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PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2012

OF THE CONDITION AND AFFAIRS OF THE

AMICA MUTUAL INSURANCE COMPANY

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

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 (Street and Number), Lincoln , RI, US 02865-1156 (City or Town, State, Country and Zip Code)

Main Administrative Office 100 Amica Way (Street and Number)

Lincoln , RI, US 02865-1156 (City or Town, State, Country and Zip Code), 800-652-6422 (Area Code) (Telephone Number)

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

Primary Location of Books and Records 100 Amica Way (Street and Number)

Lincoln , RI, US 02865-1156 (City or Town, State, Country and Zip Code), 800-652-6422 (Area Code) (Telephone Number)

Internet Website Address www.amica.com

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

mwilliamson@amica.com (E-mail Address), 401-334-2270 (FAX Number)

OFFICERS

Chairman, President and Chief Executive Officer	Robert Anthony DiMuccio	Senior Vice President, Chief Financial Officer and Treasurer	James Parker Loring
Senior Assistant Vice President and Secretary	Suzanne Ellen Casey		

OTHER

Jill Holton Andy, Senior Vice President	Robert Karl Benson, Sr VP & Chief Investment Officer	James Arthur Bussiere, Senior Vice President
Theodore Charles Murphy, Senior Vice President	Peter Ernest Moreau, # Senior Vice President and Chief Information Officer	Paul Alfred Pyne, # Executive Vice President & Chief Operations Officer
Robert Paul Suglia, Sr VP and General Counsel	Mary Quinn Williamson, Vice President & Controller	

DIRECTORS OR TRUSTEES

Jeffrey Paul Aiken	Debra Ann Canales #	Patricia Walsh Chadwick
Edward Francis DeGraan	Robert Anthony DiMuccio	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
County of Providence SS:

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	Suzanne Ellen Casey	James Parker Loring
Chairman, President and Chief Executive Officer	Senior Assistant Vice President and Secretary	Senior Vice President, Chief Financial Officer and Treasurer

Subscribed and sworn to before me this 13th day of February, 2013

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 M. Octeau
Notary Public
June 8, 2014

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)	1,873,234,417		1,873,234,417	1,825,265,028
2.	Stocks (Schedule D):				
	2.1 Preferred stocks				
	2.2 Common stocks	1,618,172,496	470,183	1,617,702,313	1,543,618,030
3.	Mortgage loans on real estate (Schedule B):				
	3.1 First liens				
	3.2 Other than first liens				
4.	Real estate (Schedule A):				
	4.1 Properties occupied by the company (less $ .... encumbrances)	48,279,561		48,279,561	50,441,140
	4.2 Properties held for the production of income (less $ .... encumbrances)	1,187,437		1,187,437	1,226,139
	4.3 Properties held for sale (less $ .... encumbrances)				
5.	Cash ($ 13,547,942 , Schedule E - Part 1), cash equivalents ($ .... , Schedule E - Part 2) and short-term investments ($ 109,038,726 , Schedule DA)	122,586,669		122,586,669	18,679,096
6.	Contract loans (including $ .... premium notes)				
7.	Derivatives (Schedule DB)				
8.	Other invested assets (Schedule BA)	117,843,472		117,843,472	114,868,505
9.	Receivable for securities				
10.	Securities lending reinvested collateral assets (Schedule DL)				
11.	Aggregate write-ins for invested assets				
12.	Subtotals, cash and invested assets (Lines 1 to 11)	3,781,304,052	470,183	3,780,833,869	3,554,097,938
13.	Title plants less $ .... charged off (for Title insurers only)				
14.	Investment income due and accrued	20,840,830		20,840,830	21,474,233
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection	72,266,657	1,468,186	70,798,471	61,242,222
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ .... earned but unbilled premiums)	382,349,056	316,546	382,032,510	365,550,555
	15.3 Accrued retrospective premiums				
16.	Reinsurance:				
	16.1 Amounts recoverable from reinsurers	1,260,052		1,260,052	1,029,560
	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	45,718,658		45,718,658	25,508,969
18.2	Net deferred tax asset	22,475,176		22,475,176	36,961,601
19.	Guaranty funds receivable or on deposit				
20.	Electronic data processing equipment and software	32,320,114	32,320,114		
21.	Furniture and equipment, including health care delivery assets ($ ....)	4,538,481	4,538,481		
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	520,198,248	452,975,746	67,222,502	60,786,196
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	4,883,271,324	492,089,256	4,391,182,068	4,126,651,274
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28.	Total (Lines 26 and 27)	4,883,271,324	492,089,256	4,391,182,068	4,126,651,274
	DETAILS OF WRITE-INS				
1101.					
1102.					
1103.					
1198.	Summary of remaining write-ins for Line 11 from overflow page				
1199.	Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501.	Amica Companies Supplemental Retirement Trust	49,319,210	4,696,969	44,622,241	39,739,235
2502.	Equities and deposits in pools and associations	21,042,348		21,042,348	19,908,421
2503.	Receivable for Lexington	14,339		14,339	16,787
2598.	Summary of remaining write-ins for Line 25 from overflow page	449,822,351	448,278,777	1,543,574	1,121,753
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	520,198,248	452,975,746	67,222,502	60,786,196

