



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

# ANNUAL STATEMENT

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

## AMICA MUTUAL INSURANCE COMPANY

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

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

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

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

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

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

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

Internet Website Address www.amica.com

Statutory Statement Contact Mary Quinn Williamson, 800-652-6422-24665  
(Name) (Area Code) (Telephone Number)  
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(E-mail Address) (FAX Number)

### OFFICERS

Chairman, President and Chief Executive Officer Robert Anthony DiMuccio  
Vice President and Secretary Robert Kenneth MacKenzie  
Senior Vice President, Chief Financial Officer and Treasurer James Parker Loring, #

### OTHER

Jill Holton Andy, Senior Vice President Robert Karl Benson, Sr VP & Chief Investment Officer James Arthur Bussiere, Senior Vice President  
Kathleen Fitzpatrick Curran, Vice President Stephen Francis Dolan, Vice President Theodore Charles Murphy, Senior Vice President  
Peter Ernest Moreau, # Vice President Paul Alfred Pyne, Executive Vice President Robert Paul Suglia, Sr VP and General Counsel  
Mary Quinn Williamson, Vice President & Contoller

### DIRECTORS OR TRUSTEES

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

State of Rhode Island SS:  
County of Providence

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

Robert Anthony DiMuccio  
Chairman, President and Chief Executive Officer

Robert Kenneth MacKenzie  
Vice President and Secretary

James Parker Loring  
Senior Vice President, Chief Financial Officer and 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 MUTUAL INSURANCE COMPANY

**ASSETS**

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	1,807,633,338		1,807,633,338	1,754,135,975
2. Stocks (Schedule D):				
2.1 Preferred stocks .....				
2.2 Common stocks .....	1,519,926,961	372,190	1,519,554,771	1,377,987,524
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 \$ .....0 encumbrances) .....	52,863,503		52,863,503	54,924,521
4.2 Properties held for the production of income (less \$ .....0 encumbrances) .....	1,265,001		1,265,001	1,305,100
4.3 Properties held for sale (less \$ .....0 encumbrances) .....				
5. Cash (\$ .....12,858,187, Schedule E - Part 1), cash equivalents (\$ ....., Schedule E - Part 2) and short-term investments (\$ .....69,685,596, Schedule DA) .....	82,543,783		82,543,783	108,889,451
6. Contract loans (including \$ ..... premium notes) .....				
7. Derivatives .....				
8. Other invested assets (Schedule BA) .....	110,790,517		110,790,517	103,781,802
9. Receivable 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) .....	3,575,023,103	372,190	3,574,650,913	3,401,024,373
13. Title plants less \$ ..... charged off (for Title insurers only) .....				
14. Investment income due and accrued .....	23,240,835		23,240,835	23,242,421
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	61,776,998	1,348,357	60,428,641	56,527,878
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	343,610,632	335,160	343,275,472	320,138,873
15.3 Accrued retrospective premiums .....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	1,481,266		1,481,266	4,183,895
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 .....	12,596,389		12,596,389	42,240
18.2 Net deferred tax asset .....	19,012,765		19,012,765	54,100,548
19. Guaranty funds receivable or on deposit .....				
20. Electronic data processing equipment and software .....	14,107,187	14,107,187		
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....	7,180,760	7,180,760		
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 .....	428,758,048	374,355,618	54,402,430	52,778,810
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	4,486,787,983	397,699,272	4,089,088,711	3,912,039,038
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....				
28. Total (Lines 26 and 27) .....	4,486,787,983	397,699,272	4,089,088,711	3,912,039,038
<b>DETAILS OF WRITE-INS</b>				
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 .....	39,025,570	4,509,176	34,516,394	31,581,417
2502. Equities and deposits in pools and associations .....	18,157,461		18,157,461	17,364,127
2503. Receivable for Lexington .....	23,992		23,992	20,011
2598. Summary of remaining write-ins for Line 25 from overflow page .....	371,551,025	369,846,442	1,704,583	3,813,255
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	428,758,048	374,355,618	54,402,430	52,778,810

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA MUTUAL INSURANCE COMPANY  
**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8) .....	707,741,999	660,159,838
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6) .....	10,289,406	9,779,886
3. Loss adjustment expenses (Part 2A, Line 35, Column 9) .....	176,713,482	188,850,992
4. Commissions payable, contingent commissions and other similar charges .....		
5. Other expenses (excluding taxes, licenses and fees) .....	31,209,627	38,079,990
6. Taxes, licenses and fees (excluding federal and foreign income taxes) .....	9,166,788	8,659,926
7.1 Current federal and foreign income taxes (including \$ ..... on realized capital gains (losses)) .....	41,000	9,901,091
7.2 Net deferred tax liability .....		
8. Borrowed money \$ ..... and interest thereon \$ .....	421,543	521,148
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$ .....1,502,213 and including warranty reserves of \$ ..... ) .....	754,136,516	704,231,884
10. Advance premium .....	8,029,957	7,536,356
11. Dividends declared and unpaid:		
11.1 Stockholders .....		
11.2 Policyholders .....	8,063,929	7,986,145
12. Ceded reinsurance premiums payable (net of ceding commissions) .....	63,548	581,566
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19) .....		
14. Amounts withheld or retained by company for account of others .....	2,416,065	2,180,804
15. Remittances and items not allocated .....	1,008,022	973,557
16. Provision for reinsurance (Schedule F, Part 7) .....		604,000
17. Net adjustments in assets and liabilities due to foreign exchange rates .....		
18. Drafts outstanding .....		
19. Payable to parent, subsidiaries and affiliates .....	1,241,183	1,203,114
20. Derivatives .....		
21. Payable for securities .....		890,525
22. Payable for securities lending .....		
23. Liability for amounts held under uninsured plans .....		
24. Capital notes \$ ..... and interest thereon \$ .....		
25. Aggregate write-ins for liabilities .....	38,216,394	35,781,417
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25) .....	1,748,759,459	1,677,922,239
27. Protected cell liabilities .....		
28. Total liabilities (Lines 26 and 27) .....	1,748,759,459	1,677,922,239
29. Aggregate write-ins for special surplus funds .....	6,000,000	6,000,000
30. Common capital stock .....		
31. Preferred capital stock .....		
32. Aggregate write-ins for other than special surplus funds .....		
33. Surplus notes .....		
34. Gross paid in and contributed surplus .....		
35. Unassigned funds (surplus) .....	2,334,329,252	2,228,116,799
36. Less treasury stock, at cost:		
36.1 ..... shares common (value included in Line 30 \$ ..... ) .....		
36.2 ..... shares preferred (value included in Line 31 \$ ..... ) .....		
37. Surplus as regards policyholders (Lines 29 to 35, less 36) (Page 4, Line 39) .....	2,340,329,252	2,234,116,799
38. TOTALS (Page 2, Line 28, Col. 3)	4,089,088,711	3,912,039,038
<b>DETAILS OF WRITE-INS</b>		
2501. Reserve for non-qualified pensions and deferrals .....	34,516,394	31,581,417
2502. Reserve for unassessed insolvencies .....	3,700,000	3,700,000
2503. 2008 Private Passenger Auto Escrow - North Carolina .....		500,000
2598. Summary of remaining write-ins for Line 25 from overflow page .....		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	38,216,394	35,781,417
2901. Guaranty fund .....	3,000,000	3,000,000
2902. Voluntary reserve .....	3,000,000	3,000,000
2903. ....		
2998. Summary of remaining write-ins for Line 29 from overflow page .....		
2999. Totals (Lines 2901 thru 2903 plus 2998)(Line 29 above)	6,000,000	6,000,000
3201. ....		
3202. ....		
3203. ....		
3298. Summary of remaining write-ins for Line 32 from overflow page .....		
3299. Totals (Lines 3201 thru 3203 plus 3298)(Line 32 above)		

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

**STATEMENT OF INCOME**

	1 Current Year	2 Prior Year
<b>UNDERWRITING INCOME</b>		
1. Premiums earned (Part 1, Line 35, Column 4).....	1,396,528,691	1,332,479,125
<b>DEDUCTIONS:</b>		
2. Losses incurred (Part 2, Line 35, Column 7).....	872,074,251	729,894,707
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	160,641,263	177,845,749
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	323,682,322	329,730,973
5. Aggregate write-ins for underwriting deductions.....	(500,000)	
6. Total underwriting deductions (Lines 2 through 5).....	1,355,897,836	1,237,471,429
7. Net income of protected cells.....		
8. Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7).....	40,630,855	95,007,696
<b>INVESTMENT INCOME</b>		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	116,272,561	108,577,026
10. Net realized capital gains or (losses) less capital gains tax of \$ ..... 18,093,156 (Exhibit of Capital Gains (Losses) ).....	41,853,545	33,881,343
11. Net investment gain (loss) (Lines 9 + 10).....	158,126,106	142,458,369
<b>OTHER INCOME</b>		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$ ..... 1,259,191 amount charged off \$ ..... 6,672,433 ).....	(5,413,241)	(6,085,146)
13. Finance and service charges not included in premiums.....	7,821,561	7,502,771
14. Aggregate write-ins for miscellaneous income.....	46,826	(6,411)
15. Total other income (Lines 12 through 14).....	2,455,146	1,411,214
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	201,212,107	238,877,279
17. Dividends to policyholders.....	112,579,496	112,456,007
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17).....	88,632,611	126,421,272
19. Federal and foreign income taxes incurred.....	(11,182,835)	4,994,173
20. Net income (Line 18 minus Line 19)(to Line 22).....	99,815,446	121,427,099
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	2,234,116,799	1,909,600,888
22. Net income (from Line 20).....	99,815,446	121,427,099
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$ ..... 31,000,582.....	67,090,840	206,391,144
25. Change in net unrealized foreign exchange capital gain (loss).....		
26. Change in net deferred income tax.....	(4,087,201)	6,722,452
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3).....	(58,760,502)	(14,833,480)
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....	604,000	(11,000)
29. Change in surplus notes.....		
30. Surplus (contributed to) withdrawn from protected cells.....		
31. Cumulative effect of changes in accounting principles.....		
32. Capital changes:		
32.1 Paid in.....		
32.2 Transferred from surplus (Stock Dividend).....		
32.3 Transferred to surplus.....		
33. Surplus adjustments:		
33.1 Paid in.....		
33.2 Transferred to capital (Stock Dividend).....		
33.3 Transferred from capital.....		
34. Net remittances from or (to) Home Office.....		
35. Dividends to stockholders.....		
36. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....		
37. Aggregate write-ins for gains and losses in surplus.....	1,549,870	4,819,696
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	106,212,453	324,515,911
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	2,340,329,252	2,234,116,799
<b>DETAILS OF WRITE-INS</b>		
0501. 2008 Private Passenger Auto Escrow - North Carolina.....	(500,000)	
0502. ....		
0503. ....		
0598. Summary of remaining write-ins for Line 5 from overflow page.....		
0599. Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above).....	(500,000)	
1401. Discount earned on accounts payable.....	50,250	30,663
1402. Penalties of regulatory authorities.....	(3,424)	(37,074)
1403. ....		
1498. Summary of remaining write-ins for Line 14 from overflow page.....		
1499. Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above).....	46,826	(6,411)
3701. Change in Amica Companies Supplemental Retirement Trust.....	2,607,183	5,453,237
3702. Miscellaneous surplus adjustment.....	(1,057,313)	(633,541)
3703. ....		
3798. Summary of remaining write-ins for Line 37 from overflow page.....		
3799. Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above).....	1,549,870	4,819,696

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

**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	1,419,410,057	1,341,910,328
2. Net investment income .....	121,703,899	111,754,365
3. Miscellaneous income .....	3,505,746	8,200,691
4. Total (Lines 1 through 3) .....	1,544,619,702	1,461,865,384
5. Benefit and loss related payments .....	821,279,941	770,062,240
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....		
7. Commissions, expenses paid and aggregate write-ins for deductions .....	492,095,559	488,417,182
8. Dividends paid to policyholders .....	112,501,713	112,588,703
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	29,324,561	28,191,650
10. Total (Lines 5 through 9) .....	1,455,201,774	1,399,259,775
11. Net cash from operations (Line 4 minus Line 10) .....	89,417,928	62,605,609
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	255,232,173	274,564,679
12.2 Stocks .....	353,666,470	363,855,166
12.3 Mortgage loans .....		
12.4 Real estate .....		
12.5 Other invested assets .....	5,916,188	
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....		
12.7 Miscellaneous proceeds .....		893,823
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	614,814,831	639,313,668
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	305,907,469	395,864,245
13.2 Stocks .....	351,739,337	157,075,998
13.3 Mortgage loans .....		
13.4 Real estate .....	404,481	501,747
13.5 Other invested assets .....	4,074,809	1,885,267
13.6 Miscellaneous applications .....	890,525	
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	663,016,621	555,327,257
14. Net increase (decrease) in contract loans and premium notes .....		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(48,201,790)	83,986,411
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....		
16.2 Capital and paid in surplus, less treasury stock .....		
16.3 Borrowed funds .....	(99,606)	(94,594)
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....		
16.5 Dividends to stockholders .....		
16.6 Other cash provided (applied) .....	(67,462,200)	(57,306,232)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(67,561,806)	(57,400,826)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	(26,345,668)	89,191,194
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	108,889,451	19,698,257
19.2 End of period (Line 18 plus Line 19.1) .....	82,543,783	108,889,451

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

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

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1 - PREMIUMS EARNED

Line of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire .....	6,554,312	3,290,586	3,736,970	6,107,928
2.	Allied lines .....	8,035,537	3,657,391	4,629,011	7,063,917
3.	Farmowners multiple peril .....				
4.	Homeowners multiple peril .....	430,889,641	224,080,549	239,962,342	415,007,848
5.	Commercial multiple peril .....				
6.	Mortgage guaranty .....				
8.	Ocean marine .....	4,815,071	2,369,381	2,353,511	4,830,941
9.	Inland marine .....	10,697,594	5,670,219	5,834,175	10,533,638
10.	Financial guaranty .....				
11.1	Medical professional liability - occurrence .....				
11.2	Medical professional liability - claims-made .....				
12.	Earthquake .....	17,266,071	9,095,371	9,205,083	17,156,359
13.	Group accident and health .....				
14.	Credit accident and health (group and individual) .....				
15.	Other accident and health .....				
16.	Workers' compensation .....	59,366	30,277	31,074	58,569
17.1	Other liability - occurrence .....	37,308,341	17,628,696	18,479,592	36,457,445
17.2	Other liability - claims-made .....				
17.3	Excess workers' compensation .....				
18.1	Products liability - occurrence .....				
18.2	Products liability - claims-made .....				
19.1, 19.2	Private passenger auto liability .....	579,501,428	272,690,201	292,411,056	559,780,573
19.3, 19.4	Commercial auto liability .....	363,969	196,917	184,637	376,249
21.	Auto physical damage .....	350,941,993	165,522,296	177,309,065	339,155,224
22.	Aircraft (all perils) .....				
23.	Fidelity .....				
24.	Surety .....				
26.	Burglary and theft .....				
27.	Boiler and machinery .....				
28.	Credit .....				
29.	International .....				
30.	Warranty .....				
31.	Reinsurance - nonproportional assumed property .....				
32.	Reinsurance - nonproportional assumed liability .....				
33.	Reinsurance - nonproportional assumed financial lines .....				
34.	Aggregate write-ins for other lines of business .....				
35.	<b>TOTALS</b>	<b>1,446,433,323</b>	<b>704,231,884</b>	<b>754,136,516</b>	<b>1,396,528,691</b>
<b>DETAILS OF WRITE-INS</b>					
3401.	.....				
3402.	.....				
3403.	.....				
3498.	Summary of remaining write-ins for Line 34 from overflow page .....				
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)				

