802,015	12,078	789,937	58.4	29.2	59.3				47,496	7,504
9. 2007.....	840,788	9,004	831,784	62.2	17.8	63.9				88,888	15,233
10. 2008.....	984,250	8,076	976,174	73.0	26.5	74.0				151,236	31,037
11. 2009.....	1,055,288	3,791	1,051,497	77.5	13.2	78.9				317,973	125,201
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	660,160	188,851

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

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

**SCHEDULE P - PART 2 - SUMMARY**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2000	2 2001	3 2002	4 2003	5 2004	6 2005	7 2006	8 2007	9 2008	10 2009	11 One Year	12 Two Year
1. Prior.....	348,067	289,826	247,482	234,623	226,527	221,825	219,543	219,987	219,558	219,162	(396)	(825)
2. 2000.....	656,165	599,601	571,889	559,212	552,987	546,965	544,566	542,353	542,696	542,317	(379)	(36)
3. 2001.....	XXX	703,482	663,419	650,861	635,764	624,978	617,864	616,426	615,925	615,301	(624)	(1,125)
4. 2002.....	XXX	XXX	771,827	728,175	715,480	697,969	687,521	679,289	675,990	674,400	(1,590)	(4,889)
5. 2003.....	XXX	XXX	XXX	842,271	809,677	798,084	779,492	765,590	752,364	750,579	(1,785)	(15,011)
6. 2004.....	XXX	XXX	XXX	XXX	873,806	832,242	827,431	799,014	791,217	776,288	(14,929)	(22,726)
7. 2005.....	XXX	XXX	XXX	XXX	XXX	847,292	800,679	791,908	775,523	763,137	(12,386)	(28,771)
8. 2006.....	XXX	XXX	XXX	XXX	XXX	XXX	757,250	724,251	708,252	685,088	(23,164)	(39,163)
9. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	764,691	733,764	718,468	(15,296)	(46,223)
10. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	849,354	830,493	(18,861)	XXX
11. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	851,580	XXX	XXX
12. Totals											(89,410)	(158,769)

**SCHEDULE P - PART 3 - SUMMARY**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2000	2 2001	3 2002	4 2003	5 2004	6 2005	7 2006	8 2007	9 2008	10 2009		
1. Prior.....	.000	109,096	161,366	189,745	204,691	211,713	214,873	216,162	217,079	217,635	XXX	XXX
2. 2000.....	310,734	429,210	480,293	510,139	526,758	535,479	538,623	540,504	541,483	541,674	XXX	XXX
3. 2001.....	XXX	354,732	491,939	552,830	584,346	601,548	608,004	611,434	612,447	612,841	XXX	XXX
4. 2002.....	XXX	XXX	389,925	540,364	603,712	637,099	658,784	665,437	669,113	671,240	XXX	XXX
5. 2003.....	XXX	XXX	XXX	457,716	611,780	676,159	709,004	727,745	738,006	741,677	XXX	XXX
6. 2004.....	XXX	XXX	XXX	XXX	475,909	642,802	704,323	741,124	756,543	766,166	XXX	XXX
7. 2005.....	XXX	XXX	XXX	XXX	XXX	458,406	604,430	666,118	708,811	729,664	XXX	XXX
8. 2006.....	XXX	XXX	XXX	XXX	XXX	XXX	407,651	542,908	600,365	633,121	XXX	XXX
9. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	422,219	562,284	620,848	XXX	XXX
10. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	498,671	664,651	XXX	XXX
11. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	505,876	XXX	XXX

