



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2010
OF THE CONDITION AND AFFAIRS OF THE

AMICA LIFE INSURANCE COMPANY

NAIC Group Code 0028 0028 NAIC Company Code 72222 Employer's ID Number 05-0340166
(Current) (Prior)

Organized under the Laws of Rhode Island, State of Domicile or Port of Entry Rhode Island

Country of Domicile United States of America

Incorporated/Organized 06/13/1968 Commenced Business 05/06/1970

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

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

Mail Address P.O. Box 6008, Providence, RI 02940-6008
(Street and Number or P.O. Box) (City or Town, State and Zip Code)

Primary Location of Books and Records 100 Amica Way
(Street and Number)
Lincoln, RI 02865-1156, 800-652-6422
(City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.amica.com

Statutory Statement Contact Stephen Francis Dolan, 800-652-6422
(Name) (Area Code) (Telephone Number)
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OFFICERS

President Robert Anthony DiMuccio Treasurer James Parker Loring #
Secretary Robert Kenneth MacKenzie Actuary Ernst & Young LLP

OTHER

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

DIRECTORS OR TRUSTEES

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

State of Rhode Island SS:
County of Providence

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

Robert Anthony DiMuccio
President

Robert Kenneth MacKenzie
Secretary

James Parker Loring
Treasurer

Subscribed and sworn to before me this
9th day of February, 2011

- a. Is this an original filing? Yes [X] No []
b. If no,
1. State the amendment number.....
2. Date filed
3. Number of pages attached.....

Ann Marie Oceau
Notary Public
June 8, 2014

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA LIFE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	897,341,569		897,341,569	860,527,885
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	43,950,013		43,950,013	37,485,365
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$				
encumbrances)				
4.2 Properties held for the production of income (less				
\$				
encumbrances)				
4.3 Properties held for sale (less \$				
encumbrances)				
5. Cash (\$2,573,975 , Schedule E - Part 1), cash equivalents				
(\$, Schedule E - Part 2) and short-term				
investments (\$35,783,102 , Schedule DA)	38,357,077		38,357,077	30,684,154
6. Contract loans (including \$ premium notes)	6,782,705		6,782,705	6,392,288
7. Derivatives				
8. Other invested assets (Schedule BA)	1,892,923		1,892,923	1,781,731
9. Receivables for securities				
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	988,324,287		988,324,287	936,871,423
13. Title plants less \$ charged off (for Title insurers				
only)				
14. Investment income due and accrued	10,632,874		10,632,874	10,368,172
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	(1,924,764)		(1,924,764)	(811,138)
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	13,297,774		13,297,774	36,059,437
15.3 Accrued retrospective premiums				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	587,000		587,000	1,348,000
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	1,014,297		1,014,297	1,173,208
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset	19,609,369	17,553,895	2,055,474	2,783,839
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	251,552	251,552		
21. Furniture and equipment, including health care delivery assets				
(\$)	2,669,261	2,669,261		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	21,239		21,239	
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	11,437,871	1,404,544	10,033,327	1,425,934
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	1,045,920,760	21,879,252	1,024,041,508	989,218,875
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts				
28. Total (Lines 26 and 27)	1,045,920,760	21,879,252	1,024,041,508	989,218,875
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Reinsurance premium receivable	8,499,828		8,499,828	
2502. Pension intangible asset	220,833	220,833		
2503. Travel advances	300	300		
2598. Summary of remaining write-ins for Line 25 from overflow page	2,716,910	1,183,411	1,533,499	1,425,934
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	11,437,871	1,404,544	10,033,327	1,425,934

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 606,785,121 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	606,785,121	595,650,211
2. Aggregate reserve for accident and health contracts (Exhibit 6, Line 17, Col. 1) (including \$ Modco Reserve)		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	160,965,388	162,081,044
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	4,664,567	4,606,097
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)		
5. Policyholders' dividends \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ Modco)		
6.2 Dividends not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	170,301	140,680
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including \$ accident and health experience rating refunds		
9.3 Other amounts payable on reinsurance including \$ assumed and \$ ceded		
9.4 Interest maintenance reserve (IMR, Line 6)	7,252,780	5,571,729
10. Commissions to agents due or accrued-life and annuity contracts \$ accident and health \$ and deposit-type contract funds \$		
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	5,290,824	4,870,308
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	129,376	192,511
15.1 Current federal and foreign income taxes including \$ on realized capital gains (losses)	1,005,000	867,000
15.2 Net deferred tax liability		
16. Unearned investment income	6,926	7,194
17. Amounts withheld or retained by company as agent or trustee	102,217	29,583
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated		
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	9,128,920	8,035,511
24.02 Reinsurance in unauthorized companies		
24.03 Funds held under reinsurance treaties with unauthorized reinsurers		
24.04 Payable to parent, subsidiaries and affiliates		122,470
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities		
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	42,840,966	39,296,582
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	838,342,386	821,470,920
27. From Separate Accounts Statement		
28. Total Liabilities (Lines 26 and 27)	838,342,386	821,470,920
29. Common capital stock	5,000,000	5,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	52,000,000	52,000,000
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	128,699,122	110,747,955
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	180,699,122	162,747,955
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	185,699,122	167,747,955
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	1,024,041,508	989,218,875
DETAILS OF WRITE-INS		
2501. Reserve for retired lives	33,215,403	32,775,355
2502. Reserve for unassessed insolvencies	2,072,000	2,072,000
2503. Unapplied cash	5,981,493	3,023,293
2598. Summary of remaining write-ins for Line 25 from overflow page	1,572,070	1,425,934
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	42,840,966	39,296,582
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)		

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	71,157,866	87,400,306
2. Considerations for supplementary contracts with life contingencies	788,002	475,023
3. Net investment income (Exhibit of Net Investment Income, Line 17)	47,903,576	48,036,765
4. Amortization of interest maintenance reserve (IMR, Line 5)	1,074,137	840,441
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	8,261,816	8,044,962
7. Reserve adjustments on reinsurance ceded		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts		
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	239,745	374,276
9. Total (Lines 1 to 8.3)	129,425,142	145,171,773
10. Death benefits	16,903,447	21,261,529
11. Matured endowments (excluding guaranteed annual pure endowments)	192	179
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	18,816,468	14,841,883
13. Disability benefits and benefits under accident and health contracts	241,907	237,103
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	9,981,060	29,183,394
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	7,239,057	7,958,958
18. Payments on supplementary contracts with life contingencies	1,186,285	1,165,775
19. Increase in aggregate reserves for life and accident and health contracts	11,134,910	29,629,080
20. Totals (Lines 10 to 19)	65,503,326	104,277,901
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)		
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4)	21,049,818	22,551,404
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	2,404,429	2,467,972
25. Increase in loading on deferred and uncollected premiums	15,804,664	(1,697,725)
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions	440,966	963,198
28. Totals (Lines 20 to 27)	105,203,203	128,562,750
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	24,221,939	16,609,023
30. Dividends to policyholders		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	24,221,939	16,609,023
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	8,996,266	6,750,944
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	15,225,673	9,858,079
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$252,006 (excluding taxes of \$1,483,562 transferred to the IMR)	745,646	(1,007,926)
35. Net income (Line 33 plus Line 34)	15,971,319	8,850,153
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	167,747,955	156,353,677
37. Net income (Line 35)	15,971,319	8,850,153
38. Change in net unrealized capital gains (losses) less capital gains tax of \$1,304,171	2,443,986	6,438,479
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	5,799,679	952,995
41. Change in nonadmitted assets	(5,311,889)	156,706
42. Change in liability for reinsurance in unauthorized companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease (Exh. 5A, Line 9999999, Col. 4)		
44. Change in asset valuation reserve	(1,093,409)	(5,291,447)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	141,480	287,392
54. Net change in capital and surplus for the year (Lines 37 through 53)	17,951,166	11,394,278
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	185,699,122	167,747,955
DETAILS OF WRITE-INS		
08.301. Reinsurance ceded experience rating refund	230,275	366,181
08.302. Referral fees	9,470	8,095
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	239,745	374,276
2701. Increase in reserve for retired lives	440,048	960,309
2702. Fines and penalties of regulatory authorities	918	2,889
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	440,966	963,198
5301. Change in market value of Amica Companies supplemental retirement trust	165,283	386,258
5302. Accumulated other comprehensive income - pensions	(23,803)	(98,866)
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	141,480	287,392

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA LIFE INSURANCE COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	71,546,287	86,268,043
2. Net investment income	47,839,674	47,528,931
3. Miscellaneous income	8,660,472	8,440,329
4. Total (Lines 1 through 3)	128,046,433	142,237,303
5. Benefit and loss related payments	46,461,381	66,454,887
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	23,097,785	24,041,834
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$1,735,560 tax on capital gains (losses)	10,593,826	6,815,878
10. Total (Lines 5 through 9)	80,152,992	97,312,599
11. Net cash from operations (Line 4 minus Line 10)	47,893,441	44,924,704
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	137,708,330	124,317,330
12.2 Stocks	8,496,357	8,552,639
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets	289,406	
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		67,815
12.8 Total investment proceeds (Lines 12.1 to 12.7)	146,494,093	132,937,784
13. Cost of investments acquired (long-term only):		
13.1 Bonds	170,186,104	140,815,814
13.2 Stocks	10,685,848	8,510,822
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets	228,186	46,748
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	181,100,138	149,373,384
14. Net increase (decrease) in contract loans and premium notes	390,416	585,227
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(34,996,461)	(17,020,827)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(8,203,221)	(10,059,664)
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	2,979,164	1,042,087
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(5,224,057)	(9,017,577)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	7,672,923	18,886,300
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	30,684,154	11,797,854
19.2 End of year (Line 18 plus Line 19.1)	38,357,077	30,684,154

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

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ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
1. Premiums and annuity considerations for life and accident and health contracts	71,157,866		44,370,365	24,658,460			2,129,041					
2. Considerations for supplementary contracts with life contingencies	788,002				788,002							
3. Net investment income	47,903,576		10,441,085	34,602,075	954,244		1,906,172					
4. Amortization of Interest Maintenance Reserve (IMR)	1,074,137		234,119	775,879	21,397		42,742					
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	8,261,816		8,261,816									
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts												
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	239,745		9,470				230,275					
9. Totals (Lines 1 to 8.3)	129,425,142		63,316,855	60,036,414	1,763,643		4,308,230					
10. Death benefits	16,903,447		14,540,747				2,362,700					
11. Matured endowments (excluding guaranteed annual pure endowments)	192		192									
12. Annuity benefits	18,816,468			18,816,468								
13. Disability benefits and benefits under accident and health contracts	241,907		241,907									
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	9,981,060		3,445,366	6,535,694								
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	7,239,057		93,360	7,135,986			9,711					
18. Payments on supplementary contracts with life contingencies	1,186,285				1,186,285							
19. Increase in aggregate reserves for life and accident and health contracts	11,134,910		(2,310,525)	13,157,269	289,682		(1,516)					
20. Totals (Lines 10 to 19)	65,503,326		16,011,047	45,645,417	1,475,967		2,370,895					
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)												
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	21,049,818		17,664,759	3,003,738	149,301		232,020					
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,404,429		2,154,971	169,966	6,809		72,683					
25. Increase in loading on deferred and uncollected premiums	15,804,664		15,804,664									
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions	440,966		822	65	3		440,076					
28. Totals (Lines 20 to 27)	105,203,203		51,636,263	48,819,186	1,632,080		3,115,674					
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	24,221,939		11,680,592	11,217,228	131,563		1,192,556					
30. Dividends to policyholders												
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	24,221,939		11,680,592	11,217,228	131,563		1,192,556					
32. Federal income taxes incurred (excluding tax on capital gains)	8,996,266		4,338,746	4,166,418	48,820		442,282					
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	15,225,673		7,341,846	7,050,810	82,743		750,274					
DETAILS OF WRITE-INS												
08.301. Reinsurance ceded experience rating refund	230,275						230,275					
08.302. Referral fees	9,470		9,470									
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	239,745		9,470				230,275					
2701. Increase in retired lives reserve	440,048						440,048					
2702. Fines and penalties of regulatory authorities	918		822	65	3		28					
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	440,966		822	65	3		440,076					