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

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned But Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire .....	3,736,970				3,736,970
2.	Allied lines .....	4,629,011				4,629,011
3.	Farmowners multiple peril .....					
4.	Homeowners multiple peril .....	239,962,342				239,962,342
5.	Commercial multiple peril .....					
6.	Mortgage guaranty .....					
8.	Ocean marine .....	2,353,511				2,353,511
9.	Inland marine .....	5,834,175				5,834,175
10.	Financial guaranty .....					
11.1	Medical professional liability - occurrence .....					
11.2	Medical professional liability - claims-made .....					
12.	Earthquake .....	9,205,083				9,205,083
13.	Group accident and health .....					
14.	Credit accident and health (group and individual) .....					
15.	Other accident and health .....					
16.	Workers' compensation .....	31,074				31,074
17.1	Other liability - occurrence .....	18,479,592				18,479,592
17.2	Other liability - claims-made .....					
17.3	Excess workers' compensation .....					
18.1	Products liability - occurrence .....					
18.2	Products liability - claims-made .....					
19.1, 19.2	Private passenger auto liability .....	292,411,056				292,411,056
19.3, 19.4	Commercial auto liability .....	184,637				184,637
21.	Auto physical damage .....	177,309,065				177,309,065
22.	Aircraft (all perils) .....					
23.	Fidelity .....					
24.	Surety .....					
26.	Burglary and theft .....					
27.	Boiler and machinery .....					
28.	Credit .....					
29.	International .....					
30.	Warranty .....					
31.	Reinsurance - nonproportional assumed property .....					
32.	Reinsurance - nonproportional assumed liability .....					
33.	Reinsurance - nonproportional assumed financial lines .....					
34.	Aggregate write-ins for other lines of business					
35.	<b>TOTALS</b>	<b>754,136,516</b>				<b>754,136,516</b>
36.	Accrued retrospective premiums based on experience .....					
37.	Earned but unbilled premiums .....					
38.	Balance (Sum of Line 35 through 37)					<b>754,136,516</b>
<b>DETAILS OF WRITE-INS</b>						
3401.	.....					
3402.	.....					
3403.	.....					
3498.	Summary of remaining write-ins for Line 34 from overflow page .....					
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)					

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

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

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 1B - PREMIUMS WRITTEN

Line of Business	1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1+2+3-4-5
		2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1. Fire .....	6,094,239	312,978	391,655		244,560	6,554,312
2. Allied lines .....	6,536,335	1,549,269	242,346		292,413	8,035,537
3. Farmowners multiple peril .....						
4. Homeowners multiple peril .....	401,700,030	48,804,845	949,020		20,564,254	430,889,641
5. Commercial multiple peril .....						
6. Mortgage guaranty .....						
8. Ocean marine .....	4,953,189				138,118	4,815,071
9. Inland marine .....	10,348,998	773,142			424,546	10,697,594
10. Financial guaranty .....						
11.1 Medical professional liability - occurrence .....						
11.2 Medical professional liability - claims-made .....						
12. Earthquake .....	17,945,583				679,512	17,266,071
13. Group accident and health .....						
14. Credit accident and health (group and individual) .....						
15. Other accident and health .....						
16. Workers' compensation .....	59,366					59,366
17.1 Other liability - occurrence .....	37,308,341					37,308,341
17.2 Other liability - claims-made .....						
17.3 Excess workers' compensation .....						
18.1 Products liability - occurrence .....						
18.2 Products liability - claims-made .....						
19.1, 19.2 Private passenger auto liability .....	558,971,423	23,929,116	(623,696)		2,775,415	579,501,428
19.3, 19.4 Commercial auto liability .....	314,190		49,779			363,969
21. Auto physical damage .....	345,069,658	9,647,491	(252,373)		3,522,783	350,941,993
22. Aircraft (all perils) .....						
23. Fidelity .....						
24. Surety .....						
26. Burglary and theft .....						
27. Boiler and machinery .....						
28. Credit .....						
29. International .....						
30. Warranty .....						
31. Reinsurance - nonproportional assumed property .....	XXX					
32. Reinsurance - nonproportional assumed liability .....	XXX					
33. Reinsurance - nonproportional assumed financial lines .....	XXX					
34. Aggregate write-ins for other lines of business .....						
35. TOTALS	1,389,301,352	85,016,841	756,731		28,641,601	1,446,433,323
<b>DETAILS OF WRITE-INS</b>						
3401. ....						
3402. ....						
3403. ....						
3498. Summary of remaining write-ins for Line 34 from overflow page .....						
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)						

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

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

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

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

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 2 - LOSSES PAID AND INCURRED

Line of Business	Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A , Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
	1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 -3 )				
1. Fire .....	1,850,576	363,671		2,214,247	1,481,879	1,018,024	2,678,102	43.8
2. Allied lines .....	5,028,484	474,004		5,502,488	1,907,848	1,419,688	5,990,648	84.8
3. Farmowners multiple peril .....								
4. Homeowners multiple peril .....	205,170,337	16,356,782	1,357,958	220,169,161	95,123,120	87,085,601	228,206,680	55.0
5. Commercial multiple peril .....								
6. Mortgage guaranty .....								
8. Ocean marine .....	2,293,392			2,293,392	1,189,922	1,580,681	1,902,633	39.4
9. Inland marine .....	4,145,332	252,221		4,397,553	1,142,616	1,144,695	4,395,474	41.7
10. Financial guaranty .....								
11.1 Medical professional liability - occurrence .....								
11.2 Medical professional liability - claims-made .....								
12. Earthquake .....					37,033	55,000	(17,967)	(0.1)
13. Group accident and health .....								
14. Credit accident and health (group and individual) .....								
15. Other accident and health .....								
16. Workers' compensation .....	41,662			41,662	239,825	133,655	147,832	252.4
17.1 Other liability - occurrence .....	13,817,762			13,817,762	45,371,725	44,029,373	15,160,114	41.6
17.2 Other liability - claims-made .....								
17.3 Excess workers' compensation .....								
18.1 Products liability - occurrence .....								
18.2 Products liability - claims-made .....								
19.1, 19.2 Private passenger auto liability .....	360,517,182	18,643,937	4,206,349	374,954,770	522,775,598	489,731,333	407,999,035	72.9
19.3, 19.4 Commercial auto liability .....	63,484	57,526		121,010	117,316	441,123	(202,797)	(53.9)
21. Auto physical damage .....	194,315,883	6,616,790	(47,372)	200,980,045	38,355,117	33,520,665	205,814,497	60.7
22. Aircraft (all perils) .....								
23. Fidelity .....								
24. Surety .....								
26. Burglary and theft .....								
27. Boiler and machinery .....								
28. Credit .....								
29. International .....								
30. Warranty .....								
31. Reinsurance - nonproportional assumed property .....	XXX							
32. Reinsurance - nonproportional assumed liability .....	XXX							
33. Reinsurance - nonproportional assumed financial lines .....	XXX							
34. Aggregate write-ins for other lines of business .....								
35. TOTALS	787,244,094	42,764,931	5,516,935	824,492,090	707,741,999	660,159,838	872,074,251	62.4
<b>DETAILS OF WRITE-INS</b>								
3401. ....								
3402. ....								
3403. ....								
3498. Summary of remaining write-ins for Line 34 from overflow page .....								
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)								

**ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA MUTUAL INSURANCE COMPANY**  
**UNDERWRITING AND INVESTMENT EXHIBIT**  
**PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES**

Line of Business	Reported Losses			Incurred But Not Reported			8 Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	9 Net Unpaid Loss Adjustment Expenses
	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed		
1. Fire	997,603	208,502		1,206,105	212,814	62,960	1,481,879	235,010
2. Allied lines	1,216,993	90,196		1,307,189	188,333	412,326	1,907,848	442,813
3. Farmowners multiple peril								
4. Homeowners multiple peril	78,880,730	2,898,484	23,820	81,755,394	9,191,330	4,176,396	95,123,120	28,548,603
5. Commercial multiple peril								
6. Mortgage guaranty								
8. Ocean marine	654,590			654,590	535,332		1,189,922	335,090
9. Inland marine	431,845	88,599		520,444	435,885	186,287	1,142,616	309,827
10. Financial guaranty								
11.1 Medical professional liability - occurrence								
11.2 Medical professional liability - claims-made								
12. Earthquake	10,000			10,000	27,033		37,033	22,222
13. Group accident and health							(a)	
14. Credit accident and health (group and individual)							(a)	
15. Other accident and health								
16. Workers' compensation	173,300			173,300	66,525		239,825	74,663
17.1 Other liability - occurrence	31,234,870			31,234,870	14,136,855		45,371,725	10,536,182
17.2 Other liability - claims-made								
17.3 Excess workers' compensation								
18.1 Products liability - occurrence								
18.2 Products liability - claims-made								
19.1, 19.2 Private passenger auto liability	401,845,640	25,531,195	7,844,027	419,532,808	91,038,937	12,203,853	522,775,598	129,162,745
19.3, 19.4 Commercial auto liability	12,246	104,000		116,246	1,070		117,316	2,337
21. Auto physical damage	31,719,108	1,137,798		32,856,906	3,188,190	2,310,021	38,355,117	7,043,990
22. Aircraft (all perils)								
23. Fidelity								
24. Surety								
26. Burglary and theft								
27. Boiler and machinery								
28. Credit								
29. International								
30. Warranty								
31. Reinsurance - nonproportional assumed property	XXX				XXX			
32. Reinsurance - nonproportional assumed liability	XXX				XXX			
33. Reinsurance - nonproportional assumed financial lines	XXX				XXX			
34. Aggregate write-ins for other lines of business								
35. TOTALS	547,176,925	30,058,774	7,867,847	569,367,852	119,022,304	19,351,843	707,741,999	176,713,482
<b>DETAILS OF WRITE-INS</b>								
3401.								
3402.								
3403.								
3498. Summary of remaining write-ins for Line 34 from overflow page								
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)								

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

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

**UNDERWRITING AND INVESTMENT EXHIBIT**

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct .....	28,977,705			28,977,705
1.2 Reinsurance assumed .....	9,563,801			9,563,801
1.3 Reinsurance ceded .....	255,194			255,194
1.4 Net claim adjustment service (1.1 + 1.2 - 1.3) .....	38,286,312			38,286,312
2. Commission and brokerage:				
2.1 Direct excluding contingent .....		2,359,614		2,359,614
2.2 Reinsurance assumed, excluding contingent .....		16,401,537		16,401,537
2.3 Reinsurance ceded, excluding contingent .....		74,776		74,776
2.4 Contingent - direct .....				
2.5 Contingent - reinsurance assumed .....				
2.6 Contingent - reinsurance ceded .....				
2.7 Policy and membership fees .....				
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7) .....		18,686,375		18,686,375
3. Allowances to managers and agents .....				
4. Advertising .....		61,471,602		61,471,602
5. Boards, bureaus and associations .....	865,100	3,945,269		4,810,369
6. Surveys and underwriting reports .....	472,451	9,586,410		10,058,861
7. Audit of assureds' records .....				
8. Salary and related items:				
8.1 Salaries .....	71,394,429	112,474,447	3,554,344	187,423,220
8.2 Payroll taxes .....	5,190,160	8,194,180	137,866	13,522,206
9. Employee relations and welfare .....	18,256,176	29,720,561	825,850	48,802,587
10. Insurance .....		317,221		317,221
11. Directors' fees .....	327,499	509,573	422,358	1,259,430
12. Travel and travel items .....	1,606,024	4,004,549	69,751	5,680,324
13. Rent and rent items .....	9,880,873	11,981,853	136,629	21,999,355
14. Equipment .....	5,578,518	9,557,746	52,932	15,189,196
15. Cost or depreciation of EDP equipment and software .....	1,749,886	3,437,727	9,516	5,197,129
16. Printing and stationery .....	1,023,274	1,949,952	275,322	3,248,548
17. Postage, telephone and telegraph, exchange and express .....	2,935,198	12,364,617	93,234	15,393,049
18. Legal and auditing .....	3,075,363	1,159,079	407,578	4,642,020
19. Totals (Lines 3 to 18) .....	122,354,951	270,674,786	5,985,380	399,015,117
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$ 154,731 .....		28,020,201		28,020,201
20.2 Insurance department licenses and fees .....		1,258,296		1,258,296
20.3 Gross guaranty association assessments .....		(403,035)		(403,035)
20.4 All other (excluding federal and foreign income and real estate) .....		1,691,201		1,691,201
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4) .....		30,566,663		30,566,663
21. Real estate expenses .....			6,671,109	6,671,109
22. Real estate taxes .....			2,477,236	2,477,236
23. Reimbursements by uninsured plans .....				
24. Aggregate write-ins for miscellaneous expenses .....		3,754,498		3,754,498
25. Total expenses incurred .....	160,641,263	323,682,322	15,133,725 (a)	499,457,310
26. Less unpaid expenses - current year .....	176,713,482	36,353,306	4,023,110	217,089,898
27. Add unpaid expenses - prior year .....	188,850,992	42,604,301	4,135,615	235,590,908
28. Amounts receivable relating to uninsured plans, prior year .....				
29. Amounts receivable relating to uninsured plans, current year .....				
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29) .....	172,778,773	329,933,317	15,246,230	517,958,320
<b>DETAILS OF WRITE-INS</b>				
2401. Residual market buy out fees .....		2,164,169		2,164,169
2402. Amortization of expiring policy acquisition costs .....		689,304		689,304
2403. Donations .....		862,625		862,625
2498. Summary of remaining write-ins for Line 24 from overflow page .....		38,400		38,400
2499. Totals (Lines 2401 thru 2403 plus 2498)(Line 24 above) .....		3,754,498		3,754,498

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

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

**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds .....	(a) 20,711,086	19,969,387
1.1 Bonds exempt from U.S. tax .....	(a) 16,069,949	15,353,368
1.2 Other bonds (unaffiliated) .....	(a) 50,663,597	52,290,270
1.3 Bonds of affiliates .....	(a) .....	.....
2.1 Preferred stocks (unaffiliated) .....	(b) .....	.....
2.11 Preferred stocks of affiliates .....	(b) .....	.....
2.2 Common stocks (unaffiliated) .....	29,700,595	29,544,338
2.21 Common stocks of affiliates .....	.....	.....
3. Mortgage loans .....	(c) .....	.....
4. Real estate .....	(d) 15,356,424	15,356,424
5. Contract loans .....	.....	.....
6. Cash, cash equivalents and short-term investments .....	(e) 672,721	658,999
7. Derivative instruments .....	(f) .....	.....
8. Other invested assets .....	31,986	31,986
9. Aggregate write-ins for investment income .....	707,884	707,112
10. Total gross investment income .....	133,914,242	133,911,884
11. Investment expenses .....	.....	(g) 12,656,489
12. Investment taxes, licenses and fees, excluding federal income taxes .....	.....	(g) 2,477,236
13. Interest expense .....	.....	(h) .....
14. Depreciation on real estate and other invested assets .....	.....	(i) 2,505,598
15. Aggregate write-ins for deductions from investment income .....	.....	.....
16. Total deductions (Lines 11 through 15) .....	.....	17,639,323
17. Net investment income (Line 10 minus Line 16) .....	.....	116,272,561
<b>DETAILS OF WRITE-INS</b>		
0901. Income on Amica Companies Supplemental Retirement Trust .....	894,354	893,582
0902. Miscellaneous interest .....	(186,470)	(186,470)
0903. ....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	707,884	707,112
1501. ....	.....	.....
1502. ....	.....	.....
1503. ....	.....	.....
1598. Summary of remaining write-ins for Line 15 from overflow page .....	.....	.....
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....	.....	.....