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	871,541,202	782,484,795
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	12,258,699	11,898,344
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)	158,647,075	157,229,015
4.	Commissions payable, contingent commissions and other similar charges		
5.	Other expenses (excluding taxes, licenses and fees)	39,915,591	36,316,535
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	6,840,946	9,581,324
7.1	Current federal and foreign income taxes (including $ .... on realized capital gains (losses))		23,000
7.2	Net deferred tax liability		
8.	Borrowed money $ .... and interest thereon $	215,500	319,677
9.	Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of $ 1,345,060 and including warranty reserves of $ .... and accrued accident and health experience rating refunds including $ .... for medical loss ratio rebate per the Public Health Service Act)	852,154,154	801,129,442
10.	Advance premium	9,359,489	8,845,950
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders	8,593,481	8,345,941
12.	Ceded reinsurance premiums payable (net of ceding commissions)	24,442	373,178
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	2,693,552	2,486,009
15.	Remittances and items not allocated	1,012,941	2,108,576
16.	Provision for reinsurance (including $ .... certified) (Schedule F, Part 8)	2,000	3,000
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding		
19.	Payable to parent, subsidiaries and affiliates	2,068,111	1,647,973
20.	Derivatives		
21.	Payable for securities		
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	48,322,241	43,439,235
26.	Total liabilities excluding protected cell liabilities (Lines 1 through 25)	2,013,649,424	1,866,231,994
27.	Protected cell liabilities		
28.	Total liabilities (Lines 26 and 27)	2,013,649,424	1,866,231,994
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)	2,371,532,644	2,254,419,280
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)	2,377,532,644	2,260,419,280
38.	TOTALS (Page 2, Line 28, Col. 3)	4,391,182,068	4,126,651,274
	DETAILS OF WRITE-INS		
2501.	Reserve for non-qualified pensions and deferrals	44,622,241	39,739,235
2502.	Reserve for unassessed insolvencies	3,700,000	3,700,000
2503.			
2598.	Summary of remaining write-ins for Line 25 from overflow page		
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	48,322,241	43,439,235
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)		

STATEMENT OF INCOME

		1 Current Year	2 Prior Year
	UNDERWRITING INCOME		
1.	Premiums earned (Part 1, Line 35, Column 4)	1,582,401,385	1,492,306,568
	DEDUCTIONS:		
2.	Losses incurred (Part 2, Line 35, Column 7)	1,018,031,742	1,082,490,166
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	192,045,709	156,214,972
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	356,381,667	324,601,509
5.	Aggregate write-ins for underwriting deductions		
6.	Total underwriting deductions (Lines 2 through 5)	1,566,459,118	1,563,306,647
7.	Net income of protected cells		
8.	Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	15,942,267	(71,000,079)
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	112,305,733	123,575,990
10.	Net realized capital gains or (losses) less capital gains tax of $ 26,516,046 (Exhibit of Capital Gains (Losses))	44,292,923	53,940,886
11.	Net investment gain (loss) (Lines 9 + 10)	156,598,656	177,516,876
	OTHER INCOME		
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered $ 1,149,263 amount charged off $ 5,814,713)	(4,665,450)	(5,436,840)
13.	Finance and service charges not included in premiums	7,102,404	7,481,519
14.	Aggregate write-ins for miscellaneous income	28,900	74,825
15.	Total other income (Lines 12 through 14)	2,465,854	2,119,504
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	175,006,777	108,636,301
17.	Dividends to policyholders	120,550,545	116,235,381
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)	54,456,232	(7,599,080)
19.	Federal and foreign income taxes incurred	(15,419,608)	(68,860,436)
20.	Net income (Line 18 minus Line 19)(to Line 22)	69,875,840	61,261,356
	CAPITAL AND SURPLUS ACCOUNT		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	2,260,419,280	2,340,329,252
22.	Net income (from Line 20)	69,875,840	61,261,356
23.	Net transfers (to) from Protected Cell accounts		
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $ 31,463,663	78,588,384	(66,108,115)
25.	Change in net unrealized foreign exchange capital gain (loss)		
26.	Change in net deferred income tax	16,977,238	(22,708,270)
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(49,195,993)	(45,193,991)
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	1,000	(3,000)
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	866,895	(7,157,952)
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37)	117,113,364	(79,909,972)
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	2,377,532,644	2,260,419,280
	DETAILS OF WRITE-INS		
0501.			
0502.			
0503.			
0598.	Summary of remaining write-ins for Line 5 from overflow page		
0599.	Totals (Lines 0501 thru 0503 plus 0598)(Line 5 above)		
1401.	Discount earned on accounts payable	30,104	80,574
1402.	Penalties of regulatory authorities	(1,204)	(5,749)
1403.			
1498.	Summary of remaining write-ins for Line 14 from overflow page		
1499.	Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	28,900	74,825
3701.	Change in Amica Companies Supplemental Retirement Trust	3,231,420	(1,255,161)
3702.	Miscellaneous surplus adjustment	(2,364,525)	(5,902,791)
3703.			
3798.	Summary of remaining write-ins for Line 37 from overflow page		
3799.	Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)	866,895	(7,157,952)