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

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	595,650,211		204,927,870	382,068,442	8,651,273		2,626	
2. Tabular net premiums or considerations	106,593,877		82,829,470	23,040,817	723,590			
3. Present value of disability claims incurred	73,539		73,539		XXX			
4. Tabular interest	32,427,145		10,918,123	21,038,747	470,218		57	
5. Tabular less actual reserve released	(1,441,551)		216,692	(1,986,758)	328,515			
6. Increase in reserve on account of change in valuation basis								
7. Other increases (net)	(41,537)		(41,537)					
8. Totals (Lines 1 to 7)	733,261,684		298,924,157	424,161,248	10,173,596		2,683	
9. Tabular cost	86,590,959		86,589,386		XXX		1,573	
10. Reserves released by death	1,482,559		1,482,559	XXX	XXX			XXX
11. Reserves released by other terminations (net)	8,177,325		7,992,960	138,008	46,357			
12. Annuity, supplementary contract and disability payments involving life contingencies	30,225,720		241,907	28,797,528	1,186,285			
13. Net transfers to or (from) Separate Accounts								
14. Total Deductions (Lines 9 to 13)	126,476,563		96,306,812	28,935,536	1,232,642		1,573	
15. Reserve December 31, current year	606,785,121		202,617,345	395,225,712	8,940,954		1,110	

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 10,911,996	10,373,333
1.1 Bonds exempt from U.S. tax	(a) .....	.....
1.2 Other bonds (unaffiliated)	(a) 35,303,998	36,091,880
1.3 Bonds of affiliates	(a) .....	.....
2.1 Preferred stocks (unaffiliated)	(b) .....	.....
2.11 Preferred stocks of affiliates	(b) .....	.....
2.2 Common stocks (unaffiliated)	1,020,728	1,016,433
2.21 Common stocks of affiliates .....	.....	.....
3. Mortgage loans	(c) .....	.....
4. Real estate	(d) .....	.....
5. Contract loans	521,953	541,568
6. Cash, cash equivalents and short-term investments	(e) 210,538	210,967
7. Derivative instruments	(f) .....	.....
8. Other invested assets .....	.....	.....
9. Aggregate write-ins for investment income	263,549	263,549
10. Total gross investment income	48,232,762	48,497,730
11. Investment expenses .....	.....	(g) 594,154
12. Investment taxes, licenses and fees, excluding federal income taxes .....	.....	(g)
13. Interest expense .....	.....	(h)
14. Depreciation on real estate and other invested assets .....	.....	(i)
15. Aggregate write-ins for deductions from investment income .....	.....	.....
16. Total deductions (Lines 11 through 15) .....	.....	594,154
17. Net investment income (Line 10 minus Line 16) .....	.....	47,903,576
DETAILS OF WRITE-INS		
0901. Miscellaneous interest	263,549	263,549
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)	263,549	263,549
1501. ....	.....	.....
1502. ....	.....	.....
1503. ....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page .....	.....	.....
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....	.....	.....

- (a) Includes \$1,156,728 accrual of discount less \$1,357,796 amortization of premium and less \$425,439 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	1,976,497	.....	1,976,497	298,229	.....
1.1 Bonds exempt from U.S. tax .....	.....	.....	.....	.....	.....
1.2 Other bonds (unaffiliated)	2,262,255	.....	2,262,255	.....	.....
1.3 Bonds of affiliates .....	.....	.....	.....	.....	.....
2.1 Preferred stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.11 Preferred stocks of affiliates .....	.....	.....	.....	.....	.....
2.2 Common stocks (unaffiliated)	1,331,115	(333,907)	997,208	3,277,964	.....
2.21 Common stocks of affiliates .....	.....	.....	.....	.....	.....
3. Mortgage loans .....	.....	.....	.....	.....	.....
4. Real estate .....	.....	.....	.....	.....	.....
5. Contract loans .....	.....	.....	.....	.....	.....
6. Cash, cash equivalents and short-term investments .....	.....	.....	.....	.....	.....
7. Derivative instruments .....	.....	.....	.....	.....	.....
8. Other invested assets	442	.....	442	171,967	.....
9. Aggregate write-ins for capital gains (losses) .....	.....	.....	.....	.....	.....
10. Total capital gains (losses)	5,570,309	(333,907)	5,236,402	3,748,160	.....
DETAILS OF WRITE-INS					
0901. ....	.....	.....	.....	.....	.....
0902. ....	.....	.....	.....	.....	.....
0903. ....	.....	.....	.....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....	.....	.....	.....
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....	.....	.....	.....	.....

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA LIFE INSURANCE COMPANY
EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
FIRST YEAR (other than single)											
1. Uncollected	(211,135)		(211,135)								
2. Deferred and accrued	1,572,413		1,572,413								
3. Deferred, accrued and uncollected:											
3.1 Direct	1,609,455		1,609,455								
3.2 Reinsurance assumed											
3.3 Reinsurance ceded	248,177		248,177								
3.4 Net (Line 1 + Line 2)	1,361,278		1,361,278								
4. Advance											
5. Line 3.4 - Line 4	1,361,278		1,361,278								
6. Collected during year:											
6.1 Direct	9,069,241		5,134,122	3,935,119							
6.2 Reinsurance assumed											
6.3 Reinsurance ceded	3,339,579		3,339,579								
6.4 Net	5,729,662		1,794,543	3,935,119							
7. Line 5 + Line 6.4	7,090,940		3,155,821	3,935,119							
8. Prior year (uncollected + deferred and accrued - advance)	1,488,478		1,488,478								
9. First year premiums and considerations:											
9.1 Direct	8,794,681		4,859,562	3,935,119							
9.2 Reinsurance assumed											
9.3 Reinsurance ceded	3,192,219		3,192,219								
9.4 Net (Line 7 - Line 8)	5,602,462		1,667,343	3,935,119							
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	10,046,268			10,046,268							
10.2 Reinsurance assumed											
10.3 Reinsurance ceded											
10.4 Net	10,046,268			10,046,268							
RENEWAL											
11. Uncollected	(1,613,554)		(1,613,554)								
12. Deferred and accrued	22,302,310		22,302,310								
13. Deferred, accrued and uncollected:											
13.1 Direct	23,102,950		23,102,950								
13.2 Reinsurance assumed											
13.3 Reinsurance ceded	2,414,194		2,414,194								
13.4 Net (Line 11 + Line 12)	20,688,756		20,688,756								
14. Advance	170,301		170,301								
15. Line 13.4 - Line 14	20,518,455		20,518,455								
16. Collected during year:											
16.1 Direct	77,001,637		63,610,560	10,677,073		2,714,004					
16.2 Reinsurance assumed											
16.3 Reinsurance ceded	22,019,281		21,434,318			584,963					
16.4 Net	54,982,356		42,176,242	10,677,073		2,129,041					
17. Line 15 + Line 16.4	75,500,811		62,694,697	10,677,073		2,129,041					
18. Prior year (uncollected + deferred and accrued - advance)	19,991,674		19,991,674								
19. Renewal premiums and considerations:											
19.1 Direct	78,216,483		64,825,406	10,677,073		2,714,004					
19.2 Reinsurance assumed											
19.3 Reinsurance ceded	22,707,347		22,122,384			584,963					
19.4 Net (Line 17 - Line 18)	55,509,136		42,703,022	10,677,073		2,129,041					
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	97,057,432		69,684,968	24,658,460		2,714,004					
20.2 Reinsurance assumed											
20.3 Reinsurance ceded	25,899,566		25,314,603			584,963					
20.4 Net (Lines 9.4 + 10.4 + 19.4)	71,157,866		44,370,365	24,658,460		2,129,041					

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

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums											
22. All other											
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	3,186,008		3,186,008								
23.2 Reinsurance assumed											
23.3 Net ceded less assumed	3,186,008		3,186,008								
24. Single:											
24.1 Reinsurance ceded											
24.2 Reinsurance assumed											
24.3 Net ceded less assumed											
25. Renewal:											
25.1 Reinsurance ceded	5,075,808		5,075,808								
25.2 Reinsurance assumed											
25.3 Net ceded less assumed	5,075,808		5,075,808								
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	8,261,816		8,261,816								
26.2 Reinsurance assumed (Page 6, Line 22)											
26.3 Net ceded less assumed	8,261,816		8,261,816								
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)											
28. Single											
29. Renewal											
30. Deposit-type contract funds											
31. Totals (to agree with Page 6, Line 21)											

**ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA LIFE INSURANCE COMPANY
EXHIBIT 2 - GENERAL EXPENSES**

	Insurance				5 Investment	6 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business		
		2 Cost Containment	3 All Other			
1. Rent	923,757				36,275	960,032
2. Salaries and wages	10,124,324				309,210	10,433,534
3.11 Contributions for benefit plans for employees	3,086,058				87,480	3,173,538
3.12 Contributions for benefit plans for agents						
3.21 Payments to employees under non-funded benefit plans						
3.22 Payments to agents under non-funded benefit plans						
3.31 Other employee welfare	8,006					8,006
3.32 Other agent welfare						
4.1 Legal fees and expenses	2,597					2,597
4.2 Medical examination fees	1,085,049					1,085,049
4.3 Inspection report fees	52,966					52,966
4.4 Fees of public accountants and consulting actuaries	446,113					446,113
4.5 Expense of investigation and settlement of policy claims	14,851					14,851
5.1 Traveling expenses	138,071					138,071
5.2 Advertising	977,979					977,979
5.3 Postage, express, telegraph and telephone	1,338,707					1,338,707
5.4 Printing and stationery	130,995					130,995
5.5 Cost or depreciation of furniture and equipment	565,210					565,210
5.6 Rental of equipment	58,401				38,815	97,216
5.7 Cost or depreciation of EDP equipment and software						
6.1 Books and periodicals	14,715					14,715
6.2 Bureau and association fees	86,929					86,929
6.3 Insurance, except on real estate						
6.4 Miscellaneous losses						
6.5 Collection and bank service charges					66,392	66,392
6.6 Sundry general expenses	100,035					100,035
6.7 Group service and administration fees						
6.8 Reimbursements by uninsured plans						
7.1 Agency expense allowance						
7.2 Agents' balances charged off (less \$ recovered)						
7.3 Agency conferences other than local meetings						
9.1 Real estate expenses						
9.2 Investment expenses not included elsewhere					55,982	55,982
9.3 Aggregate write-ins for expenses	1,895,055					1,895,055
10. General expenses incurred	21,049,818				594,154 (a)	21,643,972
11. General expenses unpaid December 31, prior year	4,870,308					4,870,308
12. General expenses unpaid December 31, current year	5,290,824					5,290,824
13. Amounts receivable relating to uninsured plans, prior year						
14. Amounts receivable relating to uninsured plans, current year						
15. General expenses paid during year (Lines 10+11-12-13+14)	20,629,302				594,154	21,223,456
DETAILS OF WRITE-INS						
09.301. Data processing and consulting fees	1,734,957					1,734,957
09.302. Accrual for nonfunded pensions	160,098					160,098
09.303.						
09.398. Summary of remaining write-ins for Line 9.3 from overflow page						
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	1,895,055					1,895,055