- (a) Includes \$ 2,228,224 accrual of discount less \$ 5,063,520 amortization of premium and less \$ 839,968 paid for accrued interest on purchases.
- (b) Includes \$ ..... accrual of discount less \$ ..... amortization of premium and less \$ ..... paid for accrued dividends on purchases.
- (c) Includes \$ ..... accrual of discount less \$ ..... amortization of premium and less \$ ..... paid for accrued interest on purchases.
- (d) Includes \$ 14,476,512 for company's occupancy of its own buildings; and excludes \$ ..... interest on encumbrances.
- (e) Includes \$ ..... accrual of discount less \$ ..... amortization of premium and less \$ ..... paid for accrued interest on purchases.
- (f) Includes \$ ..... accrual of discount less \$ ..... amortization of premium.
- (g) Includes \$ ..... investment expenses and \$ ..... investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ ..... interest on surplus notes and \$ ..... interest on capital notes.
- (i) Includes \$ 2,505,598 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 .....	4,346,117	.....	4,346,117	567,016	.....
1.1 Bonds exempt from U.S. tax .....	(935,792)	.....	(935,792)	.....	.....
1.2 Other bonds (unaffiliated) .....	1,680,017	.....	1,680,017	.....	.....
1.3 Bonds of affiliates .....	.....	.....	.....	.....	.....
2.1 Preferred stocks (unaffiliated) .....	.....	.....	.....	.....	.....
2.11 Preferred stocks of affiliates .....	.....	.....	.....	.....	.....
2.2 Common stocks (unaffiliated) .....	63,332,411	(8,632,804)	54,699,607	76,522,295	.....
2.21 Common stocks of affiliates .....	.....	.....	.....	12,308,769	.....
3. Mortgage loans .....	.....	.....	.....	.....	.....
4. Real estate .....	.....	.....	.....	.....	.....
5. Contract loans .....	.....	.....	.....	.....	.....
6. Cash, cash equivalents and short-term investments .....	.....	.....	.....	.....	.....
7. Derivative instruments .....	.....	.....	.....	.....	.....
8. Other invested assets .....	156,752	.....	156,752	8,693,342	.....
9. Aggregate write-ins for capital gains (losses) .....	.....	.....	.....	.....	.....
10. Total capital gains (losses) .....	68,579,505	(8,632,804)	59,946,701	98,091,422	.....
<b>DETAILS OF WRITE-INS</b>					
0901. ....	.....	.....	.....	.....	.....
0902. ....	.....	.....	.....	.....	.....
0903. ....	.....	.....	.....	.....	.....
0998. Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....	.....	.....	.....
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....	.....	.....	.....	.....

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

**EXHIBIT OF NON-ADMITTED ASSETS**

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D) .....			
2. Stocks (Schedule D):			
2.1 Preferred stocks .....			
2.2 Common stocks .....	372,190	335,904	(36,286)
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) .....	372,190	335,904	(36,286)
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 .....	1,348,357	1,361,479	13,122
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .....	335,160	326,084	(9,076)
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 .....			
19. Guaranty funds receivable or on deposit .....			
20. Electronic data processing equipment and software .....	14,107,187	11,387,720	(2,719,467)
21. Furniture and equipment, including health care delivery assets .....	7,180,760	7,805,289	624,529
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 .....	374,355,618	317,722,294	(56,633,324)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	397,699,272	338,938,770	(58,760,502)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
28. Total (Lines 26 and 27)	397,699,272	338,938,770	(58,760,502)
<b>DETAILS OF WRITE-INS</b>			
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. Travel advances .....	25,970	153,817	127,847
2502. Postage inventory .....	741,588	992,289	250,701
2503. Expiring policy acquisition costs .....	901,910	1,591,214	689,304
2598. Summary of remaining write-ins for Line 25 from overflow page .....	372,686,150	314,984,974	(57,701,176)
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	374,355,618	317,722,294	(56,633,324)

## NOTES TO FINANCIAL STATEMENTS

### Note 1- Summary of Significant Accounting Policies

#### A. Accounting Practices

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

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

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

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

#### C. Accounting Policies

Premiums are earned over the terms of the related policies and reinsurance contracts. Unearned premiums are established to cover the unexpired portion of premiums written. Such reserves are computed by pro rata methods for direct business and are based on reports received from ceding companies for reinsurance assumed. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition, the Company uses the following accounting policies:

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

Affiliate	12/31/10	12/31/09	Valuation Basis
	Statement Value	Statement Value	
Amica General Agency, Inc.	\$13,677,936	\$12,512,124	GAAP Equity
Amica General Insurance Agency of California, Inc.	371,190	334,904	GAAP Equity
Amica Life Insurance Company	180,699,122	167,747,955	Statutory Equity
Amica Lloyd's of Texas, Inc.	1,000	1,000	GAAP Equity
Amica Property and Casualty Insurance Company	10,906,133	12,750,629	Statutory Equity
Total	<u>\$205,655,381</u>	<u>\$193,346,612</u>	

8. Other invested assets are stated as follows:
  - a. Note receivable is stated at the lower of the unpaid balance or market.
  - b. The Morgan Stanley Funds are carried at market value.
  - c. Amica Lloyd's of Texas is stated on the statutory equity basis.
9. The Company does not hold or issue derivative financial instruments.
10. The Company does not anticipate investment income as a factor in premium deficiency calculations.
11. Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
12. Assets are depreciated or amortized against net income as the estimated economic benefit expires. In accordance with the Company's capitalization policy, amounts less than the predefined threshold of \$1,000 for furniture, fixtures, equipment and real estate are expensed when purchased. The Company has not modified its capitalization policy from the prior period.
13. The Company presents net realized capital gains or (losses) net of capital gains tax on the statement of income.
14. Investments in real estate are carried at depreciated cost less encumbrances. The Company generally follows straight-line depreciation methods for all of its real estate holdings. There were no impairment losses on real estate recognized in 2010 and 2009.

## NOTES TO FINANCIAL STATEMENTS

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

There were no accounting changes or correction of errors in 2010 and 2009.

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

Not applicable.

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

Not applicable.

### **Note 5 – Investments**

A-C. Not applicable.

#### D. Loan-Backed Securities

1. Prepayment assumptions for single class and multi-class mortgage backed and asset backed securities were obtained from broker dealer survey values, nationally recognized data services or internal estimates. The Company used Hub Data, Inc. to determine the market value of its loan-backed securities. In 2010, there were no changes from retrospective to prospective methodologies.
2. Not applicable.
3. Not applicable.
4. All impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

	Less than 12 months		12 months or more		Total	
	Unrealized	Fair	Unrealized	Fair	Unrealized	Fair
	Losses	Value	Losses	Value	Losses	Value
<b>12/31/10</b>						
Single class mortgage-backed securities	\$1,113,282	\$50,994,363	\$0	\$0	\$1,113,282	\$50,994,363
Multiclass residential mortgage-backed securities	38,552	5,331,606	0	0	38,552	5,331,606
Multi-class commercial mortgage-backed/asset backed securities	0	0	0	0	0	0
Totals	\$1,151,834	\$56,325,969	\$0	\$0	\$1,151,834	\$56,325,969

5. All loan-backed and structured securities in an unrealized loss position were reviewed to determine whether other-than-temporary impairments should be recognized. The Company asserts that it has the intent and ability to hold these securities long enough to allow the cost basis of these securities to be recovered. These conclusions are supported by an analysis of the underlying credit of each security. Unrealized losses are primarily attributable to credit spread widening and increased liquidity discounts. It is possible that the Company could recognize other-than-temporary impairments in the future on some of the securities, if future events, information and the passage of time causes it to conclude that declines in the value are other-than-temporary.

E-G. Not applicable.

#### H. Other Invested Assets

The Company holds six other invested assets.

1. An unsecured note to The Property Loss Research Bureau, was issued December 17, 2003 for \$1,000,000, 7% fixed interest rate, with interest payments due the last day of June and December beginning June 30, 2004 and principal payments due the same payment dates beginning June 30, 2007 and maturing December 16, 2013. Its value at December 31, 2010 and 2009 is \$374,923 and \$483,659, respectively.
2. The Company holds Morgan Stanley Institutional Fund of Hedge Funds Limited Partnership shares with a carrying value at December 31, 2010 and 2009 of \$24,361,762 and \$23,304,297, respectively.
3. The Company holds Morgan Stanley Private Markets Fund III Limited Partnership shares with a carrying value at December 31, 2010 and December 31, 2009 of \$12,975,881 and \$9,849,913, respectively.
4. The Company holds Morgan Stanley Premium Partners Fund Limited Partnership shares with a carrying value at December 31, 2010 and December 31, 2009 of \$2,934,167 and \$7,009,216, respectively.
5. The Company holds Morgan Stanley Premium Partners Fund II Limited Partnership shares with a carrying value at December 31, 2010 and December 31, 2009 of \$5,069,702 and \$4,656,993, respectively.
6. The Company holds Goldman Sachs Hedge Fund Opportunities shares with a carrying value at December 31, 2010 of \$3,715,019.
7. Amica Lloyd's of Texas is reported at \$61,359,063 and \$58,477,724 at December 31, 2010 and 2009, respectively.

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

Not applicable.

## NOTES TO FINANCIAL STATEMENTS

### **Note 7 – Investment Income**

A. Accrued Investment Income

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

B. Amounts Non-Admitted

No accrued investment income amounts were over 90 days past due in 2010 and 2009.

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

Not applicable.

### **Note 9 – Income Taxes**

A. 1. Components of Deferred Tax Assets (DTAs) and Deferred Tax Liabilities (DTLs):

	Ordinary	Capital	Total
<b>12/31/10</b>			
Gross deferred tax assets	\$299,832,084	\$0	\$299,832,084
Statutory valuation allowance adjustment	0	0	0
Adjusted gross deferred tax assets	299,832,084	0	299,832,084
Gross deferred tax liabilities	128,896,857	151,922,462	280,819,319
Net deferred tax asset (liability)	170,935,227	(151,922,462)	19,012,765
Non-admitted deferred tax assets	0	0	0
Net admitted deferred tax asset	\$170,935,227	(\$151,922,462)	\$19,012,765
<b>12/31/09</b>			
Gross deferred tax assets	\$277,935,532	\$467,191	\$278,402,723
Statutory valuation allowance adjustment	0	0	0
Adjusted gross deferred tax assets	277,935,532	467,191	278,402,723
Gross deferred tax liabilities	102,913,104	121,389,071	224,302,175
Net deferred tax asset (liability)	175,022,428	(120,921,880)	54,100,548
Non-admitted deferred tax assets	0	0	0
Net admitted deferred tax asset	\$175,022,428	(\$120,921,880)	\$54,100,548
<b>Change:</b>			
Gross deferred tax assets	\$21,896,552	(\$467,191)	\$21,429,361
Statutory valuation allowance adjustment	0	0	0
Adjusted gross deferred tax assets	21,896,552	(467,191)	21,429,361
Gross deferred tax liabilities	25,983,753	30,533,391	56,517,144
Net deferred tax asset (liability)	(4,087,201)	(31,000,582)	(35,087,783)
Non-admitted deferred tax assets	0	0	0
Net admitted deferred tax asset	(\$4,087,201)	(\$31,000,582)	(\$35,087,783)

2. The Company has not elected to admit deferred tax assets pursuant to SSAP 10R, paragraph 10(e) for 2010 and 2009.
3. Not applicable.