**SCHEDULE P - PART 4 - SUMMARY**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2000	2 2001	3 2002	4 2003	5 2004	6 2005	7 2006	8 2007	9 2008	10 2009
1. Prior.....	37,266	14,340	5,782	1,964						
2. 2000.....	95,265	21,284	7,541	2,432	2,711					
3. 2001.....	XXX	90,253	20,879	8,299	3,224	3,927				
4. 2002.....	XXX	XXX	87,342	22,412	9,770	3,172	3,771			
5. 2003.....	XXX	XXX	XXX	85,766	24,785	12,597	4,072	4,365		
6. 2004.....	XXX	XXX	XXX	XXX	91,005	24,882	14,453	5,840	6,906	
7. 2005.....	XXX	XXX	XXX	XXX	XXX	99,235	25,201	10,121	5,442	3,350
8. 2006.....	XXX	XXX	XXX	XXX	XXX	XXX	91,177	30,611	14,045	7,005
9. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78,021	20,527	9,559
10. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80,487	22,577
11. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	89,124

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

**SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

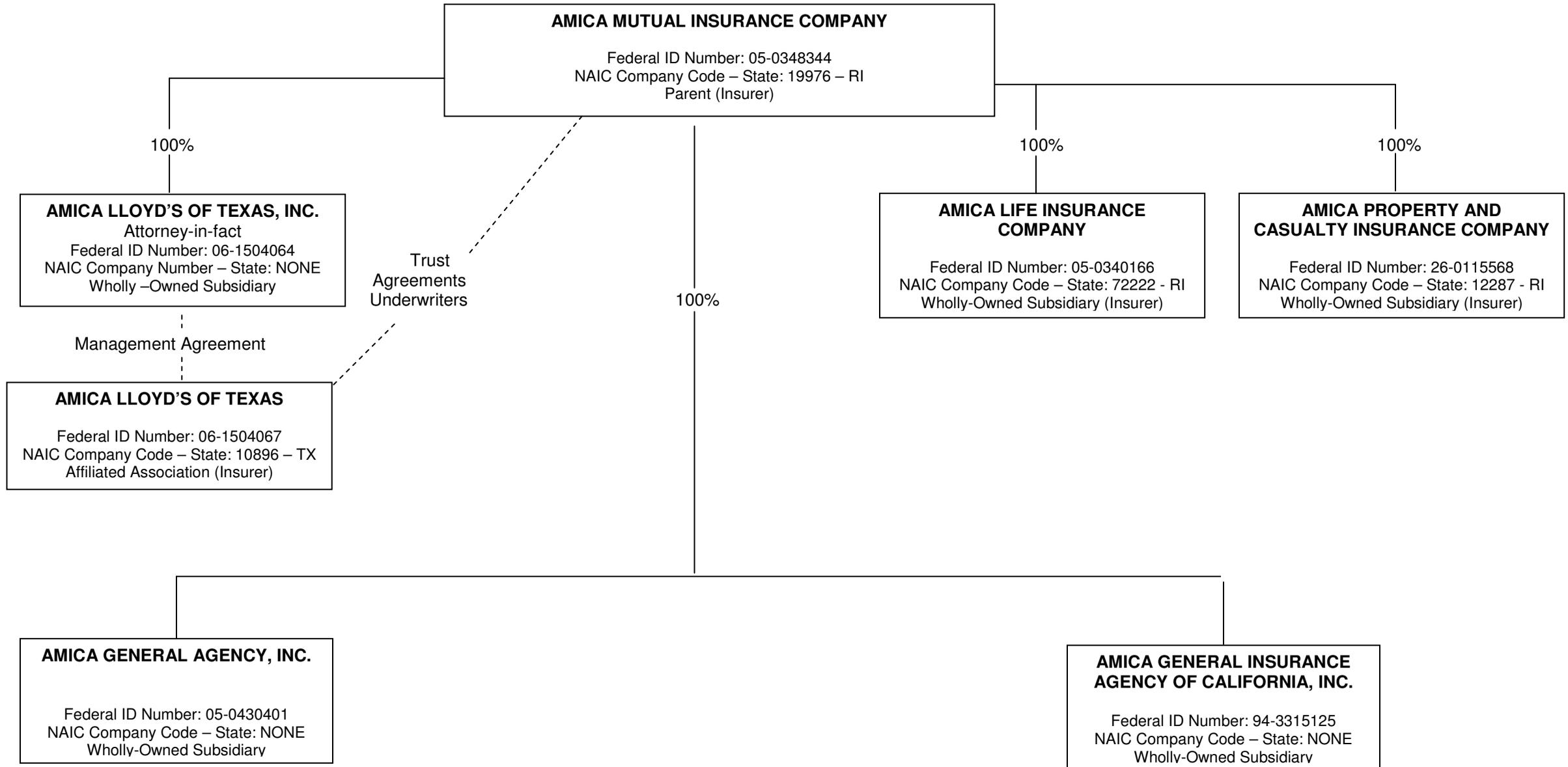
States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	L	2,748,921	2,817,476	275,259	2,341,648	1,719,053	679,852	11,452
2. Alaska	AK	L	613,897	617,537	30,198	823,056	(35,000)	226,852	4,392
3. Arizona	AZ	L	18,579,068	17,872,494	1,409,977	7,309,105	8,796,228	7,586,064	83,403
4. Arkansas	AR	L	1,007,549	988,193	84,901	536,961	797,900	390,630	5,629
5. California	CA	L	86,060,044	83,892,535		32,489,998	37,039,718	31,212,141	406,599
6. Colorado	CO	L	22,016,351	21,391,531	2,190,597	19,673,538	16,077,706	9,438,491	100,602
7. Connecticut	CT	L	131,382,546	127,981,713	17,959,646	62,763,109	51,321,056	69,654,035	726,150
8. Delaware	DE	L	3,867,321	3,788,126	445,234	1,897,902	1,849,078	1,736,819	16,428
9. District of Columbia	DC	L	3,076,582	3,006,944	350,989	1,179,825	1,077,048	834,061	16,316
10. Florida	FL	L	112,589,433	114,134,878	145,277	63,639,528	66,871,656	61,386,975	524,727