CASH FLOW

		1 Current Year	2 Prior Year
	Cash from Operations		
1.	Premiums collected net of reinsurance	1,606,303,136	1,518,489,716
2.	Net investment income	120,440,656	130,970,187
3.	Miscellaneous income	1,117,648	1,021,319
4.	Total (Lines 1 through 3)	1,727,861,440	1,650,481,222
5.	Benefit and loss related payments	928,845,471	1,005,686,727
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	538,336,750	487,103,158
8.	Dividends paid to policyholders	120,303,005	115,953,370
9.	Federal and foreign income taxes paid (recovered) net of $ tax on capital gains (losses)	31,329,502	(27,915,323)
10.	Total (Lines 5 through 9)	1,618,814,728	1,580,827,932
11.	Net cash from operations (Line 4 minus Line 10)	109,046,712	69,653,290
	Cash from Investments		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	332,278,039	342,208,893
	12.2 Stocks	376,269,249	396,734,078
	12.3 Mortgage loans		
	12.4 Real estate		
	12.5 Other invested assets	4,159,670	11,588,660
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	174	
	12.7 Miscellaneous proceeds		
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	712,707,132	750,531,631
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	376,554,328	348,551,324
	13.2 Stocks	285,842,810	464,093,421
	13.3 Mortgage loans		
	13.4 Real estate	295,168	44,524
	13.5 Other invested assets	10,042	11,349,572
	13.6 Miscellaneous applications		
	13.7 Total investments acquired (Lines 13.1 to 13.6)	662,702,348	824,038,841
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)	50,004,784	(73,507,210)
	Cash from Financing and Miscellaneous Sources		
16.	Cash provided (applied):		
	16.1 Surplus notes, capital notes		
	16.2 Capital and paid in surplus, less treasury stock		
	16.3 Borrowed funds	(104,177)	(101,866)
	16.4 Net deposits on deposit-type contracts and other insurance liabilities		
	16.5 Dividends to stockholders		
	16.6 Other cash provided (applied)	(55,039,746)	(59,908,901)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(55,143,923)	(60,010,767)
	RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	103,907,573	(63,864,687)
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	18,679,096	82,543,783
	19.2 End of period (Line 18 plus Line 19.1)	122,586,669	18,679,096

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

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	7,869,103	4,158,180	4,422,654	7,604,629
2.	Allied lines	11,523,259	5,628,111	6,514,119	10,637,251
3.	Farmowners multiple peril				
4.	Homeowners multiple peril	506,567,284	258,682,196	282,343,408	482,906,072
5.	Commercial multiple peril				
6.	Mortgage guaranty				
8.	Ocean marine	4,710,757	2,332,834	2,309,363	4,734,228
9.	Inland marine	12,318,896	6,313,636	6,676,056	11,956,476
10.	Financial guaranty				
11.1	Medical professional liability - occurrence				
11.2	Medical professional liability - claims-made				
12.	Earthquake	18,158,681	9,553,437	9,735,135	17,976,983
13.	Group accident and health				
14.	Credit accident and health (group and individual)				
15.	Other accident and health				
16.	Workers' compensation	59,818	31,383	31,071	60,130
17.1	Other liability - occurrence	41,197,049	19,196,259	20,539,522	39,853,786
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	646,781,528	308,167,614	325,991,255	628,957,887
19.3, 19.4	Commercial auto liability	313,433	177,101	162,475	328,059
21.	Auto physical damage	383,926,289	186,888,691	193,429,096	377,385,884
22.	Aircraft (all perils)				
23.	Fidelity				
24.	Surety				
26.	Burglary and theft				
27.	Boiler and machinery				
28.	Credit				
29.	International				
30.	Warranty				
31.	Reinsurance - nonproportional assumed property				
32.	Reinsurance - nonproportional assumed liability				
33.	Reinsurance - nonproportional assumed financial lines				
34.	Aggregate write-ins for other lines of business				
35.	TOTALS	1,633,426,097	801,129,442	852,154,154	1,582,401,385
	DETAILS OF WRITE-INS				
3401.					
3402.					
3403.					
3498.	Summary of remaining write-ins for Line 34 from overflow page				
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)				