## NOTES TO FINANCIAL STATEMENTS

4. Admission calculation components SSAP 10R, Paragraphs 10(a) to 10(c):

	Ordinary	Capital	Total
<b>12/31/10</b>			
Paragraph 10(a)	\$59,073,596	\$0	\$59,073,596
Paragraph 10(b) - lesser of Par. 10(b)(i) and 10(b)(ii)	41,702,786	0	41,702,786
Paragraph 10(b)(i)	41,702,786	0	41,702,786
Paragraph 10(b)(ii)	XXX	XXX	223,918,489
Paragraph 10(c)	199,055,702	0	199,055,702
<b>Total</b>	<b>\$299,832,084</b>	<b>\$0</b>	<b>\$299,832,084</b>
<b>12/31/09</b>			
Paragraph 10(a)	\$97,555,572	\$0	\$97,555,572
Paragraph 10(b) - lesser of Par. 10(b)(i) and 10(b)(ii)	0	0	0
Paragraph 10(b)(i)	0	0	0
Paragraph 10(b)(ii)	XXX	XXX	210,482,037
Paragraph 10(c)	180,379,960	467,191	180,847,151
<b>Total</b>	<b>\$277,935,532</b>	<b>\$467,191</b>	<b>\$278,402,723</b>
<b>Change</b>			
Paragraph 10(a)	(\$38,481,976)	\$0	(\$38,481,976)
Paragraph 10(b) - lesser of Par. 10(b)(i) and 10(b)(ii)	41,702,786	0	41,702,786
Paragraph 10(b)(i)	41,702,786	0	41,702,786
Paragraph 10(b)(ii)	XXX	XXX	13,436,452
Paragraph 10(c)	18,675,742	(467,191)	18,208,551
<b>Total</b>	<b>\$21,896,552</b>	<b>(\$467,191)</b>	<b>\$21,429,361</b>

Admission calculation for SSAP 10R, Paragraphs 10(e):

	Ordinary	Capital	Total
<b>12/31/10</b>			
Paragraph 10(e)(i)	\$0	\$0	\$0
Paragraph 10(e)(ii) - lesser of Par. 10(e)(ii)(a) and 10(e)(ii)(b)	0	0	0
Paragraph 10(e)(ii)(a)	0	0	0
Paragraph 10(e)(ii)(b)	XXX	XXX	0
Paragraph 10(e)(iii)	0	0	0
<b>Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>12/31/09</b>			
Paragraph 10(e)(i)	\$0	\$0	\$0
Paragraph 10(e)(ii) - lesser of Par. 10(e)(ii)(a) and 10(e)(ii)(b)	0	0	0
Paragraph 10(e)(ii)(a)	0	0	0
Paragraph 10(e)(ii)(b)	XXX	XXX	0
Paragraph 10(e)(iii)	0	0	0
<b>Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Change</b>			
Paragraph 10(e)(i)	\$0	\$0	\$0
Paragraph 10(e)(ii) - lesser of Par. 10(e)(ii)(a) and 10(e)(ii)(b)	0	0	0
Paragraph 10(e)(ii)(a)	0	0	0
Paragraph 10(e)(ii)(b)	XXX	XXX	0
Paragraph 10(e)(iii)	0	0	0
<b>Total</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

Used in SSAP 10R, Paragraph 10(d):

	12/31/10	12/31/09	Change
<b>12/31/10</b>			
Total adjusted capital	\$2,349,458,172	\$2,242,152,310	\$107,305,862
Authorized control level	\$153,949,819	\$142,444,303	\$11,505,516

## NOTES TO FINANCIAL STATEMENTS

5. SSAP 10R, Paragraphs 10(a) to 10(c):

	Ordinary	Capital	Total
<b>12/31/10</b>			
Admitted DTAs	\$19,012,765	\$0	\$19,012,765
Admitted assets	XXX	XXX	\$4,089,088,711
Adjusted statutory surplus*	XXX	XXX	\$2,239,184,885
Total adjusted capital from DTA's	XXX	XXX	\$19,012,765
<b>12/31/09</b>			
Admitted DTAs	\$54,100,548	\$0	\$54,100,548
Admitted assets	XXX	XXX	\$3,912,039,038
Adjusted statutory surplus*	XXX	XXX	\$2,104,820,366
Total adjusted capital from DTA's	XXX	XXX	\$54,100,548
<b>Change</b>			
Admitted DTAs	(\$35,087,783)	\$0	(\$35,087,783)
Admitted assets	XXX	XXX	\$177,049,673
Adjusted statutory surplus*	XXX	XXX	\$134,364,519
Total adjusted capital from DTA's	XXX	XXX	(\$35,087,783)
* As reported on the statutory balance sheet for the most recently filed statement with the domiciliary state commissioner adjusted in accordance with SSAP No. 10R, Paragraph 10(b)(ii)			

SSAP 10R, Paragraph 10(e):

	Ordinary	Capital	Total
<b>12/31/10</b>			
Admitted DTAs	\$0	\$0	\$0
Admitted assets	XXX	XXX	\$0
Statutory surplus	XXX	XXX	\$0
<b>12/31/09</b>			
Admitted DTAs	\$0	\$0	\$0
Admitted assets	XXX	XXX	\$0
Statutory surplus	XXX	XXX	\$0
<b>Change</b>			
Admitted DTAs	\$0	\$0	\$0
Admitted assets	XXX	XXX	\$0
Statutory surplus	XXX	XXX	\$0

6. Impact of Tax Planning Strategies

	12/31/10		
	Ordinary Percent	Capital Percent	Total Percent
Adjusted Gross DTAs			
(% of Total Adjusted Gross DTAs)	0%	0%	0%
Net Admitted Adjusted Gross DTAs			
(% of Total Net Admitted Adjusted Gross DTAs)	0%	0%	0%

B. Unrecognized Deferred Tax Liabilities

Not applicable.

C. Current and deferred income taxes consist of the following major components:

1. Current income taxes:

	12/31/10	12/31/09
Federal income tax on operating income	(\$11,182,835)	\$4,994,173
Federal income tax on net capital gains	18,093,156	40,012,846
Federal income tax incurred	<u>\$6,910,321</u>	<u>\$45,007,019</u>

## NOTES TO FINANCIAL STATEMENTS

## 2. Deferred taxes:

<b>Deferred tax assets:</b>	<b>12/31/10</b>	<b>12/31/09</b>	<b>Change</b>
<i>Ordinary:</i>			
Discounting of unpaid losses	\$76,612,204	\$76,612,238	(\$34)
Unearned premium reserve	53,359,006	49,829,943	3,529,063
Fixed assets	3,135,101	4,435,981	(1,300,880)
Compensation and benefits accrual	34,519,709	32,551,079	1,968,630
Prepaid pension asset	106,569,563	89,069,563	17,500,000
Receivables - nonadmitted	598,320	644,483	(46,163)
Anticipated salvage/subrogation	21,268,800	20,757,450	511,350
Other (including items <5% of total ordinary tax assets)	3,769,381	4,034,795	(265,414)
<b>Subtotal</b>	<b>299,832,084</b>	<b>277,935,532</b>	<b>21,896,552</b>
Valuation allowance adjustment	0	0	0
Nonadmitted	0	0	0
<b>Admitted ordinary deferred tax assets</b>	<b>\$299,832,084</b>	<b>\$277,935,532</b>	<b>\$21,896,552</b>
<i>Capital:</i>			
Investments	\$0	\$467,191	(\$467,191)
<b>Subtotal</b>	<b>0</b>	<b>467,191</b>	<b>(467,191)</b>
Statutory valuation allowance adjustment	0	0	0
Nonadmitted	0	0	0
<b>Admitted capital deferred tax assets</b>	<b>0</b>	<b>467,191</b>	<b>(467,191)</b>
<b>Admitted deferred tax assets</b>	<b>\$299,832,084</b>	<b>\$278,402,723</b>	<b>\$21,429,361</b>
<b>Deferred Tax Liabilities</b>			
<i>Ordinary:</i>			
Investments	\$2,584,269	\$2,459,534	\$124,735
Retirees' medical fund contribution	20,090,801	18,715,376	1,375,425
Pension fund contribution	106,052,034	81,552,034	24,500,000
Other (including items <5% of total ordinary tax assets)	169,753	186,160	(16,407)
<b>Subtotal</b>	<b>\$128,896,857</b>	<b>\$102,913,104</b>	<b>\$25,983,753</b>
<i>Capital:</i>			
Investments	\$151,922,462	\$121,389,071	\$30,533,391
<b>Subtotal</b>	<b>\$151,922,462</b>	<b>\$121,389,071</b>	<b>\$30,533,391</b>
<b>Deferred tax liabilities</b>	<b>\$280,819,319</b>	<b>\$224,302,175</b>	<b>\$56,517,144</b>
<b>Net deferred tax assets/liabilities</b>	<b>\$19,012,765</b>	<b>\$54,100,548</b>	<b>(\$35,087,783)</b>

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

	<b>12/31/10</b>	<b>12/31/09</b>	<b>Change</b>
Net adjusted deferred tax asset (liability)	\$19,012,765	\$54,100,548	(\$35,087,783)
Tax effect of unrealized gains and losses	(151,922,462)	(120,921,880)	(31,000,582)
<b>Net tax effect without unrealized gains and losses</b>	<b>\$170,935,227</b>	<b>\$175,022,428</b>	<b>(\$4,087,201)</b>
<b>Change in deferred income tax</b>			<b>(\$4,087,201)</b>

## NOTES TO FINANCIAL STATEMENTS

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

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

	12/31/10		12/31/09	
	Amount	Effective Tax Rate	Amount	Effective Tax Rate
Taxes computed at statutory rate	\$37,354,018	35.0%	\$58,251,941	35.0%
Tax exempt interest, net of pro-ration	(4,567,627)	-4.3%	(4,536,343)	-2.7%
Dividends received deduction, net of pro-ration	(4,177,660)	-3.9%	(3,841,940)	-2.3%
Change in non-admitted assets	(18,759,927)	-17.6%	(17,628,162)	-10.6%
Other	1,148,718	1.1%	6,039,071	3.6%
Total	\$10,997,522	10.3%	\$38,284,567	23.0%
Federal income taxes incurred	(\$11,182,835)	-10.5%	\$4,994,173	3.0%
Federal income taxes on realized capital gains	18,093,156	17.0%	40,012,846	24.0%
Change in net deferred taxes	4,087,201	3.8%	(6,722,452)	-4.0%
Total statutory income taxes	\$10,997,522	10.3%	\$38,284,567	23.0%

### E. Operating Loss and Tax Credit Carryforwards

- At December 31, 2010 and 2009, the Company did not have any unused operating loss carryforwards available to offset against future taxable income.
- The amounts of Federal income taxes incurred and available for recoupment in the event of future net losses are:

Year	Amica Mutual	Consolidated	Total
	Insurance Co.	Subsidiaries	
2010	\$12,108,000	\$1,887,000	\$13,995,000
2009	\$46,967,000	\$675,000	\$47,642,000

### F. Consolidated Federal Income Tax Return

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

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

#### A. Nature of Relationships

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

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

During 2010 and 2009, the Company paid premiums of \$2,577,229 and \$2,409,868, respectively, for group life insurance on the lives of employees and retirees to its affiliate, Amica Life Insurance Company.

#### C. Changes in Terms of Intercompany Arrangements

There were no changes to the terms of intercompany arrangements in 2010 and 2009.

## NOTES TO FINANCIAL STATEMENTS

## D. Amounts Due (to) or from Related Parties

Affiliate	12/31/10		12/31/09	
	Management, Service and Reinsurance Contracts	Federal Income Taxes	Management, Service and Reinsurance Contracts	Federal Income Taxes
Amica Companies Foundation	\$15,500	\$0	(\$1,200)	\$0
Amica General Agency, Inc.	68,793	39,971	51,781	40,366
Amica General Insurance Agency of California, Inc.	0	2,935	2,783	1,874
Amica Life Insurance Company	(19,543)	0	127,047	0
Amica Lloyd's of Texas	(1,963,416)	109,000	(1,732,550)	(18,000)
Amica Property and Casualty Insurance Company	657,484	(41,000)	349,025	(9,000)
Total	(\$1,241,182)	\$110,906	(\$1,203,114)	\$15,240

## E. Guarantees or Contingencies for Related Parties

The Company is party to Capital Maintenance Agreements with its affiliates, Amica Lloyd's of Texas and Amica Property and Casualty Insurance Company. The terms of the agreements state that when the ratio of net premiums written to surplus for each affiliate is above the agreed upon ratio, Amica Mutual will infuse capital to restore surplus. The agreement has certain limitations on the number of capital infusions per year and over the term of the agreements. No capital infusions were required under the agreements in 2010 and 2009.

Effective January 1, 2009, the Company entered into a line of credit agreement with Amica Life Insurance Company, a wholly-owned subsidiary of the Company. The line of credit agreement allows Amica Life Insurance Company to draw advances from the Company for up to \$250 million. Any draw upon the line of credit by Amica Life Insurance Company must be repaid in full, with interest, within three years from the date of advance. There were no outstanding balances under the agreement as of December 31, 2010.

## F. Management, Service Contracts, Cost Sharing Arrangements

Certain managerial and other operational functions are performed by Amica Mutual Insurance Company for Amica Life, Amica Lloyd's of Texas and Amica Property and Casualty Insurance Company. Amica Mutual allocates such costs to the aforementioned companies based on the estimated costs of the services performed. The written agreement between the companies indicates that settlement of these costs be made within fifty-five days of the month to which it applies. The costs charged from Amica Mutual to Amica Life in 2010 and 2009 were \$1,627,422 and \$2,280,916, respectively. The cost charged from Amica Mutual to Amica Lloyd's amounted to \$12,133,944 in 2010 and \$10,723,308 in 2009. The costs charged from Amica Mutual to Amica Property and Casualty Insurance Company amounted to \$10,501,548 in 2010 and \$10,205,940 in 2009. The costs charged from Amica Mutual to Amica General Agency, Inc. amounted to \$1,501,236 in 2010 and 2009.

G.-L. Not applicable.

**Note 11 – Debt**

## A. Debt consists of the following obligations as of December 31, 2010 and 2009:

Debt Description	12/31/10	12/31/09
An unsecured note with Sound Insurance Services, Inc. adjusted annually at 100 basis points below the Prime Rate was issued on 09/24/99 for \$1,850,000, with quarterly payments for 15 years.	\$421,543	\$521,148
Total	\$421,543	\$521,148

Interest expense incurred on borrowed money is recorded as an investment expense and was \$10,889 in 2010 and \$19,241 in 2009. The effective interest rates are essentially equivalent to the stated interest rates. No covenants require that assets be set aside to fund scheduled repayments. The Company does not have any reverse repurchase agreements.

The combined scheduled aggregate maturities for the next five years and thereafter as of December 31, 2010 are as follows:

Year	2011	2012	2013	2014	2015	Thereafter	On Demand	Total
Amount	\$101,866	\$104,177	\$106,541	\$108,959	\$0	\$0	\$0	\$421,543

B. Not applicable.

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

## A. Defined Benefit Plans

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

The Company has a noncontributory defined benefit pension plan whereby the benefits are based upon years of service and the employee's career average compensation. The plan is funded through a pension trust (Amica Pension Fund). No pension expense was recognized in 2010 and 2009 because, in accordance with SSAP 89, the net periodic pension cost was \$0.

## NOTES TO FINANCIAL STATEMENTS

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

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

### B. Defined Contribution Plans

The Company has an incentive savings plan in which a majority of the employees participate. Various investment funds are provided for employee savings, and the employee contributions can be made on a before-tax or after-tax basis. The plan has limitations as to the amount of both employee and Company contributions. The Company contributed \$8,662,084 and \$8,389,552 on behalf of participating employees in 2010 and 2009, respectively.

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

### C. Multiemployer Plans

Not applicable.

### D. Consolidated/Holding Company Plans

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

### E. Postemployment Benefits and Compensated Absences

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

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

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

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

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

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

The effect of the Act was a \$2,338,781 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 \$614,472 decrease as a result of an actuarial gain; a decrease to the current period service cost totaling \$930,219 due to the subsidy; and \$794,092 decrease to the interest cost.