11. Georgia	GA	L	38,669,229	37,014,570	4,360,152	29,390,390	30,912,451	13,786,786	235,609
12. Hawaii	HI	N							
13. Idaho	ID	L	1,484,280	1,470,610	131,560	764,340	948,781	454,926	8,056
14. Illinois	IL	L	16,823,123	16,445,661	1,973,595	8,564,431	9,160,977	8,000,862	75,507
15. Indiana	IN	L	6,999,797	6,779,235	412,819	4,517,025	4,262,847	2,199,664	38,409
16. Iowa	IA	L	1,488,181	1,473,199	86,848	1,100,447	532,400	377,562	9,033
17. Kansas	KS	L	2,236,549	2,170,212	117,532	1,324,645	1,421,304	826,674	11,781
18. Kentucky	KY	L	6,032,019	5,368,386	303,897	4,221,349	5,511,163	3,649,711	36,698
19. Louisiana	LA	L	4,736,317	4,600,499	557,130	2,178,344	735,697	2,030,465	14,828
20. Maine	ME	L	10,525,952	10,449,599	1,492,304	4,792,577	3,155,752	3,908,260	68,422
21. Maryland	MD	L	23,350,314	22,632,083	2,748,947	10,787,482	11,646,292	8,302,917	120,205
22. Massachusetts	MA	L	188,184,130	190,897,407	8,116,183	115,773,426	111,872,817	79,933,926	1,449,484
23. Michigan	MI	L	18,597,533	18,832,681	1,792,575	14,898,128	13,517,146	8,803,861	103,664
24. Minnesota	MN	L	13,112,394	12,873,187	858,569	7,653,813	6,112,196	6,958,098	56,203
25. Mississippi	MS	L	859,453	864,448	64,292	1,258,775	914,257	220,294	4,797
26. Missouri	MO	L	5,067,215	4,634,377		3,314,765	3,017,281	1,995,142	26,548
27. Montana	MT	L	767,956	791,092	85,506	790,469	960,838	1,863,449	3,640
28. Nebraska	NE	L	1,803,976	1,761,773	61,279	1,521,137	163,813	1,415,479	9,731
29. Nevada	NV	L	6,070,010	5,672,599	347,839	2,681,970	3,431,070	3,349,470	34,099
30. New Hampshire	NH	L	38,552,096	37,822,665	5,033,066	22,926,942	18,148,193	14,498,377	267,117
31. New Jersey	NJ	L	17,775,004	17,273,990	3,068,267	12,668,513	13,706,701	25,847,536	43,884
32. New Mexico	NM	L	4,322,954	4,159,955	427,625	1,958,067	1,881,374	2,423,319	20,570
33. New York	NY	L	132,529,975	131,392,268	20,404,990	58,745,993	54,109,288	66,229,442	727,028