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

	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	4,422,654				4,422,654
2.	Allied lines	6,514,119				6,514,119
3.	Farmowners multiple peril					
4.	Homeowners multiple peril	282,343,408				282,343,408
5.	Commercial multiple peril					
6.	Mortgage guaranty					
8.	Ocean marine	2,309,363				2,309,363
9.	Inland marine	6,676,056				6,676,056
10.	Financial guaranty					
11.1	Medical professional liability - occurrence					
11.2	Medical professional liability - claims-made					
12.	Earthquake	9,735,135				9,735,135
13.	Group accident and health					
14.	Credit accident and health (group and individual)					
15.	Other accident and health					
16.	Workers' compensation	31,071				31,071
17.1	Other liability - occurrence	20,539,522				20,539,522
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	325,991,255				325,991,255
19.3, 19.4	Commercial auto liability	162,475				162,475
21.	Auto physical damage	193,429,096				193,429,096
22.	Aircraft (all perils)					
23.	Fidelity					
24.	Surety					
26.	Burglary and theft					
27.	Boiler and machinery					
28.	Credit					
29.	International					
30.	Warranty					
31.	Reinsurance - nonproportional assumed property					
32.	Reinsurance - nonproportional assumed liability					
33.	Reinsurance - nonproportional assumed financial lines					
34.	Aggregate write-ins for other lines of business					
35.	TOTALS	852,154,154				852,154,154
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Line 35 through 37)					852,154,154
	DETAILS OF WRITE-INS					
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

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

		1	Reinsurance Assumed		Reinsurance Ceded		6
			2	3	4	5	Net Premiums Written
	Line of Business	Direct Business (a)	From Affiliates	From Non-Affiliates	To Affiliates	To Non-Affiliates	Cols. 1+2+3-4-5
1.	Fire	7,288,048	460,228	409,368		288,541	7,869,103
2.	Allied lines	9,245,137	2,415,890	280,094		417,862	11,523,259
3.	Farmowners multiple peril						
4.	Homeowners multiple peril	468,600,873	59,957,423	986,427		22,977,439	506,567,284
5.	Commercial multiple peril						
6.	Mortgage guaranty						
8.	Ocean marine	4,838,182				127,425	4,710,757
9.	Inland marine	11,861,978	912,361			455,443	12,318,896
10.	Financial guaranty						
11.1	Medical professional liability - occurrence						
11.2	Medical professional liability - claims-made						
12.	Earthquake	18,831,865				673,184	18,158,681
13.	Group accident and health						
14.	Credit accident and health (group and individual)						
15.	Other accident and health						
16.	Workers' compensation	59,818					59,818
17.1	Other liability - occurrence	41,197,049					41,197,049
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	621,571,578	27,715,942	2,613		2,508,605	646,781,528
19.3, 19.4	Commercial auto liability	267,401		46,032			313,433
21.	Auto physical damage	376,494,790	11,195,493	27,010		3,791,004	383,926,289
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	1,560,256,719	102,657,337	1,751,544		31,239,503	1,633,426,097
	DETAILS OF WRITE-INS						
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 $

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

	Line of Business	Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
		Direct Business	Reinsurance Assumed	Reinsurance Recovered	Net Payments (Cols. 1 + 2 -3)	Net Losses Unpaid Current Year (Part 2A , Col. 8)	Net Losses Unpaid Prior Year	Losses Incurred Current Year (Cols. 4 + 5 - 6)	Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
1.	Fire	1,797,553	493,701		2,291,254	1,381,802	1,286,737	2,386,319	31.4
2.	Allied lines	6,202,051	1,293,471		7,495,522	1,915,755	2,409,771	7,001,506	65.8
3.	Farmowners multiple peril								
4.	Homeowners multiple peril	235,559,954	27,691,988	14,826	263,237,116	119,631,571	106,307,499	276,561,188	57.3
5.	Commercial multiple peril								
6.	Mortgage guaranty								
8.	Ocean marine	2,215,037			2,215,037	1,391,605	1,178,905	2,427,737	51.3
9.	Inland marine	5,306,738	502,038		5,808,776	1,167,525	1,214,676	5,761,625	48.2
10.	Financial guaranty								
11.1	Medical professional liability - occurrence								
11.2	Medical professional liability - claims-made								
12.	Earthquake					47,000	57,232	(10,232)	(0.1)
13.	Group accident and health								
14.	Credit accident and health (group and individual)								
15.	Other accident and health								
16.	Workers' compensation	616			616	207,654	196,055	12,215	20.3
17.1	Other liability - occurrence	10,695,932			10,695,932	79,926,397	55,719,235	34,903,094	87.6
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	390,079,246	20,518,513	3,485,415	407,112,344	629,072,420	580,173,146	456,011,618	72.5
19.3, 19.4	Commercial auto liability	30,549	44,502		75,051	195,771	106,579	164,243	50.1
21.	Auto physical damage	220,890,345	9,146,951	(6,391)	230,043,687	36,603,702	33,834,960	232,812,429	61.7
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	872,778,021	59,691,164	3,493,850	928,975,335	871,541,202	782,484,795	1,018,031,742	64.3
	DETAILS OF WRITE-INS								
3401.									
3402.									
3403.									
3498.	Summary of remaining write-ins for Line 34 from overflow page								
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)								