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

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

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes					
2. State insurance department licenses and fees	244,375				244,375
3. State taxes on premiums	1,257,543				1,257,543
4. Other state taxes, including \$ for employee benefits	52,305	279,715			279,715
5. U.S. Social Security taxes	603,718				603,718
6. All other taxes	19,078				19,078
7. Taxes, licenses and fees incurred	2,404,429				2,404,429
8. Taxes, licenses and fees unpaid December 31, prior year	192,511				192,511
9. Taxes, licenses and fees unpaid December 31, current year	129,376				129,376
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	2,467,564				2,467,564

EXHIBIT 4 - DIVIDENDS OR REFUNDS

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA LIFE INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 41CSO 2.50% NLP ANB IDB 62	1,658		1,658		
0100002. 41CSO 2.50% CRVM ANB IDB 57,59,61,63	4,709		4,709		
0100003. 58CSO 3.00% NLP ANB IDB 63-80	279,452		278,342		1,110
0100004. 58CSO 3.00% NLP ALB IDB 70-87,89-10NB	46,827		46,827		
0100005. 58CSO 3.00% CRVM ANB IDB 63-83	2,517,359		2,517,359		
0100006. 58CSO 3.50% NLP ANB IDB 67-68,70,73-77,79	141,955		141,955		
0100007. 58CSO 3.50% NLP ALB IDB 71-87,92,01-02,04,06,08-09	189,614		189,614		
0100008. 58CSO 3.50% CRVM ANB IDB 67,69-78	696,228		696,228		
0100009. 58CSO 3.50% CRVM ALB IDB 70-80,01	3,475,531		3,475,531		
0100010. 58CSO 4.00% NLP ANB IDB 77-80	57,258		57,258		
0100011. 58CSO 4.00% NLP ALB IDB 79-87	95,022		95,022		
0100012. 58CSO 4.00% CRVM ANB IDB 77-81	657,843		657,843		
0100013. 58CSO 4.00% CRVM ALB IDB 77,79-87	6,107,315		6,107,315		
0100014. 58CSO 4.50% NLP ANB IDB 81-84	129,660		129,660		
0100015. 58CSO 4.50% CRVM ANB IDB 81-84	561,754		561,754		
0100016. 58CSO 4.50% CRVM ALB IDB 83-88,92,96-97,03-04,08-09	19,427,713		19,427,713		
0100017. 58CSO 5.50% NLP ALB IDB 79,83-85,87-88	266,294		266,294		
0100018. 58CET 3.00% NLP ANB IDB 63-82	120,286		120,286		
0100019. 58CET 3.50% NLP ANB IDB 74,76	7,181		7,181		
0100020. 58CET 3.50% NLP ALB IDB 71,73-79	60,271		60,271		
0100021. 58CET 4.00% NLP ANB IDB 79-80	1,404		1,404		
0100022. 58CET 4.00% NLP ALB IDB 80-86	45,326		45,326		
0100023. 58CET 4.50% NLP ANB IDB 82	104		104		
0100024. 58CET 5.00% NLP ALB IDB 74,77	1,847		1,847		
0100025. 58CET 5.50% NLP ALB IDB 83-85,87-88	38,062		38,062		
0100026. 80CSO 4.00% CRVM ALB IDB 97-10NB	55,600,140		55,600,140		
0100027. 80CSO 4.50% NLP ALB IDB 95-99,01-03	875,023		875,023		
0100028. 80CSO 4.50% CRVM ALB IDB 94-06,08	135,595,623		135,595,623		
0100029. 80CSO 5.00% NLP ALB IDB 90-91, 93-94	471,107		471,107		
0100030. 80CSO 5.00% CRVM ALB IDB 89,93-95	6,764,963		6,764,963		
0100031. 80CSO 5.50% NLP ALB IDB 89-93	1,118,897		1,118,897		
0100032. 80CSO 5.50% CRVM ALB IDB 81,83-92	18,518,380		18,518,380		
0100033. 80CSO 6.00% NLP ALB IDB 83-86	54,090		54,090		
0100034. 80CSO 6.00% CRVM ALB IDB 83-89	737,536		737,536		
0100035. 80CET 4.00% NLP ALB IDB 98-00	71,177		71,177		
0100036. 80CET 4.50% NLP ALB IDB 95-01,03-07,09	379,617		379,617		
0100037. 80CET 5.00% NLP ALB IDB 93-94	30,204		30,204		
0100038. 80CET 5.50% NLP ALB IDB 89-93	17,250		17,250		
0100039. 80CET 6.00% NLP ALB IDB 85	877		877		
0100040. 01CSO 4.00% CRVM ALB IDB 07-10NB	9,579,273		9,579,273		
0199997. Totals (Gross)	264,744,830		264,743,720		1,110
0199998. Reinsurance ceded	69,023,393		69,023,393		
0199999. Life Insurance: Totals (Net)	195,721,437		195,720,327		1,110
0200001. A-1949 3.50%3.00% CARVM Def 82-83	11,503,699	XXX	11,503,699	XXX	
0200002. A2000 4.50% CARVM Def 05-08, 10NB	20,355,368	XXX	20,355,368	XXX	
0200003. A2000 4.75% CARVM Def 03-04, 07-08	31,345,729	XXX	31,345,729	XXX	
0200004. A2000 4.75% Imm 99, 06	245,109	XXX	245,109	XXX	
0200005. 83a 5.00% Imm 96	22,514	XXX	22,514	XXX	
0200006. A2000 5.00% CARVM Def 98-99, 03, 09	49,702,384	XXX	49,702,384	XXX	
0200007. A2000 5.00% Imm 01, 04-05, 08	1,274,813	XXX	1,274,813	XXX	
0200008. 83a 5.25% CARVM Def 94, 96-97	20,079,020	XXX	20,079,020	XXX	
0200009. 83a 5.25% Imm 97	43,241	XXX	43,241	XXX	
0200010. A2000 5.25% CARVM Def 98-99, 01-02	55,493,972	XXX	55,493,972	XXX	
0200011. A2000 5.25% Imm 05-07, 10NB	9,388,597	XXX	9,388,597	XXX	
0200012. 83a 5.30% Imm 89-97	26,486,622	XXX	26,486,622	XXX	
0200013. A2000 5.30% Imm 98-99	5,114,055	XXX	5,114,055	XXX	
0200014. 83a 5.50% CARVM Def 93, 96-97	14,767,607	XXX	14,767,607	XXX	
0200015. A2000 5.50% CARVM Def 00-02	21,588,136	XXX	21,588,136	XXX	
0200016. A2000 5.50% Imm 03-04, 07-09	7,938,416	XXX	7,938,416	XXX	
0200017. 83a 5.75% CARVM Def 95	18,189,183	XXX	18,189,183	XXX	
0200018. A2000 5.75% CARVM Def 00	489,574	XXX	489,574	XXX	
0200019. A2000 5.75% Imm 03	3,304,573	XXX	3,304,573	XXX	
0200020. 83a 6.00% CARVM Def 92	15,497,606	XXX	15,497,606	XXX	
0200021. A2000 6.00% Imm 01-02, 09	2,622,597	XXX	2,622,597	XXX	
0200022. 83a 6.25% CARVM Def 87, 90-91	30,693,274	XXX	30,693,274	XXX	
0200023. A2000 6.25% Imm 00	171,801	XXX	171,801	XXX	
0200024. 83a 6.50% CARVM Def 89	7,809,110	XXX	7,809,110	XXX	
0200025. A2000 6.50% Imm 01-02	5,518,672	XXX	5,518,672	XXX	
0200026. 83a 6.75% CARVM Def 86, 88	15,450,024	XXX	15,450,024	XXX	
0200027. A2000 6.75% Imm 00-01	2,439,903	XXX	2,439,903	XXX	
0200028. 83a 7.00% CARVM Def 84-85	16,615,714	XXX	16,615,714	XXX	
0200029. A2000 7.00% Imm 00	1,074,398	XXX	1,074,398	XXX	
0299997. Totals (Gross)	395,225,711	XXX	395,225,711	XXX	
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)	395,225,711	XXX	395,225,711	XXX	
0300001. A2000 5.25% Imm 05-06, 10NB	1,608,719		1,608,719		
0300002. 83a 5.30% Imm 88-97	3,181,116		3,181,116		
0300003. A2000 5.30% Imm 98-99	640,995		640,995		
0300004. A2000 5.50% Imm 04, 07-08	1,488,512		1,488,512		
0300005. A2000 5.75% Imm 03	185,064		185,064		
0300006. A2000 6.00% Imm 09	338,373		338,373		
0300007. A2000 6.50% Imm 02	510,906		510,906		
0300008. A2000 6.75% Imm 01	487,444		487,444		
0300009. A2000 7.00% Imm 00	499,826		499,826		
0399997. Totals (Gross)	8,940,955		8,940,955		
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)	8,940,955		8,940,955		
0400001. 59 ADB with 58 CSO 3 1/2%	27,342		27,342		

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA LIFE INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5 Credit (Group and Individual)	6
Valuation Standard	Total	Industrial	Ordinary		Group
0400002. 59 ADB with 80 CSO 3 1/2%	17,123		17,123		
0499997. Totals (Gross)	44,465		44,465		
0499998. Reinsurance ceded	38,456		38,456		
0499999. Accidental Death Benefits: Totals (Net)	6,009		6,009		
0500001. 52 INTERCO DISA Period 2, with 58 CSO 3 1/2%	105,829		105,829		
0500002. 52 INTERCO DISA Period 2, with 80 CSO 4 1/2%	235,278		235,278		
0599997. Totals (Gross)	341,107		341,107		
0599998. Reinsurance ceded					
0599999. Disability-Active Lives: Totals (Net)	341,107		341,107		
0600001. 52 INTERCO DISA Period 2 with 58 CSO 3 1/2%	910,331		910,331		
0600002. 52 INTERCO DISA Period 2 with 80 CSO 3 1/2%	238,167		238,167		
0600003. 52 INTERCO DISA Period 2 with 80 CSO 4 1/2%	1,412,111		1,412,111		
0699997. Totals (Gross)	2,560,609		2,560,609		
0699998. Reinsurance ceded					
0699999. Disability-Disabled Lives: Totals (Net)	2,560,609		2,560,609		
0700001. For excess of valuation net premiums over gross premiums on respective policies computed according to the standard valuation required by this state	20,620,909		20,620,909		
0700002. For non-deduction of deferred fractional premiums or return of premiums at the death of the insured	660,559		660,559		
0700003. Miscellaneous Reserve	800,000		800,000		
0799997. Totals (Gross)	22,081,468		22,081,468		
0799998. Reinsurance ceded	18,092,175		18,092,175		
0799999. Miscellaneous Reserves: Totals (Net)	3,989,293		3,989,293		
9999999. Totals (Net) - Page 3, Line 1	606,785,121		606,784,011		1,110