34. North Carolina	NC	L	43,991,137	42,043,954	500,042	25,206,313	26,567,243	15,295,297	186,128
35. North Dakota	ND	L	91,282	86,119	5,403	27,059	22,919	3,612	470
36. Ohio	OH	L	15,381,406	14,996,979	1,570,500	11,615,663	7,067,168	5,108,271	78,590
37. Oklahoma	OK	L	1,220,993	1,160,372	123,275	1,130,738	255,948	512,814	4,891
38. Oregon	OR	L	12,499,647	11,968,023	1,247,190	4,577,815	5,744,352	5,679,813	56,276
39. Pennsylvania	PA	L	38,184,103	38,014,426	4,990,036	18,988,839	18,092,540	23,291,157	215,788
40. Rhode Island	RI	L	105,652,169	103,354,506	14,320,743	53,590,437	45,484,843	55,156,437	609,137
41. South Carolina	SC	L	11,261,513	11,303,687	1,455,494	4,336,484	6,377,481	3,834,906	55,326
42. South Dakota	SD	L	137,057	137,751	9,153	432,261	62,657	19,698	687
43. Tennessee	TN	L	9,002,668	8,632,496	615,651	5,446,620	4,631,223	2,067,985	49,675
44. Texas	TX	L	75,801,079	70,138,788	476,381	52,559,199	50,433,049	30,921,317	617,377
45. Utah	UT	L	2,448,539	2,348,394	261,466	1,121,732	1,426,889	1,573,201	9,800
46. Vermont	VT	L	4,633,187	4,623,895	721,500	1,468,263	1,168,973	663,587	24,340
47. Virginia	VA	L	19,352,176	18,818,345	2,278,938	9,212,308	7,092,685	6,043,379	104,092
48. Washington	WA	L	33,761,765	32,826,425	2,193,386	20,379,052	19,302,512	23,051,638	186,188
49. West Virginia	WV	L	1,677,271	1,670,674	176,986	537,747	757,769	639,520	6,950
50. Wisconsin	WI	L	6,771,419	6,517,754	534,748	2,085,447	2,721,126	4,840,371	33,868
51. Wyoming	WY	L	415,920	416,639	39,392	222,016	(233,834)	29,916	2,177
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. Totals (a)	(a)	50	1,304,213,500	1,280,931,150	106,857,337	717,425,691	678,612,624	618,955,059	7,502,771
DETAILS OF WRITE-INS									
5801.		XXX							
5802.		XXX							
5803.		XXX							
5898. Summary of remaining write-ins for Line 58 from overflow page		XXX							
5899. Totals (Lines 5801 through 5803 plus 5898)(Line 58 above)		XXX							