#### 3. Disclosure of Gross Benefit Payments

The Company's gross benefit payments for 2010 were \$1,141,253 including the prescription drug benefit and estimates future payments to be \$1,168,915 annually. The Company's subsidy related to The Medicare Prescription Drug, Improvement and Modernization Act of 2003 was \$580,626 for 2010 and estimates future subsidies to be \$667,808 annually.

## NOTES TO FINANCIAL STATEMENTS

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

A summary of assets, obligations and assumptions of the Pension, Supplemental Retirement Plans, and Post Retirement Health Care Benefit Plans covering employees of Amica Mutual Insurance Company and Amica Life Insurance Company are as follows at December 31, 2010 and 2009.

	Pension Fund		Supplemental Retirement Plans		Postretirement Health Care	
	12/31/10	12/31/09	12/31/10	12/31/09	12/31/10	12/31/09
1. Change in benefit obligation						
Benefit obligation at beginning of year	\$765,621,507	\$728,719,946	\$33,513,565	\$31,431,956	\$199,458,489	\$142,666,247
Service cost	22,098,453	22,498,393	2,001,984	2,131,640	9,416,043	8,314,622
Interest cost	46,987,029	44,853,986	1,672,500	1,614,582	11,241,991	11,182,144
Actuarial (gain) loss	31,234,760	7,347,072	1,545,078	1,082,086	3,830,175	48,925,866
Benefits paid	(35,632,587)	(34,162,398)	(2,375,628)	(2,367,232)	(11,293,857)	(11,630,390)
Plan amendments	0	(4,080,517)	0	(767,891)	0	0
Benefits becoming vested during the year	712,791	445,025	432,641	388,424	0	0
Benefit obligation at end of year	\$831,021,953	\$765,621,507	\$36,790,140	\$33,513,565	\$212,652,841	\$199,458,489
2. Change in plan assets						
Fair value of plan assets at beginning of year	\$952,170,138	\$765,147,765	\$0	\$0	\$135,504,186	\$75,263,904
Actual return on plan assets	116,302,015	201,184,771	0	0	14,489,457	20,240,282
Employer contribution	50,000,000	20,000,000	2,375,628	2,367,232	19,793,857	51,630,390
Benefits paid	(35,632,587)	(34,162,398)	(2,375,628)	(2,367,232)	(11,293,857)	(11,630,390)
Settlements	0	0	0	0	0	0
Fair value of plan assets at end of year	\$1,082,839,566	\$952,170,138	\$0	\$0	\$158,493,643	\$135,504,186
3. Funded status	\$251,817,613	\$186,548,631	(\$36,790,140)	(\$33,513,565)	(\$54,159,198)	(\$63,954,303)
Unrecognized net transition (asset) obligation	(66,175,030)	(72,848,131)	4,731,525	5,204,677	1,349,242	2,023,863
Unrecognized prior service cost	(62,627,799)	(70,365,671)	(890,866)	(1,081,876)	2,969,260	3,239,192
Unrecognized actuarial (gain) loss	181,469,681	211,149,636	6,039,917	4,763,340	103,689,227	109,109,923
Prepaid (accrued) benefit cost	\$304,484,465	\$254,484,465	(\$26,909,564)	(\$24,627,424)	\$53,848,531	\$50,418,675
4. Accumulated benefit obligation	\$818,633,510	\$753,519,550	\$36,088,464	\$33,007,351	\$0	\$0
5. Projected benefit oblig. for non-vested employees	\$2,311,839	\$2,762,067	\$0	\$0	\$108,702,250	\$94,522,132
Accumulated benefit oblig. for non-vested employees	\$1,629,057	\$2,012,608	\$0	\$0	\$108,702,250	\$94,522,132
6. Components of net periodic benefit cost						
Service cost	\$22,098,453	\$22,498,393	\$2,001,984	\$2,131,640	\$9,416,043	\$8,314,622
Interest cost	46,987,029	44,853,986	1,672,500	1,614,582	11,241,991	11,182,144
Benefits becoming vested during the year	712,791	445,025	432,641	388,424	0	0
Expected return on plan assets	(65,393,746)	(52,671,296)	0	0	(9,485,293)	(4,836,852)
Amortization of net transition (asset) obligation	(6,673,101)	(33,021,184)	473,153	473,153	674,621	674,621
Amortization of prior service cost	(7,737,872)	(7,737,872)	(191,010)	(191,010)	269,932	269,932
Recognized net actuarial (gain) loss	10,006,446	25,632,948	268,500	207,151	4,246,707	5,627,210
Recognized actuarial (gain) loss due to curtailments	0	0	0	0	0	0
Net periodic benefit cost	\$0	\$0	\$4,657,768	\$4,623,940	\$16,364,001	\$21,231,677
7. Amounts recognized in the statement of fin. position						
Prepaid benefit cost	\$304,484,465	\$254,484,465	\$0	\$0	\$53,848,531	\$50,418,675
Accrued benefit liability	0	0	(36,088,464)	(33,007,351)	0	0
Intangible asset	0	0	3,840,659	4,122,802	0	0
Chg in surplus - accum. other comprehensive income	0	0	5,338,241	4,257,125	0	0
Net amount recognized (accrued) prepaid	\$304,484,465	\$254,484,465	(\$26,909,564)	(\$24,627,424)	\$53,848,531	\$50,418,675
8. Weighted average assumptions used to determine:						
Periodic benefit cost						
Discount rate	6.25%	6.25%	6.25%	6.25%	6.00%	6.25%
Expected return on plan assets	7.00%	7.00%	n/a	n/a	7.00%	7.00%
Rate of compensation increase	4.00%	4.00%	4.00%	4.00%	n/a	n/a
Projected benefit obligation:						
Discount rate	6.00%	6.25%	6.00%	6.25%	5.50%	6.00%
Rate of compensation increase	4.00%	4.00%	4.00%	4.00%	n/a	n/a
9. Measurement dates	12/31/10	12/31/09	12/31/10	12/31/09	12/31/10	12/31/09

## NOTES TO FINANCIAL STATEMENTS

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

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

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

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

	12/31/10	12/31/09
Effect of a 1% Increase in Health Care Cost Trend Rates:		
Total of service cost and interest cost	\$2,904,379	\$2,821,561
Post-retirement benefit obligation	\$26,598,275	\$24,011,822
Effect of a 1% Decrease in Health Care Cost Trend Rates:		
Total of service cost and interest cost	(\$2,404,966)	(\$2,341,787)
Post-retirement benefit obligation	(\$22,395,561)	(\$20,304,876)

12. Pension and Postretirement Benefit Plan Assets

- a. Qualified pension plan and postretirement benefit plan asset allocations at December 31, 2010 and 2009, by asset category, were as follows:

Asset Category	Qualified Pension Plan Assets		Post-Retirement Benefit Plans	
	12/31/10	12/31/09	12/31/10	12/31/09
Equity securities	65.8%	65.8%	65.3%	65.0%
Fixed-income securities	27.5%	28.3%	26.3%	28.2%
Other	6.7%	5.9%	8.4%	6.8%
Total	100.0%	100.0%	100.0%	100.0%

- b. Targeted asset allocation percentages for qualified pension plan and postretirement benefit plan assets at December 31, 2010, were as follows:

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

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

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

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

## NOTES TO FINANCIAL STATEMENTS

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

Years	Pension	Supplemental	Post-Retire.
	Fund	Retirement Plan	Health Care
2011	\$37,300,000	\$2,000,000	\$13,600,000
2012	39,000,000	2,000,000	14,300,000
2013	41,100,000	2,000,000	14,900,000
2014	43,300,000	2,000,000	15,600,000
2015	45,900,000	2,000,000	16,200,000
2016 - 2020	275,200,000	10,300,000	91,500,000

16. For 2010, the Company expects to make the contributions to postretirement plans as follows:

Post-Retirement Plan	Contribution
Pension Fund	\$0
Supplemental Retirement Plan	2,000,000
Post-Retirement Health Care	13,600,000

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

A.-E. Not applicable.

F. Mutual Surplus Advances

No restrictions have been placed upon unassigned surplus funds and there are no outstanding unpaid advances to surplus as of December 31, 2010 and 2009.

G.-I. Not applicable.

J. Changes in Unassigned Funds

The portion of unassigned funds (surplus) represented by cumulative unrealized capital gains is \$719,807,753.

K.-M. Not applicable.

### **Note 14 – Contingencies**

A. Contingent Commitments

For structured settlement purposes, the Company has purchased various life insurance annuities of which the claimant is payee and the Company is contingently liable. These annuities have been used to reduce unpaid losses by \$236,506,639. Reserves have not been committed to cover contingent liabilities. The Company does not purchase annuities under which the Company is both owner and payee.

B. Assessments

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

The Company has accrued a liability for guaranty fund and other assessments of \$3,700,000 for 2010. This accrual has remained unchanged from the prior year and represents management’s best estimates based on information received by the states in which the Company writes business and may change due to many factors including the Company’s share of the ultimate cost of current insolvencies.

C. Not Applicable.

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

The company paid \$3,051,003 on a direct basis in 2010 to settle claims related extra contractual obligations or bad faith claims stemming from lawsuits.

The number of claims where amounts were paid to settle claims related extra contractual obligations or bad faith claims resulting from lawsuits during 2010 was:

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

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

## NOTES TO FINANCIAL STATEMENTS

E. All Other Contingencies

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

**Note 15 – Leases**

A. Lessee Leasing Arrangements

- The Company leases office facilities and equipment under various non-cancelable operating leases that expire through 2018. Rental expense for 2010 and 2009 was \$ and \$9,860,958, respectively.
- Future minimum rental payments are as follows:

2011	2012	2013	2014	2015	Thereafter	Total
\$8,064,599	\$7,541,348	\$7,283,330	\$6,974,757	\$5,170,865	\$3,671,734	\$38,706,633

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

- Not applicable.

B. Lessor Leasing Arrangements

- Operating Leases

The Company does not have any material operating lease arrangements.

- Not applicable.

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

Not applicable.

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

Not applicable.

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

Not applicable.

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

Not applicable.

**Note 20 – Fair Value Measurements**

A.

- Fair Value Measurements at December 31, 2010:

Description	Level 1	Level 2	Level 3	Total
<b>Assets at Fair Value:</b>				
Common stock:				
Industrial and miscellaneous	\$1,314,271,580	\$0	\$0	\$1,314,271,580
Total common stock	1,314,271,580	0	0	1,314,271,580
Short-term investments				
Class one money market mutual funds	0	24,713,401	0	24,713,401
Commercial paper	0	44,972,195	0	44,972,195
Total short-term investments	0	69,685,596	0	69,685,596
Total Assets at Fair Value	\$1,314,271,580	\$69,685,596	\$0	\$1,383,957,176
<b>Liabilities at Fair Value:</b>				
Total Liabilities at Fair Value	\$0	\$0	\$0	\$0

There were no transfers between Level 1, Level 2, or Level 3 in the current year.

- As of December 31, 2010, the Company did not hold any investments with a Level 3 fair value measurement. There were no purchases, sales, or settlements of Level 3 assets during 2010.
- The Company recognizes transfers between levels at the end of the reporting period.
- Level 2 financial assets of \$69,685,596 at December 31, 2010 consisted of short-term investments in money market funds and commercial paper presented at cost, which approximates fair value.
- Not applicable.

B. Not applicable.

C. Not applicable.

## NOTES TO FINANCIAL STATEMENTS

D. Not applicable.

### **Note 21 – Other Items**

A. Not applicable.

B. Not applicable.

C. Other Disclosures

Assets in the amount of \$3,847,970 and \$3,923,518 at December 31, 2010 and 2009, respectively, were on deposit with government authorities or trustees as required by law.

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

In 2009, the North Carolina Department of Insurance issued a final ruling on the 2008 Private Passenger Automobile Rate filing. Based on the ruling, the Company refunded excess premiums of \$442,650 and interest of \$19,567 in 2010 after the expiration of the applicable policies. At December 31, 2010, all refunds have been paid and the escrow account has been closed.

D. Uncollectible Premiums Receivable

At December 31, 2010 and 2009, the Company had admitted premiums receivable assets of \$403,704,113 and \$376,666,751 respectively, in premiums receivable due from policyholders, agents and ceding insurers. The Company routinely assesses the collectability of these receivables. Based upon Company experience, any uncollectible premium receivables as of December 31, 2010 are not expected to exceed the non-admitted amount totaling \$1,683,517 and, therefore, no additional provision for uncollectible amounts has been recorded. The potential for any additional loss is not believed to be material to the Company's financial condition.

E.-F. Not applicable.

G. Subprime Mortgage Related Risk Exposure

1. At December 31, 2010, the Company did not invest directly in subprime mortgage loans. Direct exposure is classified as exposure through (1) direct investment in subprime mortgage loans, (2) investment in mortgage-backed or asset-backed securities, or (3) any other assets in which the investment's primary objective, or underlying assets, are significantly invested in, or indexed to, subprime mortgage loans or related exposure. The Company has minimal exposure to subprime mortgage related risk through mortgage-backed securities, asset-backed securities, and equity investments in financial institutions. The Company believes its greatest exposure is to unrealized losses from declines in asset values versus realized losses resulting from defaults or foreclosures. Conservative investment practices limit the Company's exposure to such losses.
2. As of December 31, 2010, the Company's investments in mortgage-backed or asset-backed securities are limited to securities which are guaranteed by the issuer (e.g. GNMA or FNMA), and, therefore, have no direct exposure to subprime mortgage related risk.
3. As of 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.
4. Not applicable.

### **Note 22 – Events Subsequent**

Subsequent events have been considered through February 9, 2011 for the statutory statement issued on February 9, 2011. There were no events occurring subsequent to the end of the year that merited recognition or disclosure in these statements.

### **Note 23 – Reinsurance**

A. Unsecured Reinsurance Recoverable

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

B. Reinsurance Recoverables in Dispute

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

## NOTES TO FINANCIAL STATEMENTS

### C. Reinsurance Assumed and Ceded

1. The following table summarizes ceded and assumed unearned premiums and the related commission equity at December 31, 2010. Direct unearned premium at December 31, 2009 was \$664,740,201.

	Assumed Premium Reserve	Assumed Commission Equity	Ceded Premium Reserve	Ceded Commission Equity	Net Premium Reserve	Net Commission Equity
Affiliated	\$44,780,069	\$8,613,664	\$0	\$0	\$44,780,069	\$8,613,664
All Other	955,625	0	1,502,213	93,325	(546,588)	(93,325)
Total	\$45,735,694	\$8,613,664	\$1,502,213	\$93,325	\$44,233,481	\$8,520,339
Direct Unearned Premium Reserve			\$709,903,035			

2. The Company's catastrophe reinsurance contract has a provision for fee sharing which states that the Company will receive a portion of the broker's annual brokerage fees when they exceed certain thresholds. The Company received \$746,022 under this provision in 2010 and \$717,336 in 2009.
3. The Company does not use protected cells as an alternative reinsurance.