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [] No [X]
- 1.2 If not, state which kind is issued.
 Non-Participating
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [] No [X]
- 2.2 If not, state which kind is issued.
 Non-Participating
3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [X] No []
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [] No [X]
 If so, state:
 4.1 Amount of insurance? \$
 4.2 Amount of reserve? \$
 4.3 Basis of reserve:

 4.4 Basis of regular assessments:

 4.5 Basis of special assessments:

 4.6 Assessments collected during the year \$
5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [] No [X]
 6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$
 6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$
 Attach statement of methods employed in their valuation.
7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements \$
 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:

 7.3 State the amount of reserves established for this business: \$
 7.4 Identify where the reserves are reported in the blank:

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

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

Exhibit 6 - Aggregate Reserves for Accident and Health Contracts

N O N E

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	162,081,044		156,101,486	5,975,782		3,776
2. Deposits received during the year	18,264,808		15,948,971	2,315,837		
3. Investment earnings credited to the account	8,995,589		8,658,038	337,420		131
4. Other net change in reserves	(1,907,893)		(1,772,103)	(135,790)		
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	26,468,161		25,189,142	1,278,806		213
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	160,965,388		153,747,250	7,214,443		3,695
10. Reinsurance balance at the beginning of the year						
11. Net change in reinsurance assumed						
12. Net change in reinsurance ceded						
13. Reinsurance balance at the end of the year (Lines 10+11-12)						
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	160,965,388		153,747,250	7,214,443		3,695

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA LIFE INSURANCE COMPANY
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct											
1.2 Reinsurance assumed											
1.3 Reinsurance ceded											
1.4 Net											
2. In course of settlement:											
2.1 Resisted											
2.11 Direct											
2.12 Reinsurance assumed											
2.13 Reinsurance ceded											
2.14 Net			(b)	(b)		(b)	(b)				
2.2 Other											
2.21 Direct	5,125,967		4,914,767				211,200				
2.22 Reinsurance assumed											
2.23 Reinsurance ceded	1,161,400		1,161,400								
2.24 Net	3,964,567		(b) 3,753,367	(b)		(b)	(b) 211,200		(b)	(b)	(b)
3. Incurred but unreported:											
3.1 Direct	700,000		575,000				125,000				
3.2 Reinsurance assumed											
3.3 Reinsurance ceded											
3.4 Net	700,000		(b) 575,000	(b)		(b)	(b) 125,000		(b)	(b)	(b)
4. TOTALS											
4.1 Direct	5,825,967		5,489,767				336,200				
4.2 Reinsurance assumed											
4.3 Reinsurance ceded	1,161,400		1,161,400								
4.4 Net	4,664,567	(a)	(a) 4,328,367				(a) 336,200				

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

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

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA LIFE INSURANCE COMPANY
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	43,544,429		20,898,648	18,934,596	1,186,285		2,524,900				
1.2 Reinsurance assumed											
1.3 Reinsurance ceded	7,215,600		6,967,200				248,400				
1.4 Net (d)	36,328,829		13,931,448	18,934,596	1,186,285		2,276,500				
2. Liability December 31, current year from Part 1:											
2.1 Direct	5,825,967		5,489,767				336,200				
2.2 Reinsurance assumed											
2.3 Reinsurance ceded	1,161,400		1,161,400								
2.4 Net	4,664,567		4,328,367				336,200				
3. Amounts recoverable from reinsurers December 31, current year	587,000		587,000								
4. Liability December 31, prior year:											
4.1 Direct	5,539,597		5,171,469	118,128			250,000				
4.2 Reinsurance assumed											
4.3 Reinsurance ceded	933,500		933,500								
4.4 Net	4,606,097		4,237,969	118,128			250,000				
5. Amounts recoverable from reinsurers December 31, prior year	1,348,000		1,348,000								
6. Incurred Benefits											
6.1 Direct	43,830,799		21,216,946	18,816,468	1,186,285		2,611,100				
6.2 Reinsurance assumed											
6.3 Reinsurance ceded	6,682,500		6,434,100				248,400				
6.4 Net	37,148,299		14,782,846	18,816,468	1,186,285		2,362,700				

- (a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.
- (b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$192 in Line 1.1, \$192 in Line 1.4.
 \$192 in Line 6.1, and \$192 in Line 6.4.
- (c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.
- (d) Includes \$241,907 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	17,553,895	12,330,022	(5,223,873)
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software	251,552	384,318	132,766
21. Furniture and equipment, including health care delivery assets	2,669,261	2,748,584	79,323
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets	1,404,544	1,104,439	(300,105)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	21,879,252	16,567,363	(5,311,889)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	21,879,252	16,567,363	(5,311,889)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Amica Companies supplemental retirement trust	1,183,411	868,509	(314,902)
2502. Pension intangible asset	220,833	235,630	14,797
2503. Travel advances	300	300	
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,404,544	1,104,439	(300,105)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

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

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

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

C. Accounting Policies

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

In addition the Company uses the following accounting policies.

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

2. Accounting Changes and Corrections of Errors

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

Effective 1/1/2010, the Company changed its accounting for its net deferred and uncollected premium asset. Prior to 1/1/2010, in instances where the gross premium was less than the net premium, the Company set up a deficiency reserve liability equal to the excess of the net deferred and uncollected premium over the gross deferred and uncollected premium. Effective 1/1/2010 and subsequent, the Company reduced its net deferred and uncollected premium asset by the excess of the net deferred and uncollected premium over the gross instead of establishing a separate liability. As a result admitted assets and liabilities were reduced by \$15,922,454 as of January 1, 2010. There was no effect on surplus or earnings.

Effective 1/1/2010, the Company changed its accounting for reinsurance reserve credits. Effective 1/1/2010, the Company reduced its deferred premium asset for the proportionate amount of reinsurance ceded based on the premium paying mode of the direct policy in response to certain States' interpretation of certain sections of SSAP No. 61. In addition, the Company set up a reinsurance premium receivable asset for the reinsurance premium unearned by the assuming reinsurer to account for the resulting overstatement of income and surplus. There was no net effect on assets, liabilities, surplus or earnings.

Additionally, there were no material accounting changes or corrections of errors in the reporting period.

3. Business Combinations and Goodwill

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

4. Discontinued Operations

The Company has no discontinued operations during the reported period.

5. Investments

- A. The Company has no mortgage loans.
- B. The Company is not the creditor of any restructured debt.
- C. The Company has no reverse mortgages.
- D. Loan-backed securities:

- (1) The Company has consistently used the retrospective method (or method which approximates the retrospective method) for valuing loan-backed securities. There are no instances where historical cash flows are not available for the Company's loan-backed securities.
- (2) Prepayment assumptions for a single class and multi-class mortgage backed/asset backed securities were obtained from broker dealer survey values, nationally recognized data services or internal estimates. There were no changes from retrospective to prospective methodologies.
- (3-8) Not applicable.

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

NOTES TO FINANCIAL STATEMENTS

6. Joint Ventures, Partnerships, and Limited Liabilities Companies.

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

7. Investment Income

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

8. Derivative Instruments

The Company holds no derivative instruments.

9. Income Taxes

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

	Ordinary	Capital	2010	2009	Change
1 Gross deferred tax assets	\$ 30,441,487	\$ -	\$ 30,441,487	\$ 29,879,476	\$ 562,011
Statutory valuation allowance adjustment	-	-	-	-	-
Adjusted gross deferred	\$ 30,441,487	\$ -	\$ 30,441,487	\$ 29,879,476	\$ 562,011
2 Gross deferred tax liabilities	\$ 8,270,184	\$ 2,561,934	\$ 10,832,118	\$ 14,765,615	\$ (3,933,497)
3 Net deferred tax asset (liability)	22,171,303	(2,561,934)	19,609,369	15,113,861	4,495,508
4 Non-admitted deferred tax assets	17,553,895	-	17,553,895	12,330,022	5,223,873
5 Net admitted deferred tax asset	\$ 4,617,408	\$ (2,561,934)	\$ 2,055,474	\$ 2,783,839	\$ (728,365)
6 Net change in total non-admitted DTAs	5,223,873				

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

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

	Ordinary	Capital	2010	2009	Change
Admitted under paragraph 10 a.	\$ 2,055,474	\$ -	\$ 2,055,474	2,783,839	\$ (728,365)
Admitted under paragraph 10 b.	-	-	-	-	-
Admitted under paragraph 10 c.	10,832,118	-	10,832,118	14,765,615	(3,933,497)
Total admitted from use of paragraph 10a. - 10c.	\$ 12,887,592	\$ -	\$ 12,887,592	\$ 17,549,454	\$ (4,661,862)
Admitted under paragraph 10e. i.	\$ -	\$ -	\$ -	\$ -	\$ -
Admitted under paragraph 10e. ii.	-	-	-	-	-
Admitted under paragraph 10e. iii.	-	-	-	-	-
Total admitted from use of paragraph 10e.	\$ -	\$ -	\$ -	\$ -	\$ -
Total admitted adjusted gross deferred tax assets	\$ 12,887,592	\$ -	\$ 12,887,592	\$ 17,549,454	\$ (4,661,862)

The Company's risk-based capital level used for purposes of paragraph 10 d. is based on authorized control level risk based capital of \$11,922,721 and total adjusted capital of \$194,828,042.