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

Fire, Allied Lines, Homeowners, Inland Marine, Workers' Compensation (policies written cover only domestic employees), and Earthquake are allocated to the state in which the insured's residence is located. Ocean Marine is allocated to the state in which the insured's watercraft is located. All Automobile lines of business are allocated to the state in which the automobile is garaged. Other Liability is allocated to the state in which the insured's primary residence is located.

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

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



ANNUAL STATEMENT FOR THE YEAR 2009 OF THE AMICA MUTUAL INSURANCE COMPANY  
**OVERFLOW PAGE FOR WRITE-INS**

Additional Write-ins for Assets Line 23

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2304. Travel advances .....	153,817	153,817		
2305. Postage inventory .....	992,289	992,289		
2306. Expiring Policy Acquisition Costs .....	1,591,214	1,591,214		
2307. Non Compete Agreements .....	201,570	201,570		
2308. Prepaid expenses .....	1,582,472	1,582,472		
2309. Pension - Intangible .....	3,887,172	3,887,172		
2310. Prepaid pension contribution .....	254,484,465	254,484,465		
2311. Miscellaneous deposits .....	413,404	413,404		
2312. Receivable for other surcharges .....	1,592,321		1,592,321	2,425,501
2313. Prepaid Retirees' Medical Expense .....	53,472,503	53,472,503		
2314. Miscellaneous receivable .....	17,658		17,658	1,301
2315. 2008 Private Passenger Auto Escrow - North Carolina .....	2,203,276		2,203,276	
2397. Summary of remaining write-ins for Line 23 from overflow page	320,592,161	316,778,906	3,813,255	2,426,802

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

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
2404. Amortization of Non-compete Agreements .....		38,400		38,400
2405. 2008 Private Passenger Auto Escrow - North Carolina .....		500,000		500,000
2497. Summary of remaining write-ins for Line 24 from overflow page		538,400		538,400

Additional Write-ins for Exhibit of Nonadmitted Assets Line 23

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
2304. Non Compete Agreements .....	201,570	239,970	38,400
2305. Prepaid expenses .....	1,582,472	2,132,134	549,662
2306. Pension - Intangible .....	3,887,172	4,875,332	988,160
2307. Prepaid pension contribution .....	254,484,465	234,484,465	(20,000,000)
2308. Miscellaneous deposits .....	413,404	771,795	358,391
2309. Prepaid Retirees' Medical Expense .....	53,472,503	22,358,285	(31,114,218)
2310. Amica Companies Supplemental Retirement Trust .....	943,388		(943,388)
2397. Summary of remaining write-ins for Line 23 from overflow page	314,984,974	264,861,981	(50,122,993)