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
	Line of Business	Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire	1,155,847	88,151		1,243,998	113,004	24,800		1,381,802	200,598
2.	Allied lines	1,373,142	141,619		1,514,761	288,992	112,002		1,915,755	357,560
3.	Farmowners multiple peril									
4.	Homeowners multiple peril	110,951,824	6,131,714	18,820	117,064,718	1,241,247	1,325,606		119,631,571	28,599,948
5.	Commercial multiple peril									
6.	Mortgage guaranty									
8.	Ocean marine	1,057,610			1,057,610	333,995			1,391,605	191,608
9.	Inland marine	469,675	5,857		475,532	635,994	55,999		1,167,525	153,878
10.	Financial guaranty									
11.1	Medical professional liability - occurrence									
11.2	Medical professional liability - claims-made									
12.	Earthquake	20,000			20,000	27,000			47,000	14,782
13.	Group accident and health								(a)	
14.	Credit accident and health (group and individual)									
15.	Other accident and health								(a)	
16.	Workers' compensation	141,655			141,655	65,999			207,654	46,085
17.1	Other liability - occurrence	64,539,370			64,539,370	15,387,027			79,926,397	8,493,187
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	480,077,065	32,777,358	7,467,840	505,386,583	109,413,731	14,272,106		629,072,420	116,004,328
19.3, 19.4	Commercial auto liability	100,398	73,188		173,586	22,185			195,771	21,581
21.	Auto physical damage	28,713,637	1,592,686		30,306,323	5,695,867	601,512		36,603,702	4,563,520
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	688,600,223	40,810,573	7,486,660	721,924,136	133,225,041	16,392,025		871,541,202	158,647,075
	DETAILS OF WRITE-INS									
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.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

		1 Loss Adjustment Expenses	2 Other Underwriting Expenses	3 Investment Expenses	4 Total
1.	Claim adjustment services:				
	1.1 Direct	50,815,766			50,815,766
	1.2 Reinsurance assumed	12,581,259			12,581,259
	1.3 Reinsurance ceded	120,819			120,819
	1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	63,276,206			63,276,206
2.	Commission and brokerage:				
	2.1 Direct excluding contingent		1,736,282		1,736,282
	2.2 Reinsurance assumed, excluding contingent		20,067,735		20,067,735
	2.3 Reinsurance ceded, excluding contingent		128,469		128,469
	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)		21,675,548		21,675,548
3.	Allowances to managers and agents				
4.	Advertising		65,785,171		65,785,171
5.	Boards, bureaus and associations	914,646	4,162,201		5,076,847
6.	Surveys and underwriting reports	32,534	9,772,582		9,805,116
7.	Audit of assureds' records				
8.	Salary and related items:				
	8.1 Salaries	72,627,384	123,887,279	4,269,178	200,783,841
	8.2 Payroll taxes	5,188,485	8,516,346	150,509	13,855,340
9.	Employee relations and welfare	23,548,265	38,435,419	1,244,796	63,228,480
10.	Insurance		272,499		272,499
11.	Directors' fees	353,425	542,874	452,788	1,349,087
12.	Travel and travel items	1,742,236	4,972,651	99,965	6,814,852
13.	Rent and rent items	8,652,957	10,379,693	115,555	19,148,205
14.	Equipment	6,603,701	10,335,952	304,796	17,244,449
15.	Cost or depreciation of EDP equipment and software	1,435,598	2,199,974	9,666	3,645,238
16.	Printing and stationery	837,147	1,928,455	275,797	3,041,399
17.	Postage, telephone and telegraph, exchange and express	3,064,495	14,992,653	24,710	18,081,858
18.	Legal and auditing	3,768,630	1,665,040	313,105	5,746,775
19.	Totals (Lines 3 to 18)	128,769,503	297,848,789	7,260,865	433,879,157
20.	Taxes, licenses and fees:				
	20.1 State and local insurance taxes deducting guaranty association credits of $ 155,861		30,534,962		30,534,962
	20.2 Insurance department licenses and fees		1,390,684		1,390,684
	20.3 Gross guaranty association assessments		(27,501)		(27,501)
	20.4 All other (excluding federal and foreign income and real estate)		1,565,382		1,565,382
	20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		33,463,527		33,463,527
21.	Real estate expenses			7,236,777	7,236,777
22.	Real estate taxes			787,234	787,234
23.	Reimbursements by uninsured plans				
24.	Aggregate write-ins for miscellaneous expenses		3,393,803		3,393,803
25.	Total expenses incurred	192,045,709	356,381,667	15,284,876	(a) 563,712,252
26.	Less unpaid expenses - current year	158,647,075	42,607,553	4,148,984	205,403,612
27.	Add unpaid expenses - prior year	157,229,015	41,211,016	4,686,843	203,126,874
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)	190,627,649	354,985,130	15,822,735	561,435,514
	DETAILS OF WRITE-INS				
2401.	Residual Market Buy-Out Fees		2,206,377		2,206,377
2402.	Amortization of expiring policy acquisition costs		168,348		168,348
2403.	Donations		980,678		980,678
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)		3,393,803		3,393,803