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

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

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

	After Application of 10 a,b,c	Increase after Application of 10e
Admitted DTAs	\$ 2,055,474	0
Admitted assets	1,024,041,508	0
Statutory surplus	185,699,122	0
Total adjusted capital from DTA's	2,055,474	0

NOTES TO FINANCIAL STATEMENTS

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

	12/31/2010	12/31/2009	Change
Net adjusted deferred tax asset (liability)	\$ 19,609,369	\$ 15,113,861	\$ 4,495,508
Tax-effect of unrealized gains and losses	(2,561,934)	(1,257,762)	(1,304,171)
Net tax effect without unrealized gains and losses	\$ 22,171,303	\$ 16,371,623	\$ 5,799,679
Change in deferred income tax			\$ 5,799,679

B. At December 31, 2010, all deferred tax liabilities were recognized.

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

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

	<u>2010</u>	<u>2009</u>
Federal income tax on operations	\$ 8,996,266	\$ 6,750,943
Federal income tax on net capital gains	1,735,560	636,935
Federal income tax incurred	\$ 10,731,826	\$ 7,387,878

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

	<u>December 31, 2010</u>	<u>December 31, 2009</u>	<u>Change</u>
Deferred Tax Assets:			
Ordinary:			
Deferred acquisition costs	\$ 4,012,865	\$ 3,838,269	\$ 174,596
Reserve for life policies and supplementary contracts w/o life contingency	23,037,216	22,697,551	\$ 339,665
Reserve for unassessed insolvencies	725,200	725,200	\$ -
Reserve for misc. retirement benefits	1,875,233	1,670,676	\$ 204,557
Equipment	722,824	882,317	\$ (159,493)
Other	68,149	50,853	\$ 17,296
Subtotal	\$ 30,441,487	\$ 29,864,866	\$ 576,621
Non-admitted ordinary deferred tax assets	(17,553,895)	(12,330,022)	\$ (5,223,873)
Admitted ordinary deferred tax assets	\$ 12,887,592	\$ 17,534,844	\$ (4,647,252)
Capital:			
Joint venture interests	0	14,610	\$ (14,610)
Subtotal	0	14,610	(14,610)
Statutory valuation allowance adjustment	0	0	0
Non-admitted capital deferred tax assets	0	0	0
Admitted capital deferred tax assets	0	14,610	(14,610)
Admitted deferred tax assets	12,887,592	17,549,454	(4,661,862)
Deferred Tax Liabilities:			
Ordinary:			
Bonds	\$ 1,264,691	\$ 1,106,338	\$ 158,353
Net deferred and uncollected premiums	3,980,553	12,336,905	\$ (8,356,352)
Reinsurance premium receivable	2,974,940	0	\$ 2,974,940
Other	50,000	50,000	\$ -
Subtotal	8,270,184	13,493,243	\$ (5,223,059)
Capital:			
Common stocks	2,524,958	1,272,372	\$ 1,252,586
Joint venture interests	36,976	0	\$ 36,976
Subtotal	2,561,934	1,272,372	\$ 1,289,562
Total deferred tax liabilities	\$ 10,832,118	\$ 14,765,615	\$ (3,933,497)
Net admitted deferred tax asset	\$ 2,055,474	\$ 2,783,839	\$ (728,365)

NOTES TO FINANCIAL STATEMENTS

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

	<u>December 31, 2010</u>	<u>December 31, 2009</u>	<u>Change</u>
Total deferred tax assets	\$ 30,441,487	\$ 29,879,476	\$ 562,011
Total deferred tax liabilities	<u>(10,832,118)</u>	<u>(14,765,615)</u>	<u>3,933,497</u>
Net deferred tax asset (liability)	\$ 19,609,369	\$ 15,113,861	\$ 4,495,508
Tax effect of unrealized gains (losses)			<u>1,304,171</u>
Change in net deferred income tax			<u>\$ 5,799,679</u>

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

	<u>Amount</u>	<u>December 31, 2010</u>	<u>Amount</u>	<u>December 31, 2009</u>
Taxes computed at the statutory rate	\$ 24,967,582	\$ 8,738,654	\$ 16,609,023	\$ 5,813,158
Excess of taxable capital gains over book gains		1,474,586		58,834
Deferred and uncollected premiums		(8,506,572)		594,204
Discount on bonds		(318,974)		(354,414)
Other		<u>3,544,453</u>		<u>(313,834)</u>
Total		<u>\$ 4,932,147</u>		<u>\$ 5,797,948</u>
Federal and foreign taxes incurred		10,731,826		6,750,943
Change in net deferred taxes		<u>(5,799,679)</u>		<u>(952,995)</u>
Total statutory income taxes		<u>\$ 4,932,147</u>		<u>\$ 5,797,948</u>
Effective tax rate		19.8%		34.9%

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

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

10. Information Concerning Parent, Subsidiaries and Affiliates and Other Related Parties

A., B. & C. The Company received premiums of \$2,577,000 and \$2,410,000 in 2010 and 2009, respectively from its Parent, Amica Mutual Insurance Company, for group life insurance on the lives of employees and retirees of the Parent. The company received premiums and deposits of \$18,569,000 and \$15,400,000 in 2010 and 2009, respectively from its Parent to fund structured settlement transactions.

D. At December 31, 2010 the Company reported a net \$21,000 receivable from its Parent and affiliate. The terms of the settlement require that these amounts are settled within 55 days.

E. The Company has no guarantees or undertakings for the benefit of an affiliate or related third party that would result in a material contingent exposure of the Company's or any related party's assets or liabilities.

F. The Company is a party to a cost sharing agreement with its Parent and Affiliate, Amica General Agency, Inc. The Company reimburses its Parent for sales and support services provided such as data processing, mail, accounting, investing, and other corporate provided services. Total reimbursement to the Parent was \$2,507,000 and \$4,086,000 in 2010 and 2009, respectively.

In addition, the Company receives reimbursement from its Parent and Affiliate, Amica General Agency, Inc. for sales and support services provided. Total reimbursement from the Parent and the Agency was \$2,145,000 and \$1,688,000 in 2010 and 2009, respectively.

G. All outstanding shares of the Company are owned by the Parent Company, Amica Mutual Insurance Company, an insurance holding company domiciled in the State of Rhode Island.

H. The Company does not own any shares of an upstream intermediate or ultimate parent, either directly or indirectly via a downstream subsidiary, controlled or affiliated insurer.

I. The Company does not hold any investments in a subsidiary, controlled or affiliated entity.

J. The Company does not hold any investments in an impaired subsidiary, controlled or affiliated entity.

K. The Company does not hold any investments in a foreign subsidiary.

L. The Company does not hold any investments in a downstream noninsurance holding company.

11. Debt

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

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

A. Defined Benefit Plans

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

NOTES TO FINANCIAL STATEMENTS

B. Defined Contribution Plans

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

C. Multiemployer Plans – none

D. Consolidated/ Holding Company Plans

The company participates in a qualified non-contributory defined benefit pension plan sponsored by its Parent. The benefits are based on years of service and the employee's career average compensation. The plan is funded through a pension trust (Amica Pension Fund). No pension expense was recognized in 2010 and 2009 because, in accordance with SSAP 8 and FAS 87, the net periodic pension cost was \$0.

The Company funds supplemental pension benefits through Amica Companies Supplemental Retirement Trust. The supplemental pension benefits are amounts otherwise payable under the Company's qualified pension plan which is in excess of that allowed under Sections 401 and/or 415 of the Internal Revenue Code. The Company's share of the Trust assets and liabilities and benefits payable under the Trust amounted to \$2,717,000 and \$2,294,000 at December 31, 2010 and 2009 respectively.

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

The expenses of these plans are charged to affiliates in accordance with an intercompany cost sharing agreement. The Company's share of post-retirement benefit expenses was \$1,044,000 and \$1,102,000 for 2010 and 2009 respectively.

The Company participates with its Parent in a defined contribution savings plan covering substantially all employees of the Company. The Company matches employee contributions according to an established formula. The plan is subject to ERISA rules and regulations. The plan qualifies for exemption from federal income tax under the Internal Revenue Code. The Company made contributions to the plan of \$401,000 and \$368,000 during 2010 and 2009 respectively.

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

E. Postemployment Benefits and Compensated Absences

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

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

(1) Recognition of the existence of the Act

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

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

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

The effect of the Act was a \$93,800 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 \$25,800 decrease as a result of an actuarial gain; a decrease to the current period service cost of \$40,900 due to the subsidy; and \$27,200 decrease to the interest cost.

(3) Disclosure of Gross Benefit Payments

The Company's gross benefit payments for 2010 were \$37,900 including the prescription drug benefit and estimates future payments to be \$52,300 annually. The Company's subsidy related to The Medicare Prescription Drug, Improvement and Modernization Act of 2003 was \$23,300 for 2010 and estimates future subsidies to be \$29,900 annually.

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

- (1) The Company has 100,000 shares authorized, 50,000 shares issued and outstanding. All shares are class A shares with a par value of \$100.
- (2) The Company has no preferred stock outstanding.
- (3) The Company is subject to certain statutory restrictions on payment of dividends to its Parent. These restriction are based on earned surplus and net gain from operations. The maximum dividend payout which may be made without prior approval of the Insurance Commissioner was \$9,858,000 in 2010.
- (4) No dividends were paid during 2009 and 2010.

NOTES TO FINANCIAL STATEMENTS

- (5) Within limitations of (3) above, there are no restrictions placed on the portion of the Company profits that may be paid as ordinary dividends to stockholders.
- (6) No restrictions have been placed upon unassigned surplus funds.
- (7) There have been no advances to surplus.
- (8) No stock, including that of affiliated companies owned by the Company, is held for any special purpose.
- (9) The Company holds no special surplus funds.
- (10) The portion of unassigned funds (surplus) represented or reduced by each item below is as follows:

a. unrealized gains and losses:	\$ 14,290,502
b. nonadmitted asset values:	\$ (21,879,252)
c. separate account business:	\$ -
d. asset valuation reserves:	\$ (9,128,920)
e. reinsurance in unauthorized companies:	\$ -

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

14. Contingencies

A. Containment Commitments

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

B. Assessments

The Company has received notification of the insolvencies of various insurance companies. The Company's estimated liability at December 31, 2010 for future insolvency assessments is \$2,072,000, and is included as a write-in to liabilities. No provisions have been made for any future premium tax credits or policy surcharges which may result from future paid assessments.

C. Gain Contingencies

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

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

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

E. All Other Contingencies

Contingent liabilities arising from litigation, income taxes, and other matters are not considered material in relation to the financial position of the Company.

15. Leases

A. The Company does not have any material lease obligations at this time.

B. Leasing is not a significant activity of the Company.

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

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

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

A. Transfers of Receivables Reported as Sales – none

B. Transfer and Servicing of Financial Assets - none

C. Wash Sales – none

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

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

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

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

NOTES TO FINANCIAL STATEMENTS

20. Fair Value Measurements

A.

(1) Assets Measured at Fair Value on a Recurring Basis

Description	Level 1	Level 2	Level 3	Total
<u>Assets at Fair Value:</u>				
Perpetual Preferred stock:				
Industrial and Miscellaneous	\$0			\$0
Parent, Subsidiaries and Affiliates				0
Total Perpetual Preferred stock	0	0	0	0
Bonds:				
U.S. Governments				0
Industrial and Miscellaneous				0
Hybrid Securities				0
Parent, Subsidiaries and Affiliates				0
Total Bonds	0	0	0	0
Short-term Investments:				
Class One Money Market Mutual Funds		26,710,507		26,710,507
Commercial Paper		9,072,596		9,072,596
Total Bonds	0	35,783,103	0	35,783,103
Common Stock:				
Industrial and Miscellaneous	43,950,013			43,950,013
Parent, Subsidiaries and Affiliates				0
Total Common Stock	43,950,013	0	0	43,950,013
Derivative Assets:				
Interest Rate Contracts				0
Foreign Exchange Contracts				0
Credit Contracts				0
Commodity Futures Contracts				0
Commodity Forward Contracts				0
Total Derivatives	0	0	0	0
Separate Account Assets				0
Total Assets at Fair Value	\$43,950,013	\$35,783,103	\$0	79,733,116
<u>Liabilities at Fair Value:</u>				
Derivative Liabilities				\$0
Total Liabilities at Fair Value	\$0	\$0	\$0	\$0

(2) Assets Measured at Fair Value on a Recurring Basis Using Significant Unobservable Inputs

	Balance at 01/01/10	Transfers in Level 3	Transfers out Level 3	Total Gains or (Losses) In Net Income	Total Gains or (Losses) In Surplus	Purchases, Issues, Sales & Settlements	Balance at 12/31/10
RMBS							\$0
CMBS							\$0
Derivative Assets							\$0
Derivative Liabilities							\$0
Total	\$0	\$0	\$0	\$0	\$0	\$0	\$0

21. Other Items

- A. Extraordinary Items – none
- B. Troubled Debt Restructuring: Debtors – none
- C. Other Disclosures – none
- D. No portion of any uncollected premium balance, bills receivable for premiums, amounts due from agents and brokers, uninsured plans or retrospectively rated contracts have been assumed to be uncollectable.