## ALPHABETICAL INDEX

### ANNUAL STATEMENT BLANK

Assets .....	2
Cash Flow .....	5
Exhibit of Capital Gains (Losses) .....	12
Exhibit of Net Investment Income .....	12
Exhibit of Nonadmitted Assets .....	13
Exhibit of Premiums and Losses (State Page) .....	19
Five-Year Historical Data .....	17
General Interrogatories .....	15
Jurat Page .....	1
Liabilities, Surplus and Other Funds .....	3
Notes To Financial Statements .....	14
Overflow Page For Write-ins .....	97
Schedule A - Part 1 .....	E01
Schedule A - Part 2 .....	E02
Schedule A - Part 3 .....	E03
Schedule A - Verification Between Years .....	SI02
Schedule B - Part 1 .....	E04
Schedule B - Part 2 .....	E05
Schedule B - Part 3 .....	E06
Schedule B - Verification Between Years .....	SI02
Schedule BA - Part 1 .....	E07
Schedule BA - Part 2 .....	E08
Schedule BA - Part 3 .....	E09
Schedule BA - Verification Between Years .....	SI03
Schedule D - Part 1 .....	E10
Schedule D - Part 1A - Section 1 .....	SI05
Schedule D - Part 1A - Section 2 .....	SI08
Schedule D - Part 2 - Section 1 .....	E11
Schedule D - Part 2 - Section 2 .....	E12
Schedule D - Part 3 .....	E13
Schedule D - Part 4 .....	E14
Schedule D - Part 5 .....	E15
Schedule D - Part 6 - Section 1 .....	E16
Schedule D - Part 6 - Section 2 .....	E16
Schedule D - Summary By Country .....	SI04
Schedule D - Verification Between Years .....	SI03
Schedule DA - Part 1 .....	E17
Schedule DA - Verification Between Years .....	SI11
Schedule DB - Part A - Section 1 .....	E18
Schedule DB - Part A - Section 2 .....	E18
Schedule DB - Part A - Section 3 .....	E19
Schedule DB - Part A - Verification Between Years .....	SI12
Schedule DB - Part B - Section 1 .....	E19
Schedule DB - Part B - Section 2 .....	E20
Schedule DB - Part B - Section 3 .....	E20
Schedule DB - Part B - Verification Between Years .....	SI12
Schedule DB - Part C - Section 1 .....	E21
Schedule DB - Part C - Section 2 .....	E21
Schedule DB - Part C - Section 3 .....	E22
Schedule DB - Part C - Verification Between Years .....	SI13
Schedule DB - Part D - Section 1 .....	E22
Schedule DB - Part D - Section 2 .....	E23
Schedule DB - Part D - Section 3 .....	E23
Schedule DB - Part D - Verification Between Years .....	SI13
Schedule DB - Part E - Section 1 .....	E24
Schedule DB - Part E - Verification .....	SI13
Schedule DB - Part F - Section 1 .....	SI14
Schedule DB - Part F - Section 2 .....	SI15
Schedule E - Part 1 - Cash .....	E25
Schedule E - Part 2 - Cash Equivalents .....	E26
Schedule E - Part 3 - Special Deposits .....	E27
Schedule E - Verification Between Years .....	SI16
Schedule F - Part 1 .....	20
Schedule F - Part 2 .....	21
Schedule F - Part 3 .....	22
Schedule F - Part 4 .....	23
Schedule F - Part 5 .....	24
Schedule F - Part 6 .....	25
Schedule F - Part 7 .....	26
Schedule F - Part 8 .....	27