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

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. Government bonds	(a) 29,662,350	29,635,871
1.1	Bonds exempt from U.S. tax	(a) 14,953,114	15,648,441
1.2	Other bonds (unaffiliated)	(a) 37,319,136	36,375,521
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b)	
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)	35,467,213	35,106,940
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c)	
4.	Real estate	(d) 11,793,024	11,793,024
5	Contract loans		
6	Cash, cash equivalents and short-term investments	(e) 895,816	897,453
7	Derivative instruments	(f)	
8.	Other invested assets	27,064	27,064
9.	Aggregate write-ins for investment income	601,111	601,744
10.	Total gross investment income	130,718,828	130,086,058
11.	Investment expenses		(g) 14,497,642
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 787,234
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i) 2,495,449
15.	Aggregate write-ins for deductions from investment income		
16.	Total deductions (Lines 11 through 15)		17,780,325
17.	Net investment income (Line 10 minus Line 16)		112,305,733
	DETAILS OF WRITE-INS		
0901.	Income on Amica Companies Supplemental Retirement Trust	1,429,810	1,430,443
0902.	Miscellaneous Interest	(828,699)	(828,699)
0903.			
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	601,111	601,744
1501.			
1502.			
1503.			
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

(a) Includes $ 1,974,943 accrual of discount less $ 7,453,075 amortization of premium and less $ 1,775,672 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 $ 10,913,112 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 $ 2,495,449 depreciation on real estate and $ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	75,123		75,123	1,185,124	
1.1	Bonds exempt from U.S. tax	73,263		73,263		
1.2	Other bonds (unaffiliated)	7,837,721		7,837,721		
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)					
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)	80,968,335	(18,889,479)	62,078,856	97,689,176	
2.21	Common stocks of affiliates				4,796,983	
3.	Mortgage loans					
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments	174		174		
7.	Derivative instruments					
8.	Other invested assets	743,831		743,831	6,380,763	
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	89,698,447	(18,889,479)	70,808,968	110,052,046	
	DETAILS OF WRITE-INS					
0901.						
0902.						
0903.						
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

EXHIBIT OF NON-ADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 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	470,183	415,889	(54,294)
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 (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)	470,183	415,889	(54,294)
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	1,468,186	1,298,994	(169,192)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	316,546	331,815	15,269
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	32,320,114	22,339,749	(9,980,365)
21. Furniture and equipment, including health care delivery assets	4,538,481	5,966,323	1,427,842
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	452,975,746	412,540,493	(40,435,253)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	492,089,256	442,893,263	(49,195,993)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	492,089,256	442,893,263	(49,195,993)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Travel advances	66,402	35,023	(31,379)
2502. Postage inventory	689,072	612,334	(76,738)
2503. Expiring policy acquisition costs	271,106	439,454	168,348
2598. Summary of remaining write-ins for Line 25 from overflow page	451,949,166	411,453,682	(40,495,484)
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	452,975,746	412,540,493	(40,435,253)

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	12/31/12 Statement Value	12/31/11 Statement Value	Valuation Basis
Amica General Agency, Inc.	$3,349,148	$1,934,537	GAAP Equity
Amica General Insurance Agency of California, Inc.	469,183	414,889	GAAP Equity
Amica Life Insurance Company	202,054,596	197,007,884	Statutory Equity
Amica Lloyd's of Texas, Inc.	1,000	1,000	GAAP Equity
Amica Property and Casualty Insurance Company	7,958,669	9,677,303	Statutory Equity
Total	$213,832,596	$209,035,613	

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 and Goldman Sachs 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 has no pharmaceutical rebate receivables.

14. The Company presents net realized capital gains or (losses) net of capital gains tax on the statement of income.

15. 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 2012 and 2011.

NOTES TO FINANCIAL STATEMENTS

Note 2 – Accounting Changes and Correction of Errors

There were no significant accounting changes or correction of errors in 2012 and 2011.

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 2012, 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 earning 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):

a. The aggregate amount of unrealized losses:	
1. Less than 12 Months	$ 630,446
2. 12 Months or Longer	$ 73,983
b. The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 Months	$ 57,757,942
2. 12 Months or Longer	$ 4,066,581

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 increase 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 passage of time cause it to conclude that declines in fair value are other-than temporary.

E-G. Not applicable.

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies

Not applicable.

Note 7 – Investment Income

A. Accrued Investment Income

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

B. Amounts Non-Admitted

No accrued investment income amounts were over 90 days past due in 2012 and 2011.

Note 8 – Derivative Instruments

Not applicable.

NOTES TO FINANCIAL STATEMENTS

Note 9 – Income Taxes

The Company adopted SSAP No. 101, a replacement of SSAP No. 10R, effective January 1, 2012. The December 31, 2012 and 2011 balances and related disclosures are calculated and presented pursuant to SSAP No. 101.