NOTES TO FINANCIAL STATEMENTS

- E. Business Interruption Insurance Recoveries – none
- F. State Transferrable Tax Credits – none
- G. Subprime Mortgage Related Risk Exposure
 - a. The Company has minimal direct exposure to subprime mortgage related risk. Direct exposure is classified as exposure through (a) direct investment in subprime mortgage loans, (b) investment in mortgage-backed or asset-backed securities, or (c) any other assets in which the investment's primary objective, or underlying assets, are significantly invested in, or indexed to, subprime mortgage loans or related exposure.
 - b. At December 31, 2010, the Company has not invested directly in subprime mortgage loans.
 - c. At December 31, 2010, 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.
 - d. At December 31, 2010, 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.
- H. Retained Assets – The Company does not use retained asset accounts.

22. Events Subsequent

There were neither Type I nor Type II events subsequent to December 31, 2010 up to the completion of this statement that would have any material effect on the financial condition of the Company.

23. Reinsurance

A. Ceded Reinsurance Report

Section I – General Interrogatories

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

Section 2 – Ceded Reinsurance Report – Part A

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

Section 3 – Ceded Reinsurance Report – Part B

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

B. Uncollectable Reinsurance

The Company has not written off any uncollectable reinsurance.

C. Commutation of Ceded Reinsurance

There was no commutation of any ceded reinsurance amounts.

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

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

25. Changes in Incurred Losses and Loss Adjustment Expenses

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

26. Intercompany Pooling Arrangements

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

27. Structured Settlements

Not Applicable

28. Health Care Receivables

The Company has no pharmaceutical rebates receivables.

NOTES TO FINANCIAL STATEMENTS

29. Participating Policies

The Company does not have any participating policies.

30. Premium Deficiency Reserves

Not Applicable

31. Reserves for Life Contracts and Annuity Contracts

- (1) The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
- (2) Extra premiums are charged for substandard lives plus the gross premium for a rated age. Mean reserves are determined by computing the regular mean reserve for the plan at the rated age and holding, one-half (1/2) of the extra premium charge for the year.
- (3) As of December 31, 2010 the Company had \$2,513,221,612 of insurance in force for which the gross premiums are less than the net premium according to the standard valuation set by the State of Rhode Island. Gross reserves to cover the above insurance totaled \$20,620,909 at year-end and are reported in Exhibit 5.
- (4) The Tabular Interest (Page 7, Line 4) has been determined by formula described in the instructions for Page 7. The Tabular Less Actual Reserve Released (Page 7, Line 5) has been determined by formula as described in the instructions for Page 7. The Tabular Cost (Page 7, Line 9) has been determined by formula as described in the instructions for Page 7.
- (5) For the determination of Tabular Interest on funds not involving life contingencies for each valuation rate of interest, the Tabular interest is calculated as the product of the valuation interest rate times the mean of the reserve at the beginning and end of the valuation year for each policy.
- (6) There are no other significant reserve changes.

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

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

A. Subject to discretionary withdrawal:	<u>Amount</u>	<u>% of Total</u>
(1) with market value adjustment	\$ -	0.0%
(2) at book less surrender charge of 5% or more	37,792,925	6.7%
(3) at fair value	-	0.0%
(4) Total with adjustment or at market value	<u>\$ 37,792,925</u>	<u>6.7%</u>
(5) at book value without adjustments (minimal or no charge or adjustment)	291,791,169	51.6%
B. Not subject to discretionary withdrawal provision	<u>235,547,959</u>	<u>41.7%</u>
C, E. Total annuity actuarial reserves and deposit fund liabilities (net)*	<u>\$ 565,132,053</u>	<u>100.0%</u>

*Reconciliation of total annuity actuarial reserves and deposit fund liabilities

F. Life & Accident & Health Annual Statement:

	<u>Amount</u>
1. Exhibit 5, Annuities Section, Total (net)	\$ 395,225,712
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	8,940,954
3. Exhibit 7, Deposit Type Contracts, Line 14, Column I	160,965,387
4. Subtotal	<u>\$ 565,132,053</u>
Separate Accounts Annual Statement	
Exhibit 3, Column 2, line 0299999	\$ -
Exhibit 3, Column 2, line 0399999	-
Policy owner dividend and coupon accumulations	-
Policyholder premiums	-
Guaranteed interest contracts	-
Subtotal	<u>-</u>
Total annuity actuarial reserves and deposit fund liabilities (net)	<u>\$ 565,132,053</u>

33. Premium and Annuity Considerations Deferred and Uncollected

Deferred and uncollected life insurance premiums as of December 31, 2010 were as follows:

<u>Type</u>	<u>Gross</u>	<u>Net of loading</u>
Ordinary new business	\$ 1,361,278	\$ (107,364)
Ordinary renewal	20,688,756	11,480,374
Total	<u>\$ 22,050,034</u>	<u>\$ 11,373,010</u>

34. Separate Accounts

The Company has no separate accounts.

35. Loss/Claim Adjustment Expenses

Not Applicable

GENERAL INTERROGATORIES

**PART 1 - COMMON INTERROGATORIES
GENERAL**

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [] N/A []
- 1.3 State Regulating? Rhode Island
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2010
- 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 the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
.....
.....

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 6.2 If yes, give full information:
.....
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No [X]
- 7.2 If yes,
7.21 State the percentage of foreign control; %
7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity
.....
.....

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
KPMG LLP 600 Fleet Center, 50 Kennedy Plaza, Providence, RI 02903
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions to the audit committee requirements as allowed in Section 14H of the Annual Financial Reporting Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.6 If the response to 10.5 is yes, provide information related to this exemption:
.....
- 10.7 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.8 If the response to 10.7 is no or n/a, please explain
.....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
David Minches, ASA, MAAA Ernst & Young LLP, Two Commerce Square, Suite 4000, Philadelphia, PA 19103
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [X] No []
- 12.11 Name of real estate holding company
- 12.12 Number of parcels involved
- 12.13 Total book/adjusted carrying value \$ 32,554,084
- 12.2 If, yes provide explanation:
.....

13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:

- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 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.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

GENERAL INTERROGATORIES

BOARD OF DIRECTORS

15. 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 []
16. 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 []
17. 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 []

FINANCIAL

18. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 19.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 19.11 To directors or other officers.....\$
- 19.12 To stockholders not officers.....\$
- 19.13 Trustees, supreme or grand (Fraternal Only)\$
- 19.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 19.21 To directors or other officers.....\$
- 19.22 To stockholders not officers.....\$
- 19.23 Trustees, supreme or grand (Fraternal Only)\$
- 20.1 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]
- 20.2 If yes, state the amount thereof at December 31 of the current year:
- 20.21 Rented from others.....\$
- 20.22 Borrowed from others.....\$
- 20.23 Leased from others.....\$
- 20.24 Other.....\$
- 21.1 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]
- 21.2 If answer is yes:
- 21.21 Amount paid as losses or risk adjustment \$
- 21.22 Amount paid as expenses.....\$
- 21.23 Other amounts paid.....\$
- 22.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 22.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$ 21,239

INVESTMENT

- 23.1 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 23.3)..... Yes [X] No []
- 23.2 If no, give full and complete information relating thereto
.....
- 23.3 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 17 where this information is also provided)
.....
- 23.4 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]
- 23.5 If answer to 23.4 is yes, report amount of collateral for conforming programs.\$
- 23.6 If answer to 23.4 is no, report amount of collateral for other programs.\$
- 23.7 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 23.8 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 23.9 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

GENERAL INTERROGATORIES

24.1 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 20.1 and 23.3). Yes [X] No []

24.2 If yes, state the amount thereof at December 31 of the current year:

24.21 Subject to repurchase agreements	\$
24.22 Subject to reverse repurchase agreements	\$
24.23 Subject to dollar repurchase agreements	\$
24.24 Subject to reverse dollar repurchase agreements	\$
24.25 Pledged as collateral	\$
24.26 Placed under option agreements	\$
24.27 Letter stock or other securities restricted as to sale	\$
24.28 On deposit with state or other regulatory body	\$ 3,451,188
24.29 Other	\$

24.3 For category (24.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount
.....
.....

25.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]

25.2 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.

26.1 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]

26.2 If yes, state the amount thereof at December 31 of the current year. \$

27. 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 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [] No [X]

27.01 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

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

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
Vanguard	The Vanguard Group	This is a Vanguard mutual fund.

27.03 Have there been any changes, including name changes, in the custodian(s) identified in 27.01 during the current year? Yes [] No [X]

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

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

27.05 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
.....

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

28.1 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 []

28.2 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	158,766
61744G-10-7	Morgan Stanley Emerging Markets Fund	443,830
61744U-10-6	Morgan Stanley Asia-Pacific Fund	605,660
921909-75-0	Vanguard Developed Markets Index Institutional Plus Fund	2,219,453
922042-40-3	Vanguard Pacific Stock Index Fund	1,272,432
922042-50-2	Vanguard European Stock Index Fund	3,001,124
922042-65-0	Vanguard Emerging Markets Stock Index Institutional Plus Fund	2,276,582
28.2999 - Total		9,977,847