D.-G. Not applicable.

### Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination

Not applicable.

### Note 25– Changes in Incurred Losses and Loss Adjustment Expenses

The estimated cost of loss and loss adjustment expenses attributable to insured events of prior years decreased by \$86.5 million during 2010, compared to a decrease of \$143.8 million during 2009. This is 10.2% of unpaid losses and loss adjustment expenses of \$849 million as of December 31, 2009. Over ninety percent of this decrease occurred in the auto and homeowners lines of business. Increases or decreases of this nature occur as the result of claim settlements during the current year, and as additional information is received regarding individual claims, causing changes from the original estimates of the cost of these claims. Recent loss development trends are also taken into account in evaluating the overall adequacy of unpaid losses and loss adjustment expenses. No additional premiums or return premiums have been accrued as a result of prior year effects.

(000's omitted)	2010 Calendar Year Losses & LAE Incurred			2010 Loss Yr.	Shortage (Redundancy)
	Losses Incurred	LAE Incurred	Total	Losses & LAE Incurred	
Fire	\$2,678	\$438	\$3,116	\$3,125	(\$9)
Allied lines	5,990	1,045	\$7,035	6,973	\$62
Homeowners	228,207	41,819	\$270,026	276,736	(\$6,710)
Ocean marine	1,903	427	\$2,330	3,569	(\$1,239)
Inland marine	4,395	631	\$5,026	5,702	(\$676)
Earthquake	(18)	18	\$0	63	(\$63)
Workers compensation	148	24	\$172	261	(\$89)
Other liability - occurrence	15,160	1,701	\$16,861	22,845	(\$5,984)
Auto liability-private passenger	407,999	73,719	\$481,718	513,258	(\$31,540)
Auto liability-commercial	(203)	(59)	-\$262	61	(\$323)
Auto physical damage	205,815	40,878	\$246,693	286,632	(\$39,939)
Totals	\$872,074	\$160,641	\$1,032,715	\$1,119,225	(\$86,510)

### Note 26 – Intercompany Pooling Arrangements

Not applicable.

### Note 27 – Structured Settlements

#### A. Reserves Released due to Purchase of Annuities

The Company has purchased annuities from life insurers under which the claimants are payees. The annuities have been used to reduce unpaid losses by \$236,506,639 and \$238,048,358 as of December 31, 2010 and 2009, respectively. The Company does not record a contingent liability for the aggregate amount of these annuities because management believes that the issuers' failure to perform under the terms of the contracts is improbable.

## NOTES TO FINANCIAL STATEMENTS

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

The aggregate amount of annuities due from all life insurers is \$236,506,639.

Life Insurance Company and Location	Licensed in Company's State of Domicile (Yes or No)	Present Value of Annuities
Amica Life Insurance Company Lincoln, RI	Yes	\$219,130,694

**Note 28 – Health Care Receivables**

Not applicable.

**Note 29 – Participating Policies**

Not applicable.

**Note 30 – Premium Deficiency Reserves**

The Company has not recorded a premium deficiency reserve.

	12/31/10	12/31/09
Liability carried for premium deficiency reserve	\$0	\$0
Date of the most recent evaluation of this liability	12/31/10	12/31/09
Was investment income utilized in this calculation?	No	No

**Note 31 - High Deductibles**

Not applicable.

**Note 32 – Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses**

Not applicable.

**Note 33 – Asbestos and Environmental Reserves**

Not applicable.

**Note 34 – Subscriber Savings Accounts**

Not applicable.

**Note 35 – Multiple Peril Crop Insurance**

Not applicable.

**Note 36 – Financial Guaranty Insurance**

Not applicable.

# GENERAL INTERROGATORIES

## PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? ..... Yes [  ] 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 [  ] 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 [  ]
- 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?  
State of 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 [  ] No [  ] N/A [  ]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? ..... Yes [  ] 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 [  ]  
4.12 renewals? ..... Yes [  ] No [  ]
- 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 [  ]  
4.22 renewals? ..... Yes [  ] No [  ]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... Yes [  ] No [  ]
- 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<br>Name of Entity | 2<br>NAIC Company Code | 3<br>State of Domicile |
|---------------------|------------------------|------------------------|
|                     |                        |                        |
- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? ..... Yes [  ] No [  ]
- 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 [  ]
- 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 MUTUAL INSURANCE COMPANY  
**GENERAL INTERROGATORIES**

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

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

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
 KPMG, LLP, 50 Kennedy Plaza, Providence, RI 02903-2321
- 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?  
 G. Christopher Nyce, FCAS, MAAA, KPMG, LLP, Three Radnor Corporate Center, Suite 105, 100 Matsonford Road, Radnor, PA 19087  
 Actuary/Consultant .....
- 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 ..... \$ 80,739,497
- 12.2 If, yes provide explanation:  
 The Company owns real estate indirectly through various securities listed in Schedule D. ....
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).  
 .....

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA MUTUAL INSURANCE COMPANY  
**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 [ ] No [ X ]
- 22.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: .....\$ .....

**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 ]

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA MUTUAL INSURANCE COMPANY  
**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 .....	\$ 3,847,970
	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 [ X ]  
 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 .....	These are Vanguard Mutual Funds .....

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 MUTUAL 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  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	1,418,906
61744G-10-7	Morgan Stanley Emerging Markets Fund	5,926,623
61744U-10-6	Morgan Stanley Asia-Pacific Fund	27,890,397
921909-75-0	Vanguard Developed Markets Index Institutional Plus Fund	155,610,308
922042-50-2	Vanguard European Stock Index Fund	31,107,448
922042-65-0	Vanguard Emerging Markets Stock Index Institutional Plus Fund	70,864,320
28.2999 - Total		292,818,002

- 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	168,282	12/31/2010
Latin American Discovery Fund	America Movil SAB de CV Class L ADR	124,580	12/31/2010
Latin American Discovery Fund	Itau Unibanco Holding SA (Preference) ADR	69,952	12/31/2010
Latin American Discovery Fund	Banco Bradesco SA ADR	66,830	12/31/2010
Latin American Discovery Fund	Cia de Bebidas das Americas (Preference) ADR	58,175	12/31/2010
Morgan Stanley Emerging Markets Fund	America Movil SAB de CV Class L ADR	152,907	12/31/2010
Morgan Stanley Emerging Markets Fund	Samsung Electronics Co., Ltd.	104,309	12/31/2010
Morgan Stanley Emerging Markets Fund	China Construction Bank Corp. Class H	95,419	12/31/2010
Morgan Stanley Emerging Markets Fund	Sberbank of Russian Federation	94,233	12/31/2010
Morgan Stanley Emerging Markets Fund	Vale SA (Preference) ADR	91,270	12/31/2010
Morgan Stanley Asia-Pacific Fund	Morgan Stanley Growth Fund	529,918	12/31/2010
Morgan Stanley Asia-Pacific Fund	China Construction Bank Corp. Class H	479,715	12/31/2010
Morgan Stanley Asia-Pacific Fund	Sumitomo Mitsui Financial Group, Inc.	476,926	12/31/2010
Morgan Stanley Asia-Pacific Fund	Samsung Electronics Co., Ltd.	454,613	12/31/2010
Morgan Stanley Asia-Pacific Fund	Sumitomo Trust & Banking Co., Ltd. (The)	449,035	12/31/2010
Vanguard Developed Markets Index Institutional Plus Fund	Nestle SA	2,847,669	12/31/2010
Vanguard Developed Markets Index Institutional Plus Fund	HSBC Holdings plc	2,520,887	12/31/2010
Vanguard Developed Markets Index Institutional Plus Fund	BHP Billiton Ltd.	2,194,105	12/31/2010
Vanguard Developed Markets Index Institutional Plus Fund	BP plc	1,945,129	12/31/2010
Vanguard Developed Markets Index Institutional Plus Fund	Vodafone Group PLC	1,851,763	12/31/2010
Vanguard European Stock Index Fund	Nestle SA	892,784	12/31/2010
Vanguard European Stock Index Fund	HSBC Holdings plc	793,240	12/31/2010
Vanguard European Stock Index Fund	BP plc	578,599	12/31/2010
Vanguard European Stock Index Fund	Vodafone Group PLC	575,488	12/31/2010
Vanguard European Stock Index Fund	Novartis AG	547,491	12/31/2010
Vanguard Emerging Markets Stock Index Institutional Plus Fund	Petroleo Brasileiro SA ADR Type A	1,282,644	12/31/2010
Vanguard Emerging Markets Stock Index Institutional Plus Fund	Vale SA Class B ADR	1,254,298	12/31/2010
Vanguard Emerging Markets Stock Index Institutional Plus Fund	China Mobile Ltd.	1,077,138	12/31/2010
Vanguard Emerging Markets Stock Index Institutional Plus Fund	Gazprom OAO ADR	1,070,051	12/31/2010
Vanguard Emerging Markets Stock Index Institutional Plus Fund	America Movil SAB de CV	1,027,533	12/31/2010

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 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
29.1 Bonds	1,877,318,934	1,972,984,110	95,665,176
29.2 Preferred stocks			
29.3 Totals	1,877,318,934	1,972,984,110	95,665,176

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

Fair Values are obtained from Hubdata Inc., 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

- 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:  
 If a price cannot be obtained from HubData Inc., or another pricing service then the price is determined by the reporting entity.

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

- 31.2 If no, list exceptions:

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA MUTUAL INSURANCE COMPANY  
**GENERAL INTERROGATORIES**

**OTHER**

32.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? .....\$ .....4,811,518

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
Insurance Services Office .....	2,248,680

33.1 Amount of payments for legal expenses, if any? .....\$ .....634,019

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
Wheeler Trigg O'Donnell, LLP .....	229,140

34.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? .....\$ .....9,326

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
Colodny, Fass, Talenfeld, Karlinsky .....	6,911

# GENERAL INTERROGATORIES

## PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

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

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

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

1.6 Individual policies:

Most current three years:

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

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

1.63 Number of covered lives .....

All years prior to most current three years

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

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

1.66 Number of covered lives .....

1.7 Group policies:

Most current three years:

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

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

1.73 Number of covered lives .....

All years prior to most current three years

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

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

1.76 Number of covered lives .....

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator .....		
2.2 Premium Denominator .....	1,396,528,691	1,332,479,125
2.3 Premium Ratio (2.1/2.2) .....	0.000	0.000
2.4 Reserve Numerator .....		
2.5 Reserve Denominator .....	1,648,881,403	1,563,022,600
2.6 Reserve Ratio (2.4/2.5) .....	0.000	0.000

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

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

3.21 Participating policies ..... \$ .....994,698,298

3.22 Non-participating policies ..... \$ .....394,603,055

4. For mutual reporting Entities and Reciprocal Exchanges Only:

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

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

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

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

5. For Reciprocal Exchanges Only:

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

5.2 If yes, is the commission paid:

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

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

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

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

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

# GENERAL INTERROGATORIES

## PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 6.1 What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss?  
Not Applicable .....
- 6.2 Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process.  
Amica relies on our catastrophe reinsurance brokers, Aon Benfield and Gen Re Intermediaries, for modeling services. This year, they provided calculations of our PML using RiskLink (v. 10.0). According to these models, Amica's probable maximum loss is an aggregation of automobile and homeowners losses caused by a hurricane striking Florida, Massachusetts and/or Rhode Island. Amica's largest earthquake exposure is in California. In 2010, the net exposure for the 100 year PML for hurricane and earthquake was approximately 12.4% of the Company's prior year-end surplus. ....
- 6.3 What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?  
A catastrophe reinsurance program is the main provision employed to control excessive loss. The Company also participates in the Florida Hurricane Catastrophe Fund. ....
- 6.4 Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence? ..... Yes [ X ] No [ ]
- 6.5 If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss.  
.....
- 7.1 Has this reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss ratio cap, an aggregate limit or any similar provisions)? ..... Yes [ ] No [ X ]
- 7.2 If yes, indicate the number of reinsurance contracts containing such provisions: .....
- 7.3 If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)? ..... Yes [ ] No [ ]
- 8.1 Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on this risk, or portion thereof, reinsured? ..... Yes [ ] No [ X ]
- 8.2 If yes, give full information  
.....
- 9.1 Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:  
(a) A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;  
(b) A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;  
(c) Aggregate stop loss reinsurance coverage;  
(d) A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;  
(e) A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or  
(f) Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity. .... Yes [ ] No [ X ]
- 9.2 Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling arrangements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member where:  
(a) The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or  
(b) Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract. .... Yes [ ] No [ X ]
- 9.3 If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:  
(a) The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;  
(b) A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and  
(c) A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.
- 9.4 Except for transactions meeting the requirements of paragraph 32 of SSAP No. 62R, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:  
(a) Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or  
(b) Accounted for that contract as reinsurance under GAAP and as a deposit under SAP? ..... Yes [ ] No [ X ]
- 9.5 If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.
- 9.6 The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:  
(a) The entity does not utilize reinsurance; or, ..... Yes [ ] No [ X ]  
(b) The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or ..... Yes [ ] No [ X ]  
(c) The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement. .... Yes [ ] No [ X ]
10. If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done? ..... Yes [ X ] No [ ] N/A [ ]

# GENERAL INTERROGATORIES

## PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

- 11.1 Has the reporting entity guaranteed policies issued by any other entity and now in force? ..... Yes [ ] No [ X ]
- 11.2 If yes, give full information  
.....
- 12.1 If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 15.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:
- 12.11 Unpaid losses .....\$ .....
- 12.12 Unpaid underwriting expenses (including loss adjustment expenses) .....\$ .....
- 12.2 Of the amount on Line 15.3, Page 2, state the amount which is secured by letters of credit, collateral, and other funds .....\$ .....
- 12.3 If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses? ..... Yes [ ] No [ ] N/A [ X ]
- 12.4 If yes, provide the range of interest rates charged under such notes during the period covered by this statement:
- 12.41 From ..... %
- 12.42 To ..... %
- 12.5 Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by a reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies? ..... Yes [ ] No [ X ]
- 12.6 If yes, state the amount thereof at December 31 of the current year:
- 12.61 Letters of credit .....\$ .....
- 12.62 Collateral and other funds.....\$ .....
- 13.1 Largest net aggregate amount insured in any one risk (excluding workers' compensation): .....\$ 20,425,000
- 13.2 Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision? ..... Yes [ ] No [ X ]
- 13.3 State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount. ....
- 14.1 Is the company a cedant in a multiple cedant reinsurance contract? ..... Yes [ ] No [ X ]
- 14.2 If yes, please describe the method of allocating and recording reinsurance among the cedants:  
.....
- 14.3 If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts? ..... Yes [ ] No [ ]
- 14.4 If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements? ..... Yes [ ] No [ ]
- 14.5 If the answer to 14.4 is no, please explain:  
.....
- 15.1 Has the reporting entity guaranteed any financed premium accounts? ..... Yes [ ] No [ X ]
- 15.2 If yes, give full information  
.....
- 16.1 Does the reporting entity write any warranty business? ..... Yes [ ] No [ X ]  
If yes, disclose the following information for each of the following types of warranty coverage:

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

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

# GENERAL INTERROGATORIES

## PART 2 - PROPERTY AND CASUALTY INTERROGATORIES

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

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

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

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

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

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

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

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

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

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

**FIVE-YEAR HISTORICAL DATA**

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

	1 2010	2 2009	3 2008	4 2007	5 2006
<b>Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 &amp; 3)</b>					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	620,008,519	582,326,440	570,751,780	577,120,097	592,093,767
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	398,659,321	373,003,394	364,883,939	365,948,712	368,999,041
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	456,407,084	428,329,668	414,302,095	410,674,858	389,348,894
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
6. Total (Line 35)	1,475,074,924	1,383,659,502	1,349,937,814	1,353,743,667	1,350,441,702
<b>Net Premiums Written (Page 8, Part 1B, Col. 6)</b>					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	617,233,104	578,811,455	565,331,175	569,113,687	582,098,906
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	393,495,507	368,161,539	359,316,008	354,760,145	361,533,842
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	435,704,712	409,763,475	397,014,783	379,719,323	368,956,562
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
12. Total (Line 35)	1,446,433,323	1,356,736,469	1,321,661,966	1,303,593,155	1,312,589,310
<b>Statement of Income (Page 4)</b>					
13. Net underwriting gain (loss) (Line 8)	40,630,855	95,007,696	116,322,573	224,161,248	254,631,704
14. Net investment gain or (loss) (Line 11)	158,126,106	142,458,369	138,862,975	153,462,966	151,007,650
15. Total other income (Line 15)	2,455,146	1,411,214	2,188,127	3,181,080	2,881,688
16. Dividends to policyholders (Line 17)	112,579,496	112,456,007	114,316,466	121,378,276	126,390,929
17. Federal and foreign income taxes incurred (Line 19)	(11,182,835)	4,994,173	30,401,129	12,740,468	34,920,229
18. Net income (Line 20)	99,815,446	121,427,099	112,656,080	246,686,550	247,209,884
<b>Balance Sheet Lines (Pages 2 and 3)</b>					
19. Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	4,089,088,711	3,912,039,038	3,582,231,857	4,077,429,748	3,890,071,095
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 15.1)	60,428,641	56,527,878	55,452,233	56,958,472	50,084,023
20.2 Deferred and not yet due (Line 15.2)	343,275,472	320,138,873	307,876,225	302,883,482	313,062,857
20.3 Accrued retrospective premiums (Line 15.3)					
21. Total liabilities excluding protected cell business (Page 3, Line 26)	1,748,759,459	1,677,922,239	1,672,630,969	1,787,553,695	1,799,575,410
22. Losses (Page 3, Line 1)	707,741,999	660,159,838	699,917,717	710,889,202	729,386,772
23. Loss adjustment expenses (Page 3, Line 3)	176,713,482	188,850,992	181,535,529	184,459,792	193,092,161
24. Unearned premiums (Page 3, Line 9)	754,136,516	704,231,884	679,974,540	676,678,189	675,049,815
25. Capital paid up (Page 3, Lines 30 & 31)					
26. Surplus as regards policyholders (Page 3, Line 37)	2,340,329,252	2,234,116,799	1,909,600,888	2,289,876,053	2,090,495,685
<b>Cash Flow (Page 5)</b>					
27. Net cash from operations (Line 11)	89,417,928	62,605,609	100,967,988	179,226,682	186,212,735
<b>Risk-Based Capital Analysis</b>					
28. Total adjusted capital	2,349,458,172	2,242,152,310	1,912,344,952	2,297,887,422	2,097,982,610
29. Authorized control level risk-based capital	153,949,819	142,444,303	135,495,752	158,765,561	149,859,066
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0</b>					
30. Bonds (Line 1)	50.6	51.6	53.8	54.1	55.5
31. Stocks (Lines 2.1 & 2.2)	42.5	40.5	40.4	40.4	39.7
32. Mortgage loans on real estate (Lines 3.1 and 3.2)					
33. Real estate (Lines 4.1, 4.2 & 4.3)	1.5	1.7	1.9	1.7	1.8
34. Cash, cash equivalents and short-term investments (Line 5)	2.3	3.2	0.6	1.1	0.8
35. Contract loans (Line 6)					
36. Derivatives (Line 7)		XXX	XXX	XXX	XXX
37. Other invested assets (Line 8)	3.1	3.1	3.2	2.7	2.2
38. Receivables for securities (Line 9)			0.0	0.0	
39. Securities lending reinvested collateral assets (Line 10)		XXX	XXX	XXX	XXX
40. Aggregate write-ins for invested assets (Line 11)					
41. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
42. Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)					
43. Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)					
44. Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)	205,655,381	193,346,612	182,016,772	183,456,025	172,027,817
45. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated	61,359,063	58,477,724	56,817,763	58,195,391	49,524,332
48. Total of above Lines 42 to 47	267,014,444	251,824,336	238,834,535	241,651,416	221,552,149
49. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 48 above divided by Page 3, Col. 1, Line 37 x 100.0)	11.4	11.3	12.5	10.6	10.6

**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1 2010	2 2009	3 2008	4 2007	5 2006
<b>Capital and Surplus Accounts (Page 4)</b>					
50. Net unrealized capital gains (losses) (Line 24) .....	67,090,840	206,391,144	(346,863,406)	64,564,426	97,628,579
51. Dividends to stockholders (Line 35) .....					
52. Change in surplus as regards policyholders for the year (Line 38) .....	106,212,453	324,515,911	(380,275,165)	199,380,368	294,329,587
<b>Gross Losses Paid (Page 9, Part 2, Cols. 1 &amp; 2)</b>					
53. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4) .....	393,141,553	354,869,907	343,796,945	345,633,563	353,770,819
54. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	213,046,961	202,669,531	191,455,808	182,179,396	178,491,925
55. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	223,820,511	221,073,807	220,889,310	148,744,355	160,603,201
56. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....					
57. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....					
58. Total (Line 35) .....	830,009,025	778,613,245	756,142,063	676,557,314	692,865,945
<b>Net Losses Paid (Page 9, Part 2, Col. 4)</b>					
59. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4) .....	388,935,204	348,429,609	335,319,129	336,157,056	336,646,741
60. Property lines (Lines 1, 2, 9, 12, 21 & 26) .....	213,094,333	201,800,704	188,907,543	179,472,408	174,908,626
61. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27) .....	222,462,553	219,422,273	219,213,111	145,669,845	144,967,524
62. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34) .....					
63. Nonproportional reinsurance lines (Lines 31, 32 & 33) .....					
64. Total (Line 35) .....	824,492,090	769,652,586	743,439,783	661,299,309	656,522,891
<b>Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0</b>					
65. Premiums earned (Line 1) .....	100.0	100.0	100.0	100.0	100.0
66. Losses incurred (Line 2) .....	62.4	54.8	55.6	49.4	47.6
67. Loss expenses incurred (Line 3) .....	11.5	13.3	11.8	10.9	10.3
68. Other underwriting expenses incurred (Line 4) .....	23.2	24.7	23.8	22.5	23.0
69. Net underwriting gain (loss) (Line 8) .....	2.9	7.1	8.8	17.2	19.1
<b>Other Percentages</b>					
70. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0) .....	22.2	24.2	23.6	22.3	23.1
71. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0) .....	73.9	68.1	67.4	60.3	57.9
72. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 37, Col. 1 x 100.0) .....	61.8	60.7	69.2	56.9	62.8
<b>One Year Loss Development (000 omitted)</b>					
73. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11) .....	(18,475)	(89,410)	(88,220)	(95,528)	(92,259)
74. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 73 above divided by Page 4, Line 21, Col. 1 x 100.0) .....	(0.8)	(4.7)	(3.9)	(4.6)	(5.1)
<b>Two Year Loss Development (000 omitted)</b>					
75. Development in estimated losses and loss expenses incurred two years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12) .....	(104,414)	(158,769)	(152,821)	(154,788)	(137,824)
76. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 75 above divided by Page 4, Line 21, Col. 2 x 100.0) .....	(5.5)	(6.9)	(7.3)	(8.6)	(8.6)

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

ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA MUTUAL INSURANCE COMPANY  
**SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES**  
**SCHEDULE P - PART 1 - SUMMARY**

(\$000 OMITTED)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments						12 Number of Claims Reported Direct and Assumed		
	1 Direct and Assumed	2 Ceded	3 Net (1 - 2)	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments			10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)
				4	5	6	7	8	9			
				Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	XXX	XXX	XXX	1,011	1,498	(21)	4	4		484	(508)	XXX
2. 2001.....	989,079	35,265	953,814	617,241	30,441	27,651	877	110,794		78,245	724,367	XXX
3. 2002.....	1,105,513	45,735	1,059,779	677,238	34,050	29,438	820	117,075		88,120	788,881	XXX
4. 2003.....	1,253,396	47,820	1,205,577	752,448	34,264	28,662	897	119,764		93,330	865,714	XXX
5. 2004.....	1,359,570	49,886	1,309,684	767,618	24,216	27,172	733	120,712		87,113	890,553	XXX
6. 2005.....	1,410,873	48,223	1,362,650	763,178	50,790	29,300	2,090	116,876		89,946	856,474	XXX
7. 2006.....	1,372,527	41,370	1,331,157	638,929	11,501	24,492	405	102,356		83,985	753,871	XXX
8. 2007.....	1,352,445	50,481	1,301,964	639,825	8,699	23,351	279	107,869		83,464	762,067	XXX
9. 2008.....	1,348,867	30,502	1,318,365	718,596	7,293	19,745	275	132,365		76,206	863,138	XXX
10. 2009.....	1,361,246	28,767	1,332,479	661,410	3,089	17,326	201	130,159		76,042	805,605	XXX
11. 2010.....	1,425,194	28,665	1,396,529	540,650	824	11,359	149	107,069		54,511	658,105	XXX
12. Totals.....	XXX	XXX	XXX	6,778,145	206,666	238,475	6,730	1,165,046		811,445	7,968,269	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13	14	15	16	17	18	19	20	21	22			
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1. Prior.....	6,606	5,339			610				219			2,096	XXX
2. 2001.....	700				64				109			873	XXX
3. 2002.....	2,200	475			209				108			2,042	XXX
4. 2003.....	3,048	23			278				216			3,519	XXX
5. 2004.....	4,711	52			444	2			327			5,428	XXX
6. 2005.....	14,873	178			1,390	1			1,173		2	17,257	XXX
7. 2006.....	19,974	171	6,093		1,804	15	475		1,324		9	29,484	XXX
8. 2007.....	48,809	187	5,520		4,568	8	538		3,029		35	62,269	XXX
9. 2008.....	84,152	439	15,021		7,787	26	1,220		5,233		119	112,948	XXX
10. 2009.....	131,066	342	27,756		11,998	9	2,194		14,757		87	187,420	XXX
11. 2010.....	261,098	662	83,983		22,023		6,494		88,184		13	461,120	XXX
12. Totals.....	577,237	7,868	138,373		51,175	61	10,921		114,678		265	884,455	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred / Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1. Prior.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,267	829
2. 2001.....	756,559	31,319	725,240	76.5	88.8	76.0				700	173
3. 2002.....	826,269	35,345	790,923	74.7	77.3	74.6				1,725	317
4. 2003.....	904,417	35,184	869,233	72.2	73.6	72.1				3,025	494
5. 2004.....	920,984	25,003	895,981	67.7	50.1	68.4				4,659	769
6. 2005.....	926,789	53,059	873,730	65.7	110.0	64.1				14,695	2,562
7. 2006.....	795,447	12,092	783,355	58.0	29.2	58.8				25,896	3,588
8. 2007.....	833,509	9,173	824,336	61.6	18.2	63.3				54,142	8,127
9. 2008.....	984,119	8,033	976,086	73.0	26.3	74.0				98,734	14,214
10. 2009.....	996,667	3,641	993,026	73.2	12.7	74.5				158,480	28,940
11. 2010.....	1,120,860	1,635	1,119,225	78.6	5.7	80.1				344,419	116,701
12. Totals.....	XXX	XXX	XXX	XXX	XXX	XXX			XXX	707,742	176,713

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

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

**SCHEDULE P - PART 2 - SUMMARY**

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010	11 One Year	12 Two Year
1. Prior.....	351,121	281,065	255,529	241,207	230,483	225,802	224,033	223,947	223,172	222,367	(805)	(1,580)
2. 2001.....	703,482	663,419	650,861	635,764	624,978	617,864	616,426	615,925	615,301	614,337	(964)	(1,588)
3. 2002.....	XXX	771,827	728,175	715,480	697,969	687,521	679,289	675,990	674,400	673,740	(660)	(2,250)
4. 2003.....	XXX	XXX	842,271	809,677	798,084	779,492	765,590	752,364	750,579	749,253	(1,326)	(3,111)
5. 2004.....	XXX	XXX	XXX	873,806	832,242	827,431	799,014	791,217	776,288	774,942	(1,346)	(16,275)
6. 2005.....	XXX	XXX	XXX	XXX	847,292	800,679	791,908	775,523	763,137	755,682	(7,455)	(19,841)
7. 2006.....	XXX	XXX	XXX	XXX	XXX	757,250	724,251	708,252	685,088	679,675	(5,413)	(28,577)
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	764,691	733,764	718,468	713,438	(5,030)	(20,326)
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	849,354	830,493	838,488	7,995	(10,866)
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	851,580	848,109	(3,471)	XXX
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	923,972	XXX	XXX
12. Totals											(18,475)	(104,414)