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

	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total
12/31/12			
(a) Gross deferred tax assets	$328,337,900	$0	$328,337,900
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	328,337,900	0	328,337,900
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax asset (1c-1d)	328,337,900	0	328,337,900
(f) Deferred tax liabilities	163,133,705	142,729,019	305,862,724
(g) Net admittted deferred tax asset/(Net deferred tax liability) (1e-1f)	$165,204,195	($142,729,019)	$22,475,176

12/31/11	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total
(a) Gross deferred tax assets	$291,870,604	$0	$291,870,604
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	291,870,604	0	291,870,604
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax asset (1c-1d)	291,870,604	0	291,870,604
(f) Deferred tax liabilities	143,643,647	111,265,356	254,909,003
(g) Net admittted deferred tax asset/(Net deferred tax liability) (1e-1f)	$148,226,957	($111,265,356)	$36,961,601

Change	(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) (Col 7+8) Total
(a) Gross deferred tax assets	$36,467,296	$0	$36,467,296
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	36,467,296	0	36,467,296
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax asset (1c-1d)	36,467,296	0	36,467,296
(f) Deferred tax liabilities	19,490,058	31,463,663	50,953,721
(g) Net admittted deferred tax asset/(Net deferred tax liability) (1e-1f)	$16,977,238	($31,463,663)	($14,486,425)

NOTES TO FINANCIAL STATEMENTS

2. Admission calculation components SSAP No. 101:

	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total
12/31/12			
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	$0	$0	$0
(b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (The lesser of 2(b)1 and 2(b)2 below)	130,678,369	0	130,678,369
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	130,678,369	0	130,678,369
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	354,695,104
(c) Adjusted gross deferred tax assets (Excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	197,659,531	0	197,659,531
(d) Deferred tax assets admitted as the result of application of SSAP No. 101	$328,337,900	$0	$328,337,900

12/31/11	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	$0	$0	$0
(b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation (The lesser of 2(b)1 and 2(b)2 below)	92,788,284	0	92,788,284
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date.	92,788,284	0	92,788,284
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	208,800,474
(c) Adjusted gross deferred tax assets (Excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	199,082,320	0	199,082,320
(d) Deferred tax assets admitted as the result of application of SSAP No. 101	$291,870,604	$0	$291,870,604

Change	(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) (Col 7+8) Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	$0	$0	$0
(b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation (The lesser of 2(b)1 and 2(b)2 below)	37,890,085	0	37,890,085
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date.	37,890,085	0	37,890,085
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	145,894,630
(c) Adjusted gross deferred tax assets (Excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	(1,422,789)	0	(1,422,789)
(d) Deferred tax assets admitted as the result of application of SSAP No. 101	$36,467,296	$0	$36,467,296

3. Ratios used for threshold limitation:

	2012	2011
(a) Ratio used to determine recovery period and threshold limitations amount	1398%	1395%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	$2,364,634,026	$2,231,927,617

NOTES TO FINANCIAL STATEMENTS

4. Impact of tax planning strategies on the determination of:

	12/31/12			12/31/11			Change		
	(1)	(2)	(3) (Col 1+2)	(4)	(5)	(6) (Col 4+5)	(7) (Col 1-4)	(8) (Col 2-5)	(9) (Col 7+8)
	Ordinary Percent	Capital Percent	Total Percent	Ordinary Percent	Capital Percent	Total Percent	Ordinary Percent	Capital Percent	Total Percent
(a) Adjusted Gross DTAs (% of Total Adjusted Gross	0%	0%	0%	0%	0%	0%	0%	0%	0%
(b) Net Admitted Adjusted Gross (% of Total Net Admitted Adjusted Gross DTAs)	0%	0%	0%	0%	0%	0%	0%	0%	0%

(c) Does the Company's tax-planning strategies include the use of reinsurance? Yes ______ No X

B. Regarding Deferred Tax Liabilities that are not recognized:

There are no temporary differences for which deferred tax liabilities are not recognized.

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

1. Current income taxes:

	(1) 12/31/12	(2) 12/31/11	(3) (Col 1-2) Change
(a) Federal	($15,419,608)	($68,860,436)	$53,440,828
(b) Foreign	0	0	0
(c) Subtotal	(15,419,608)	(68,860,436)	53,440,828
(d) Federal income tax on net capital gains	26,516,046	28,014,553	(1,498,507)
(e) Utilization of capital loss carry-forwards	0	0	0
(f) Other	0	0	0
(g) Federal and foreign income taxes incurred	$11,096,438	($40,845,883)	$51,942,321