28.3 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	Vale SA (Preference) ADR	18,830	12/31/2010
Latin American Discovery Fund	America Movil SAB de CV Class L ADR	13,940	12/31/2010
Latin American Discovery Fund	Itau Unibanco Holding SA (Preference) ADR	7,827	12/31/2010
Latin American Discovery Fund	Banco Bradesco SA ADR	7,478	12/31/2010
Latin American Discovery Fund	Cia de Bebidas das Americas (Preference) ADR	6,509	12/31/2010
Morgan Stanley Emerging Markets Fund	America Movil SAB de CV Class L ADR	11,451	12/31/2010
Morgan Stanley Emerging Markets Fund	Samsung Electronics Co., Ltd.	7,811	12/31/2010
Morgan Stanley Emerging Markets Fund	China Construction Bank Corp. Class H	7,146	12/31/2010
Morgan Stanley Emerging Markets Fund	Sberbank of Russian Federation	7,057	12/31/2010
Morgan Stanley Emerging Markets Fund	Vale SA (Preference) ADR	6,835	12/31/2010
Morgan Stanley Asia-Pacific Fund	Morgan Stanley Growth Fund	11,508	12/31/2010
Morgan Stanley Asia-Pacific Fund	China Construction Bank Corp. Class H	10,417	12/31/2010
Morgan Stanley Asia-Pacific Fund	Sumitomo Mitsui Financial Group, Inc.	10,357	12/31/2010
Morgan Stanley Asia-Pacific Fund	Samsung Electronics Co., Ltd.	9,872	12/31/2010
Morgan Stanley Asia-Pacific Fund	Sumitomo Trust & Banking Co., Ltd. (The)	9,751	12/31/2010
Vanguard Developed Markets Index Institutional Plus Fund	Nestle SA	40,616	12/31/2010
Vanguard Developed Markets Index Institutional Plus Fund	HSBC Holdings plc	35,955	12/31/2010
Vanguard Developed Markets Index Institutional Plus Fund	BHP Billiton Ltd.	31,294	12/31/2010
Vanguard Developed Markets Index Institutional Plus Fund	BP plc	27,743	12/31/2010
Vanguard Developed Markets Index Institutional Plus Fund	Vodafone Group PLC	26,411	12/31/2010
Vanguard European Stock Index Fund	Nestle SA	86,132	12/31/2010
Vanguard European Stock Index Fund	HSBC Holdings plc	76,529	12/31/2010
Vanguard European Stock Index Fund	BP plc	55,821	12/31/2010
Vanguard European Stock Index Fund	Vodafone Group PLC	55,521	12/31/2010
Vanguard European Stock Index Fund	Novartis AG	52,820	12/31/2010
Vanguard Emerging Markets Stock Index Institutional Plus Fund	Petroleo Brasileiro SA ADR Type A	41,206	12/31/2010
Vanguard Emerging Markets Stock Index Institutional Plus Fund	Vale SA Class B ADR	40,296	12/31/2010
Vanguard Emerging Markets Stock Index Institutional Plus Fund	China Mobile Ltd.	34,604	12/31/2010
Vanguard Emerging Markets Stock Index Institutional Plus Fund	Gazprom OAO ADR	34,376	12/31/2010
Vanguard Emerging Markets Stock Index Institutional Plus Fund	America Movil SAB de CV	33,010	12/31/2010
Vanguard Pacific Stock Index Fund	BHP Billiton Ltd.	50,643	12/31/2010
Vanguard Pacific Stock Index Fund	Toyota Motor Corp.	35,119	12/31/2010
Vanguard Pacific Stock Index Fund	Commonwealth Bank of Australia	26,085	12/31/2010
Vanguard Pacific Stock Index Fund	Mitsubishi UFJ Financial Group Inc.	22,268	12/31/2010
Vanguard Pacific Stock Index Fund	Westpac Banking Corp.	22,013	12/31/2010

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA LIFE INSURANCE COMPANY

29. 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	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
29.1 Bonds	933,124,671	987,380,593	54,255,922
29.2 Preferred stocks			
29.3 Totals	933,124,671	987,380,593	54,255,922

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

Fair values are obtained from Hub Data 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.

30.1 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]

30.2 If the answer to 30.1 is 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 []

30.3 If the answer to 30.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
.....

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

31.2 If no, list exceptions:
.....

GENERAL INTERROGATORIES

OTHER

32.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$89,155

32.2 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
MIB, Inc.	33,150
LIMRA International	32,419

33.1 Amount of payments for legal expenses, if any?\$94

33.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
American Council of Life Insurers	94

34.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$3,554

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
American Council of Life Insurers	3,554

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

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

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

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$

1.31 Reason for excluding:
.....

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

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

1.6 Individual policies:

Most current three years:

1.61 Total premium earned \$

1.62 Total incurred claims \$

1.63 Number of covered lives

All years prior to most current three years

1.64 Total premium earned \$

1.65 Total incurred claims \$

1.66 Number of covered lives

1.7 Group policies:

Most current three years:

1.71 Total premium earned \$

1.72 Total incurred claims \$

1.73 Number of covered lives

All years prior to most current three years

1.74 Total premium earned \$

1.75 Total incurred claims \$

1.76 Number of covered lives

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator		
2.2 Premium Denominator	71,157,866	87,400,306
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator		
2.5 Reserve Denominator	607,460,395	580,915,223
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000

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

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

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

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

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

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

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

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

4.2 Net reimbursement of such expenses between reporting entities:

4.21 Paid \$ 2,507,334

4.22 Received \$ 1,987,268

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

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

5.21 Page 3, Line 1 \$

5.22 Page 4, Line 1 \$

6. FOR STOCK REPORTING ENTITIES ONLY:

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

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

7.11 Cash \$ 723,268

7.12 Stock \$

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

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

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

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

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

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

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

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

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

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

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

10.1 Amount of loss reserves established by these annuities during the current year: \$ 220,844,206

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

1	2
P&C Insurance Company And Location	Statement Value on Purchase Date of Annuities (i.e., Present Value)
Amica Mutual Insurance Company	16,429,713

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

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

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

	1 2010	2 2009	3 2008	4 2007	5 2006
Life Insurance in Force					
(Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	967,454	971,001	969,089	986,235	983,599
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	25,730,073	24,543,154	22,946,793	21,004,451	18,810,416
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	596,198	584,760	564,158	555,180	551,684
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	27,293,725	26,098,915	24,480,040	22,545,866	20,345,699
New Business Issued					
(Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	39,037	42,707	33,596	43,372	48,227
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	2,072,643	2,485,491	2,714,214	2,970,730	2,801,845
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)					
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	2,111,680	2,528,198	2,747,810	3,014,102	2,850,072
Premium Income - Lines of Business					
(Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)					
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	44,370,365	44,832,707	42,397,562	41,283,793	41,223,503
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	24,658,460	40,575,834	17,439,964	10,973,985	14,234,727
16. Credit life (group and individual) (Line 20.4, Col. 5)					
17.1 Group life insurance (Line 20.4, Col. 6)	2,129,041	1,991,765	1,932,540	2,605,504	2,485,814
17.2 Group annuities (Line 20.4, Col. 7)					
18.1 A & H-group (Line 20.4, Col. 8)					
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3 A & H-other (Line 20.4, Col. 10)					
19. Aggregate of all other lines of business (Line 20.4, Col. 11)					
20. Total	71,157,866	87,400,306	61,770,066	54,863,282	57,944,044
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	1,024,041,508	989,218,875	940,141,890	923,146,400	891,439,131
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	838,342,386	821,470,920	783,788,213	764,505,100	743,989,080
23. Aggregate life reserves (Page 3, Line 1)	606,785,121	595,650,211	566,021,131	540,859,605	527,400,501
24. Aggregate A & H reserves (Page 3, Line 2)					
25. Deposit-type contract funds (Page 3, Line 3)	160,965,388	162,081,044	164,373,886	162,459,657	156,960,268
26. Asset valuation reserve (Page 3, Line 24.01)	9,128,920	8,035,511	2,744,064	8,011,369	7,486,925
27. Capital (Page 3, Lines 29 and 30)	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
28. Surplus (Page 3, Line 37)	180,699,122	162,747,955	151,353,677	153,641,300	142,450,051
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	47,893,441	44,924,704	35,511,434	29,152,117	36,445,550
Risk-Based Capital Analysis					
30. Total adjusted capital	194,828,042	175,783,466	159,097,741	166,652,669	154,936,976
31. Authorized control level risk - based capital	11,922,721	11,722,235	10,870,886	10,769,722	10,791,704
Percentage Distribution of Cash, Cash Equivalents and Invested Assets					
(Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	90.8	91.9	94.6	93.0	92.9
33. Stocks (Lines 2.1 and 2.2)	4.4	4.0	3.3	4.5	4.3
34. Mortgage loans on real estate(Lines 3.1 and 3.2)					
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	3.9	3.3	1.3	1.7	2.2
37. Contract loans (Line 6)	0.7	0.7	0.7	0.6	0.6
38. Derivatives (Page 2, Line 7)		XXX	XXX	XXX	XXX
39. Other invested assets (Line 8)	0.2	0.2	0.2	0.2	0.1
40. Receivables for securities (Line 9)					
41. Securities lending reinvested collateral assets (Line 10)		XXX	XXX	XXX	XXX
42. Aggregate write-ins for invested assets (Line 11)					
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2010	2 2009	3 2008	4 2007	5 2006
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)					
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),					
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
48. Affiliated mortgage loans on real estate					
49. All other affiliated					
50. Total of above Lines 44 to 49					
Total Nonadmitted and Admitted Assets					
51. Total nonadmitted assets (Page 2, Line 28, Col. 2) ..	21,879,252	16,567,363	16,724,069	11,346,289	10,796,499
52. Total admitted assets (Page 2, Line 28, Col. 3)	1,024,041,508	989,218,875	940,141,890	923,146,400	891,439,131
Investment Data					
53. Net investment income (Exhibit of Net Investment Income)	47,903,576	48,036,765	47,329,034	45,086,798	43,351,899
54. Realized capital gains (losses)	5,236,402	(125,023)	2,610,526	1,335,147	1,246,665
55. Unrealized capital gains (losses)	3,748,160	8,952,026	(16,398,681)	2,450,423	3,775,768
56. Total of above Lines 53, 54 and 55	56,888,138	56,863,768	33,540,879	48,872,368	48,374,332
Benefits and Reserve Increases (Page 6)					
57. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11, 12, 13, 14 and 15 Cols. 9, 10 and 11)	45,943,074	65,524,088	46,237,933	46,221,104	43,192,928
58. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)					
59. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)	(2,310,525)	16,439,539	13,563,947	12,569,489	12,000,051
60. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)					
61. Dividends to policyholders (Line 30, Col. 1)					
Operating Percentages					
62. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	18.0	16.6	23.3	25.6	23.5
63. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	4.3	4.8	4.9	5.2	6.4
64. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)					
65. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)					
66. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)					
A & H Claim Reserve Adequacy					
67. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)					
68. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)					
69. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)					
70. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)					
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
71. Industrial life (Col. 2)					
72. Ordinary - life (Col. 3)	7,341,846	2,352,938	2,693,658	5,419,952	5,958,887
73. Ordinary - individual annuities (Col. 4)	7,050,810	6,502,481	5,280,009	3,203,551	3,233,625
74. Ordinary-supplementary contracts (Col. 5)	82,743	338,042	45,232	50,727	117,185
75. Credit life (Col. 6)					
76. Group life (Col. 7)	750,274	664,618	790,528	828,510	1,072,634
77. Group annuities (Col. 8)					
78. A & H-group (Col. 9)					
79. A & H-credit (Col. 10)					
80. A & H-other (Col. 11)					
81. Aggregate of all other lines of business (Col. 12)					
82. Total (Col. 1)	15,225,673	9,858,079	8,809,427	9,502,740	10,382,331

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 2010 OF THE AMICA LIFE INSURANCE COMPANY
EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1. In force end of prior year			80,643	25,514,155			2	4,193	584,760	26,098,915
2. Issued during year			5,261	2,111,680						2,111,680
3. Reinsurance assumed										
4. Revived during year			424	136,104						136,104
5. Increased during year (net)				81,535				11	14,049	95,584
6. Subtotals, Lines 2 to 5			5,685	2,329,319				11	14,049	2,343,368
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)			86,328	27,843,474			2	4,204	598,809	28,442,283
Deductions during year:										
10. Death			195	22,529			XXX	34	2,611	25,140
11. Maturity							XXX			
12. Disability							XXX			
13. Expiry			109	3,301						3,301
14. Surrender			433	33,714						33,714
15. Lapse			3,416	1,086,136						1,086,136
16. Conversion				267			XXX	XXX	XXX	267
17. Decreased (net)										
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			4,153	1,145,947				34	2,611	1,148,558
21. In force end of year (Line 9 minus Line 20)			82,175	26,697,527			2	4,170	596,198	27,293,725
22. Reinsurance ceded end of year	XXX		XXX	13,543,570	XXX		XXX	XXX	226,870	13,770,440
23. Line 21 minus Line 22	XXX		XXX	13,153,957	XXX	(b)	XXX	XXX	369,328	13,523,285
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)										
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page										
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)										