**ANNUAL STATEMENT BLANK (Continued)**

Schedule H - Accident and Health Exhibit - Part 1 .....	28
Schedule H - Part 2, Part 3 and 4 .....	29
Schedule H - Part 5 - Health Claims .....	30
Schedule P - Part 1 - Analysis of Losses and Loss Expenses .....	31
Schedule P - Part 1A - Homeowners/Farmowners .....	33
Schedule P - Part 1B - Private Passenger Auto Liability/Medical .....	34
Schedule P - Part 1C - Commercial Auto/Truck Liability/Medical .....	35
Schedule P - Part 1D - Workers' Compensation .....	36
Schedule P - Part 1E - Commercial Multiple Peril .....	37
Schedule P - Part 1F - Section 1 - Medical Professional Liability - Occurrence .....	38
Schedule P - Part 1F - Section 2 - Medical Professional Liability - Claims-Made .....	39
Schedule P - Part 1G - Special Liability (Ocean, Marine, Aircraft (All Perils), Boiler and Machinery) .....	40
Schedule P - Part 1H - Section 1 - Other Liability-Occurrence .....	41
Schedule P - Part 1H - Section 2 - Other Liability - Claims-Made .....	42
Schedule P - Part 1I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary & Theft) .....	43
Schedule P - Part 1J - Auto Physical Damage .....	44
Schedule P - Part 1K - Fidelity/Surety .....	45
Schedule P - Part 1L - Other (Including Credit, Accident and Health) .....	46
Schedule P - Part 1M - International .....	47
Schedule P - Part 1N - Reinsurance .....	48
Schedule P - Part 1O - Reinsurance .....	49
Schedule P - Part 1P - Reinsurance .....	50
Schedule P - Part 1R - Section 1 - Products Liability - Occurrence .....	51
Schedule P - Part 1R - Section 2 - Products Liability - Claims - Made .....	52
Schedule P - Part 1S - Financial Guaranty/Mortgage Guaranty .....	53
Schedule P - Part 1T - Warranty .....	54
Schedule P - Part 2, Part 3 and Part 4 - Summary .....	32
Schedule P - Part 2A - Homeowners/Farmowners .....	55
Schedule P - Part 2B - Private Passenger Auto Liability/Medical .....	55
Schedule P - Part 2C - Commercial Auto/Truck Liability/Medical .....	55
Schedule P - Part 2D - Workers' Compensation .....	55
Schedule P - Part 2E - Commercial Multiple Peril .....	55
Schedule P - Part 2F - Section 1 - Medical Professional Liability - Occurrence .....	56
Schedule P - Part 2F - Section 2 - Medical Professional Liability - Claims - Made .....	56
Schedule P - Part 2G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery) .....	56
Schedule P - Part 2H - Section 1 - Other Liability - Occurrence .....	56
Schedule P - Part 2H - Section 2 - Other Liability - Claims - Made .....	56
Schedule P - Part 2I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, and Theft) .....	57
Schedule P - Part 2J - Auto Physical Damage .....	57
Schedule P - Part 2K - Fidelity, Surety .....	57
Schedule P - Part 2L - Other (Including Credit, Accident and Health) .....	57
Schedule P - Part 2M - International .....	57
Schedule P - Part 2N - Reinsurance .....	58
Schedule P - Part 2O - Reinsurance .....	58
Schedule P - Part 2P - Reinsurance .....	58
Schedule P - Part 2R - Section 1 - Products Liability - Occurrence .....	59
Schedule P - Part 2R - Section 2 - Products Liability - Claims-Made .....	59
Schedule P - Part 2S - Financial Guaranty/Mortgage Guaranty .....	59
Schedule P - Part 2T - Warranty .....	59
Schedule P - Part 3A - Homeowners/Farmowners .....	60
Schedule P - Part 3B - Private Passenger Auto Liability/Medical .....	60
Schedule P - Part 3C - Commercial Auto/Truck Liability/Medical .....	60
Schedule P - Part 3D - Workers' Compensation .....	60
Schedule P - Part 3E - Commercial Multiple Peril .....	60
Schedule P - Part 3F - Section 1 - Medical Professional Liability - Occurrence .....	61
Schedule P - Part 3F - Section 2 - Medical Professional Liability - Claims-Made .....	61
Schedule P - Part 3G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery) .....	61
Schedule P - Part 3H - Section 1 - Other Liability - Occurrence .....	61
Schedule P - Part 3H - Section 2 - Other Liability - Claims-Made .....	61
Schedule P - Part 3I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary, and Theft) .....	62
Schedule P - Part 3J - Auto Physical Damage .....	62
Schedule P - Part 3K - Fidelity/Surety .....	62
Schedule P - Part 3L - Other (Including Credit, Accident and Health) .....	62
Schedule P - Part 3M - International .....	62
Schedule P - Part 3N - Reinsurance .....	63
Schedule P - Part 3O - Reinsurance .....	63
Schedule P - Part 3P - Reinsurance .....	63
Schedule P - Part 3R - Section 1 - Products Liability - Occurrence .....	64
Schedule P - Part 3R - Section 2 - Products Liability - Claims-Made .....	64
Schedule P - Part 3S - Financial Guaranty/Mortgage Guaranty .....	64
Schedule P - Part 3T - Warranty .....	64