**SCHEDULE P - PART 3 - SUMMARY**

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010		
1. Prior.....	.000	103,353	161,578	193,142	208,885	215,189	218,359	220,255	221,002	220,490	XXX	XXX
2. 2001.....	354,732	491,939	552,830	584,346	601,548	608,004	611,434	612,447	612,841	613,573	XXX	XXX
3. 2002.....	XXX	389,925	540,364	603,712	637,099	658,784	665,437	669,113	671,240	671,806	XXX	XXX
4. 2003.....	XXX	XXX	457,716	611,780	676,159	709,004	727,745	738,006	741,677	745,950	XXX	XXX
5. 2004.....	XXX	XXX	XXX	475,909	642,802	704,323	741,124	756,543	766,166	769,841	XXX	XXX
6. 2005.....	XXX	XXX	XXX	XXX	458,406	604,430	666,118	708,811	729,664	739,598	XXX	XXX
7. 2006.....	XXX	XXX	XXX	XXX	XXX	407,651	542,908	600,365	633,121	651,515	XXX	XXX
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	422,219	562,284	620,848	654,198	XXX	XXX
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	498,671	664,651	730,773	XXX	XXX
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	505,876	675,446	XXX	XXX
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	551,036	XXX	XXX

**SCHEDULE P - PART 4 - SUMMARY**

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1 2001	2 2002	3 2003	4 2004	5 2005	6 2006	7 2007	8 2008	9 2009	10 2010
1. Prior.....	35,624	13,323	4,396	2,711						
2. 2001.....	90,253	20,879	8,299	3,224	3,927					
3. 2002.....	XXX	87,342	22,412	9,770	3,172	3,771				
4. 2003.....	XXX	XXX	85,766	24,785	12,597	4,072	4,365			
5. 2004.....	XXX	XXX	XXX	91,005	24,882	14,453	5,840	6,906		
6. 2005.....	XXX	XXX	XXX	XXX	99,235	25,201	10,121	5,442	3,350	
7. 2006.....	XXX	XXX	XXX	XXX	XXX	91,177	30,611	14,045	7,005	6,568
8. 2007.....	XXX	XXX	XXX	XXX	XXX	XXX	78,021	20,527	9,559	6,058
9. 2008.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	80,487	22,577	16,241
10. 2009.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	89,124	29,950
11. 2010.....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	90,477

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

**SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

States, Etc.	1 Active Status	Gross Premiums, Including Policy and Membership Fees, Less Return Premiums and Premiums on Policies Not Taken		4 Dividends Paid or Credited to Policyholders on Direct Business	5 Direct Losses Paid (Deducting Salvage)	6 Direct Losses Incurred	7 Direct Losses Unpaid	8 Finance and Service Charges Not Included in Premiums	9 Direct Premiums Written for Federal Purchasing Groups (Included in Column 2)
		2 Direct Premiums Written	3 Direct Premiums Earned						
1. Alabama	AL	L	2,813,885	2,789,593	273,520	1,329,166	1,682,495	1,033,181	10,819
2. Alaska	AK	L	629,424	620,279	31,096	262,756	512,147	476,243	3,883
3. Arizona	AZ	L	19,562,489	19,126,088	1,370,854	13,683,500	16,041,653	9,944,217	90,683
4. Arkansas	AR	L	1,020,283	1,020,115	83,006	603,202	414,633	202,061	5,549
5. California	CA	L	90,553,575	88,399,671		40,807,396	40,819,037	31,223,782	416,339
6. Colorado	CO	L	23,598,984	22,744,511	2,195,402	16,985,935	17,489,078	9,941,634	101,954
7. Connecticut	CT	L	140,642,051	135,869,865	17,693,433	64,972,545	76,696,813	81,378,303	750,620
8. Delaware	DE	L	4,005,488	3,933,938	443,100	2,277,520	3,525,912	2,985,211	15,722
9. District of Columbia	DC	L	3,321,653	3,184,152	342,229	1,198,764	1,423,063	1,058,360	16,254
10. Florida	FL	L	122,182,675	117,139,656	145,603	77,035,613	82,993,229	67,344,591	560,077
11. Georgia	GA	L	41,888,165	40,342,387	4,595,812	25,236,180	24,207,466	12,758,072	253,463
12. Hawaii	HI	N							
13. Idaho	ID	L	1,543,638	1,503,273	133,636	1,055,972	1,194,245	593,199	7,985
14. Illinois	IL	L	17,586,194	17,219,283	1,932,878	9,467,827	8,748,689	7,281,723	75,980
15. Indiana	IN	L	7,652,850	7,327,261	420,866	3,422,242	4,148,716	2,926,138	40,145
16. Iowa	IA	L	1,609,372	1,532,386	85,472	1,209,784	1,231,702	399,480	8,647
17. Kansas	KS	L	2,321,016	2,266,454	130,089	1,513,545	960,473	273,602	11,045
18. Kentucky	KY	L	6,562,889	6,353,196	311,268	4,932,736	5,446,634	4,163,609	45,592
19. Louisiana	LA	L	4,868,018	4,806,436	569,760	2,003,945	2,610,965	2,637,485	14,648
20. Maine	ME	L	10,769,925	10,682,969	1,479,246	5,060,489	9,547,475	8,395,246	68,346
21. Maryland	MD	L	26,029,363	24,577,154	2,687,609	15,846,709	16,638,187	9,094,395	129,398
22. Massachusetts	MA	L	194,677,114	189,943,806	8,001,240	116,188,136	114,329,323	78,075,114	1,516,027
23. Michigan	MI	L	19,047,152	18,825,859	1,712,682	13,092,737	13,903,377	9,614,501	95,983
24. Minnesota	MN	L	13,995,191	13,532,063	851,257	8,647,291	7,901,030	6,211,837	55,962
25. Mississippi	MS	L	878,032	865,735	61,559	665,671	529,999	84,622	4,663
26. Missouri	MO	L	5,890,754	5,474,260		2,859,371	2,719,195	1,854,966	29,100
27. Montana	MT	L	819,624	797,798	83,615	1,631,509	780,832	1,012,772	3,382
28. Nebraska	NE	L	1,919,544	1,860,172	68,319	1,774,864	1,047,364	687,979	9,091
29. Nevada	NV	L	6,664,963	6,394,873	340,503	3,605,832	3,655,884	3,399,522	39,004
30. New Hampshire	NH	L	40,537,963	39,474,940	4,997,424	23,044,921	26,959,833	18,413,289	267,945
31. New Jersey	NJ	L	18,859,949	18,271,686	3,081,754	13,605,608	12,764,724	25,006,652	43,041
32. New Mexico	NM	L	4,705,395	4,552,626	429,480	2,836,138	2,842,782	2,429,963	21,568
33. New York	NY	L	137,435,511	134,298,665	20,144,722	61,187,017	74,646,136	79,688,561	723,841
34. North Carolina	NC	L	46,919,269	45,132,644	556,473	29,144,649	31,928,447	18,079,095	196,102
35. North Dakota	ND	L	121,202	102,852	5,550	16,649	19,143	6,106	609
36. Ohio	OH	L	16,192,346	15,764,567	1,558,860	10,885,176	11,135,714	5,358,809	79,486
37. Oklahoma	OK	L	1,416,716	1,287,367	122,009	1,516,408	1,203,447	199,853	5,270
38. Oregon	OR	L	13,498,125	12,996,047	1,243,346	5,520,194	6,906,246	7,065,865	58,739
39. Pennsylvania	PA	L	38,983,079	38,592,003	4,907,907	24,527,522	25,616,785	24,380,420	217,169
40. Rhode Island	RI	L	112,834,540	108,916,350	14,251,429	62,982,573	57,279,077	49,452,941	621,516
41. South Carolina	SC	L	11,432,155	11,420,835	1,406,178	5,788,057	6,311,293	4,358,142	54,060
42. South Dakota	SD	L	149,890	139,766	9,806	64,104	54,783	10,377	758
43. Tennessee	TN	L	10,431,444	9,682,165	659,774	6,195,965	8,936,676	4,808,696	53,711
44. Texas	TX	L	89,455,807	83,216,810	527,066	59,828,930	60,928,605	32,020,992	724,686
45. Utah	UT	L	2,559,812	2,500,736	267,192	1,056,976	996,956	1,513,181	10,031
46. Vermont	VT	L	4,797,272	4,699,986	709,809	1,894,225	1,971,726	741,088	24,325
47. Virginia	VA	L	20,779,401	20,049,634	2,295,012	11,406,275	11,852,805	6,489,909	106,514
48. Washington	WA	L	35,481,772	34,675,992	2,164,957	22,940,237	24,407,549	24,518,950	187,348
49. West Virginia	WV	L	1,666,190	1,676,789	170,337	670,278	590,790	560,032	6,810
50. Wisconsin	WI	L	7,536,262	7,118,889	540,897	4,582,691	5,744,925	6,002,605	35,475
51. Wyoming	WY	L	452,941	433,936	38,043	178,264	190,206	41,858	2,196
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. Totals	(a) 50		1,389,301,352	1,344,138,518	106,132,079	787,244,094	834,488,264	666,199,229	7,821,561
DETAILS OF WRITE-INS									
5801.		XXX							
5802.		XXX							
5803.		XXX							
5898. Summary of remaining write-ins for Line 58 from overflow page		XXX							
5899. Totals (Lines 5801 through 5803 plus 5898)(Line 58 above)		XXX							

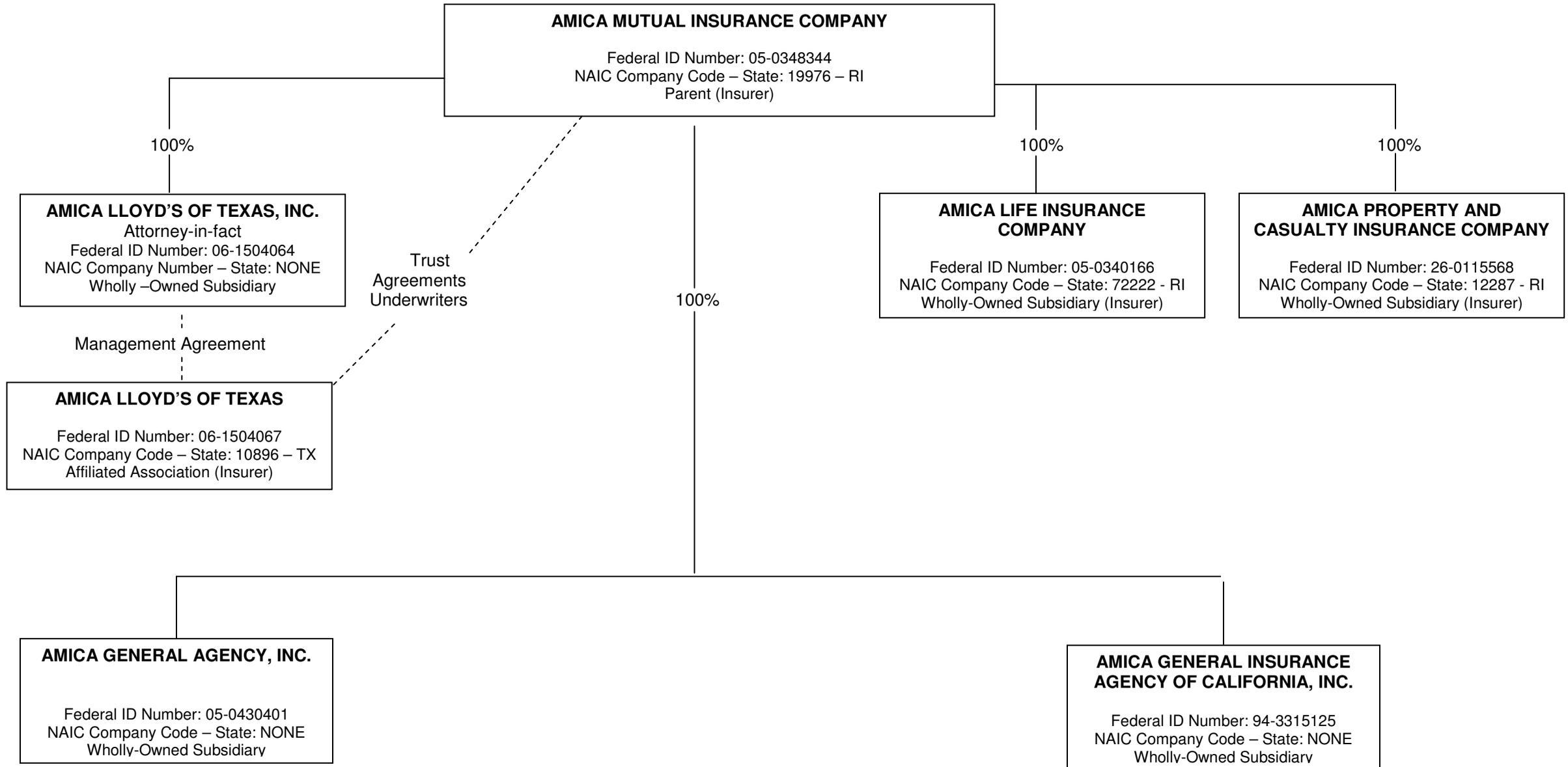
(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business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

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

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

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

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



ANNUAL STATEMENT FOR THE YEAR 2010 OF THE AMICA MUTUAL INSURANCE COMPANY  
**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. Travel advances .....	25,970	25,970		
2505. Postage inventory .....	741,588	741,588		
2506. Expiring policy acquisition costs .....	901,910	901,910		
2507. Non compete agreements .....	163,170	163,170		
2508. Prepaid expenses .....	2,041,223	2,041,223		
2509. Pension - intangible .....	3,619,826	3,619,826		
2510. Prepaid pension contribution .....	304,484,465	304,484,465		
2511. Miscellaneous deposits .....	466,002	466,002		
2512. Receivable for other surcharges .....	1,234,548		1,234,548	1,592,321
2513. Prepaid retirees' medical expense .....	57,402,288	57,402,288		
2514. Miscellaneous receivable .....	470,035		470,035	17,658
2515. 2008 Private Passenger Auto Escrow - North Carolina .....				2,203,276
2597. Summary of remaining write-ins for Line 25 from overflow page	371,551,025	369,846,442	1,704,583	3,813,255

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

	1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
2404. Amortization of Non-compete Agreements .....		38,400		38,400
2497. Summary of remaining write-ins for Line 24 from overflow page		38,400		38,400

Additional Write-ins for Exhibit of Nonadmitted Assets Line 25

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
2504. Non compete agreements .....	163,170	201,570	38,400
2505. Prepaid expenses .....	2,041,223	1,582,472	(458,751)
2506. Pension - intangible .....	3,619,826	3,887,172	267,346
2507. Prepaid pension contribution .....	304,484,465	254,484,465	(50,000,000)
2508. Miscellaneous deposits .....	466,002	413,404	(52,598)
2509. Prepaid retirees' medical expense .....	57,402,288	53,472,503	(3,929,785)
2510. Amica Companies Supplemental Retirement Trust .....	4,509,176	943,388	(3,565,788)
2597. Summary of remaining write-ins for Line 25 from overflow page	372,686,150	314,984,974	(57,701,176)

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