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

(b) Group \$; Individual \$

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance			768	12,509
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies - decreasing			176	12,032
28. Term policies - other	4,724	2,072,643	65,525	25,710,894
29. Other term insurance - decreasing	XXX		XXX	.41
30. Other term insurance	XXX		XXX	56
31. Totals (Lines 27 to 30)	4,724	2,072,643	65,701	25,723,023
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	362	7,050
34. Totals, whole life and endowment	537	39,037	16,112	967,454
35. Totals (Lines 31 to 34)	5,261	2,111,680	82,175	26,697,527

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary	2,111,680		26,697,527	
38. Credit Life (Group and Individual)				
39. Group			596,198	
40. Totals (Lines 36 to 39)	2,111,680		27,293,725	

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX	4,024	XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	72,281
---	--------

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium			5,980	967,672				
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(b)	5,980	(b) 967,672		(b)		(b)

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

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

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA LIFE INSURANCE COMPANY
EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	246	142		
2. Issued during year	13	21		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	259	163		
Deductions during year:				
6. Decreased (net)	4	22		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	4	22		
9. In force end of year	255	141		
10. Amount on deposit	8,940,954	(a) 7,214,443		(a)
11. Income now payable				
12. Amount of income payable	(a) 1,173,482	(a) 987,632	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	2,896	8,547		
2. Issued during year	208	233		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	3,104	8,780		
Deductions during year:				
6. Decreased (net)	248	354		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	248	354		
9. In force end of year	2,856	8,426		
Income now payable:				
10. Amount of income payable	(a) 27,028,854	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 66,724,334	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a) 263,549,090	XXX	(a)

ACCIDENT AND HEALTH INSURANCE

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

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	6	
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	6	
Deductions During Year:		
6. Decreased (net)		
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)		
9. In force end of year	6	
10. Amount of account balance	(a) 3,696	(a)

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

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1	Life Contracts		Direct Business Only			
		2	3	4	5	6	7
	Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1. Alabama	AL	L	136,943	47,297		184,240	
2. Alaska	AK	L	36,432	2,050		38,482	
3. Arizona	AZ	L	655,655	49,602		705,257	
4. Arkansas	AR	L	87,616	2,000		89,616	
5. California	CA	L	3,946,858	869,667		4,816,525	
6. Colorado	CO	L	1,072,760	448,799		1,521,559	
7. Connecticut	CT	L	7,055,157	2,289,718		9,344,875	
8. Delaware	DE	L	182,784			182,784	
9. District of Columbia	DC	L	214,111	12,000		226,111	
10. Florida	FL	L	3,708,473	1,901,311		5,609,784	
11. Georgia	GA	L	1,905,042	306,128		2,211,170	
12. Hawaii	HI	N	21,897	22,718		44,615	
13. Idaho	ID	L	125,682	1,810		127,492	
14. Illinois	IL	L	1,167,938	160,539		1,328,477	
15. Indiana	IN	L	378,046	16,200		394,246	
16. Iowa	IA	L	74,636			74,636	
17. Kansas	KS	L	119,337	104,000		223,337	
18. Kentucky	KY	L	238,356	1,750		240,106	
19. Louisiana	LA	L	240,076	63,060		303,136	
20. Maine	ME	L	720,644	204,201		924,845	
21. Maryland	MD	L	1,573,559	198,597		1,772,156	
22. Massachusetts	MA	L	8,699,831	2,612,956		11,312,787	
23. Michigan	MI	L	773,689	8,700		782,389	
24. Minnesota	MN	L	530,871	18,210		549,081	
25. Mississippi	MS	L	32,084	120		32,204	
26. Missouri	MO	L	177,158	6,000		183,158	
27. Montana	MT	L	62,989	36,912		99,901	
28. Nebraska	NE	L	66,824			66,824	
29. Nevada	NV	L	181,826	508,807		690,633	
30. New Hampshire	NH	L	2,286,521	1,422,346		3,708,867	
31. New Jersey	NJ	L	3,649,657	989,868		4,639,525	
32. New Mexico	NM	L	253,809	8,600		262,409	
33. New York	NY	L	7,036,632	3,489,256		10,525,888	
34. North Carolina	NC	L	2,756,471	417,712		3,174,183	
35. North Dakota	ND	L	3,491			3,491	
36. Ohio	OH	L	967,417	286,450		1,253,867	
37. Oklahoma	OK	L	93,540	13,296		106,836	
38. Oregon	OR	L	738,338	15,978		754,316	
39. Pennsylvania	PA	L	2,275,395	667,907		2,943,302	
40. Rhode Island	RI	L	6,831,210	5,322,768		12,153,978	15,948,971
41. South Carolina	SC	L	592,315	38,525		630,840	
42. South Dakota	SD	L	23,495			23,495	
43. Tennessee	TN	L	512,232	153,418		665,650	
44. Texas	TX	L	4,871,275	1,415,444		6,286,719	
45. Utah	UT	L	190,369			190,369	
46. Vermont	VT	L	388,215	51,211		439,426	
47. Virginia	VA	L	1,485,727	374,755		1,860,482	
48. Washington	WA	L	1,463,911	78,936		1,542,847	
49. West Virginia	WV	L	81,698	800		82,498	
50. Wisconsin	WI	L	366,113	15,040		381,153	
51. Wyoming	WY	L	24,849	3,000		27,849	
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 Alien	OT	XXX					
59. Subtotal	(a)	50	71,079,954	24,658,462		95,738,416	15,948,971
90. Reporting entity contributions for employee benefits plans	XXX		136,774			136,774	
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX						
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						
93. Premium or annuity considerations waived under disability or other contract provisions	XXX		241,957			241,957	
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX		71,458,685	24,658,462		96,117,147	15,948,971
96. Plus reinsurance assumed	XXX						
97. Totals (All Business)	XXX		71,458,685	24,658,462		96,117,147	15,948,971
98. Less reinsurance ceded	XXX		25,358,860			25,358,860	
99. Totals (All Business) less Reinsurance Ceded	XXX		46,099,825	24,658,462 (b)		70,758,287	15,948,971
5801. DETAILS OF WRITE-INS	XXX						
5802.	XXX						
5803.	XXX						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX						
5899. Totals (Lines 5801 through 5803 plus 5898)(Line 58 above)	XXX						
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX						

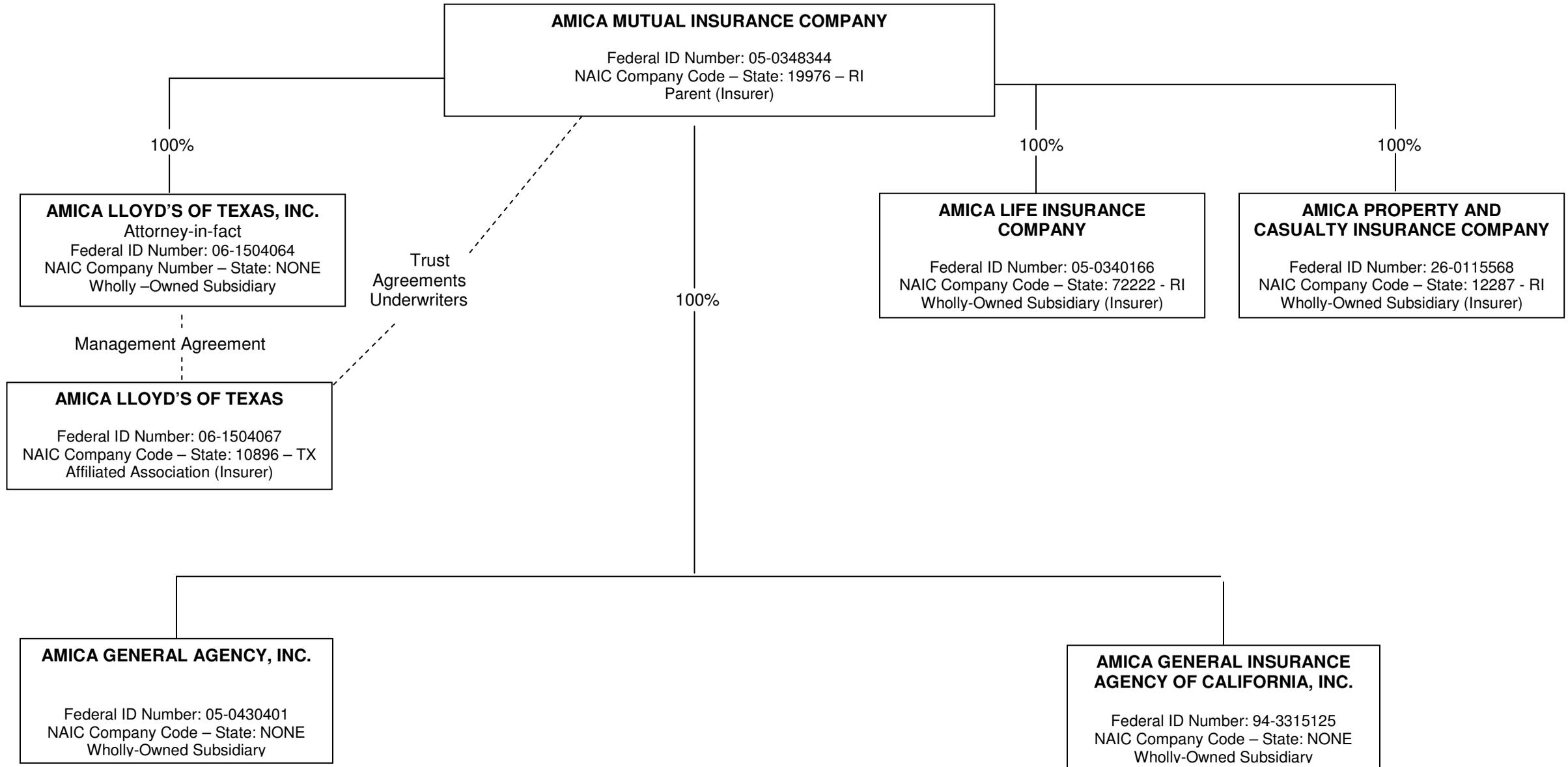
(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

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

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

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

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



OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols: 1 - 2)	4 Net Admitted Assets
2504. Amica Companies supplemental retirement trust	2,716,910	1,183,411	1,533,499	1,425,934
2597. Summary of remaining write-ins for Line 25 from overflow page	2,716,910	1,183,411	1,533,499	1,425,934

Additional Write-ins for Liabilities Line 25

	1 Current Year	2 Prior Year
2504. Reserve for non-funded pensions and deferrals	1,572,070	1,425,934
2597. Summary of remaining write-ins for Line 25 from overflow page	1,572,070	1,425,934

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