**ANNUAL STATEMENT BLANK (Continued)**

Schedule P - Part 4A - Homeowners/Farmowners .....	65
Schedule P - Part 4B - Private Passenger Auto Liability/Medical .....	65
Schedule P - Part 4C - Commercial Auto/Truck Liability/Medical .....	65
Schedule P - Part 4D - Workers' Compensation .....	65
Schedule P - Part 4E - Commercial Multiple Peril .....	65
Schedule P - Part 4F - Section 1 - Medical Professional Liability - Occurrence .....	66
Schedule P - Part 4F - Section 2 - Medical Professional Liability - Claims-Made .....	66
Schedule P - Part 4G - Special Liability (Ocean Marine, Aircraft (All Perils), Boiler and Machinery) .....	66
Schedule P - Part 4H - Section 1 - Other Liability - Occurrence .....	66
Schedule P - Part 4H - Section 2 - Other Liability - Claims-Made .....	66
Schedule P - Part 4I - Special Property (Fire, Allied Lines, Inland Marine, Earthquake, Burglary and Theft) .....	67
Schedule P - Part 4J - Auto Physical Damage .....	67
Schedule P - Part 4K - Fidelity/Surety .....	67
Schedule P - Part 4L - Other (Including Credit, Accident and Health) .....	67
Schedule P - Part 4M - International .....	67
Schedule P - Part 4N - Reinsurance .....	68
Schedule P - Part 4O - Reinsurance .....	68
Schedule P - Part 4P - Reinsurance .....	68
Schedule P - Part 4R - Section 1 - Products Liability - Occurrence .....	69
Schedule P - Part 4R - Section 2 - Products Liability - Claims-Made .....	69
Schedule P - Part 4S - Financial Guaranty/Mortgage Guaranty .....	69
Schedule P - Part 4T - Warranty .....	69
Schedule P - Part 5A - Homeowners/Farmowners .....	70
Schedule P - Part 5B - Private Passenger Auto Liability/Medical .....	71
Schedule P - Part 5C - Commercial Auto/Truck Liability/Medical .....	72
Schedule P - Part 5D - Workers' Compensation .....	73
Schedule P - Part 5E - Commercial Multiple Peril .....	74
Schedule P - Part 5F - Medical Professional Liability - Claims-Made .....	76
Schedule P - Part 5F - Medical Professional Liability - Occurrence .....	75
Schedule P - Part 5H - Other Liability - Claims-Made .....	78
Schedule P - Part 5H - Other Liability - Occurrence .....	77
Schedule P - Part 5R - Products Liability - Claims-Made .....	80
Schedule P - Part 5R - Products Liability - Occurrence .....	79
Schedule P - Part 5T - Warranty .....	81
Schedule P - Part 6C - Commercial Auto/Truck Liability/Medical .....	82
Schedule P - Part 6D - Workers' Compensation .....	82
Schedule P - Part 6E - Commercial Multiple Peril .....	83
Schedule P - Part 6H - Other Liability - Claims-Made .....	84
Schedule P - Part 6H - Other Liability - Occurrence .....	83
Schedule P - Part 6M - International .....	84
Schedule P - Part 6N - Reinsurance .....	85
Schedule P - Part 6O - Reinsurance .....	85
Schedule P - Part 6R - Products Liability - Claims-Made .....	86
Schedule P - Part 6R - Products Liability - Occurrence .....	86
Schedule P - Part 7A - Primary Loss Sensitive Contracts .....	87
Schedule P - Part 7B - Reinsurance Loss Sensitive Contracts .....	89
Schedule P Interrogatories .....	91
Schedule T - Exhibit of Premiums Written .....	92
Schedule T - Part 2 - Interstate Compact .....	93
Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group .....	94
Schedule Y - Part 2 - Summary of Insurer's Transactions With Any Affiliates .....	95
Statement of Income .....	4
Summary Investment Schedule .....	SI01
Supplemental Exhibits and Schedules Interrogatories .....	96
Underwriting and Investment Exhibit Part 1 .....	6
Underwriting and Investment Exhibit Part 1A .....	7
Underwriting and Investment Exhibit Part 1B .....	8
Underwriting and Investment Exhibit Part 2 .....	9
Underwriting and Investment Exhibit Part 2A .....	10
Underwriting and Investment Exhibit Part 3 .....	11