NOTES TO FINANCIAL STATEMENTS

2. Deferred tax assets:

	(1) 12/31/12	(2) 12/31/11	(3) (Col 1-2) Change
(a) Ordinary:			
(1) Discounting of unpaid losses	$55,006,934	$47,619,028	$7,387,906
(2) Unearned premium reserve	60,316,020	56,725,678	3,590,342
(3) Policyholder reserves	0	0	0
(4) Investments	0	0	0
(5) Deferred acquition costs	0	0	0
(6) Policyholder dividends accrual	0	0	0
(7) Fixed assets	9,573,496	1,733,292	7,840,204
(8) Compensation and benefits accrual	34,642,559	34,782,322	(139,763)
(9) Pension accrual	136,844,563	121,094,563	15,750,000
(10) Receivables - nonadmitted	647,897	583,041	64,856
(11) Net operating loss carry-forward	0	0	0
(12) Tax credit carry-forward	3,586,590	2,166,161	1,420,429
(13) Other (including items <5% of total ordinary tax assets)	27,719,841	27,166,519	553,322
(99) Subtotal	328,337,900	291,870,604	36,467,296
(b) Statutory valuation allowance adjustment	0	0	0
(c) Nonadmitted	0	0	0
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	328,337,900	291,870,604	36,467,296
(e) Capital:			
(1) Investments	$0	$0	$0
(2) Net capital loss carry-forward	0	0	0
(3) Real estate	0	0	0
(4) Other (including items <5% of total capital tax assets)	0	0	0
(99) Subtotal	0	0	0
(f) Statutory valuation allowance adjustment	0	0	0
(g) Nonadmitted	0	0	0
(h) Admitted capital deferred tax assets (2e99-2f-2g)	0	0	0
(i) Admitted deferred tax assets (2d + 2h)	$328,337,900	$291,870,604	$36,467,296

3. Deferred tax liabilities:

	(1) 12/31/12	(2) 12/31/11	(3) (Col 1-2) Change
(a) Ordinary:			
(1) Investments	$1,011,419	$2,768,508	($1,757,089)
(2) Fixed assets	7,892,834	0	7,892,834
(3) Deferred and uncollected premium		0	0
(4) Policyholder reserves	0	0	0
(5) Other (including items <5% of total ordinary tax liabilities)	154,229,452	140,875,139	13,354,313
(99) Subtotal	163,133,705	143,643,647	19,490,058
(b) Capital:			
(1) Investments	$142,729,019	$111,265,356	$31,463,663
(2) Real estate	0	0	0
(3) Other (including items <5% of total ordinary tax liabilities)	0	0	0
(99) Subtotal	142,729,019	111,265,356	31,463,663
(c) Deferred tax liabilities (3a99 + 3b99)	$305,862,724	$254,909,003	$50,953,721

4. Net deferred tax assets (liabilities):

	(1) 12/31/12	(2) 12/31/11	(3) (Col 1-2) Change
Net deferred tax assets (liabilities) (2i - 3c)	$22,475,176	$36,961,601	($14,486,425)

NOTES TO FINANCIAL STATEMENTS

The change in net deferred income taxes is comprised of the following (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	12/31/12	12/31/11	Change
Total deferred tax assets	$328,337,900	$291,870,604	$36,467,296
Total deferred tax liabilities	305,862,724	254,909,003	50,953,721
Net deferred tax assets/(liabilities)	22,475,176	36,961,601	(14,486,425)
Statutory valuation allowance adjustment	0	0	0
Net deferred tax assets/(liabilities) after SVA	22,475,176	36,961,601	(14,486,425)
Tax effect of unrealized gains (losses)	142,729,019	111,265,356	31,463,663
Statutory valuation allowance adjustment allocation to unrealized	0	0	0
Change in net deferred tax	$165,204,195	$148,226,957	$16,977,238

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

The provision for Federal income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to income before taxes. The significant items causing this difference are as follows:

	12/31/12	
	Amount	Effective Tax Rate
Income before taxes	$28,340,297	35.0%
Tax exempt interest, net of pro-ration	(4,655,411)	-5.8%
Dividends received deduction, net of pro-ration	(4,842,423)	-6.0%
Change in nonadmitted assets	(17,218,598)	-21.3%
Other	(7,503,865)	-9.2%
Total	($5,880,000)	-7.3%
Federal income taxes incurred	($15,419,608)	-19.1%
Tax on capital gains (losses)	26,516,046	32.8%
Change in net deferred taxes	(16,977,238)	-21.0%
Total statutory income taxes	($5,880,800)	-7.3%

E. Operating Loss and Tax Credit Carryforwards

1. At December 31, 2012, the Company did not have any unused operating loss carryforwards available to offset against future taxable income.

2. The amounts of Federal income taxes incurred and available for recoupment in the event of future net losses are:

Year	Total
2012	$14,580,000
2011	$0

The Company has an alternative minimum tax credit carryover in the amount of $3,586,590 which does not have an expiration date.

3. The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code.

F. Consolidated Federal Income Tax Return

1. The Company's Federal income tax return is consolidated with the following subsidiaries:

   a. Amica Lloyd's of Texas
   b. Amica Lloyd's of Texas, Inc.
   c. Amica General Agency, Inc.
   d. Amica General Agency of California, Inc.
   e. Amica Property and Casualty Insurance Company

2. 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.

NOTES TO FINANCIAL STATEMENTS

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

1. During 2012 and 2011, the Company paid premiums of $2,663,841 and $2,733,918, respectively, for group life insurance on the lives of employees and retirees to its affiliate, Amica Life Insurance Company. The Company paid premiums and deposits of $21,287,304 and $20,203,195 in 2012 and 2011, respectively to its affiliate, Amica Life Insurance Company, to fund structured settlement transactions.

2. The Company owes reinsurance balances to its affiliates (including case and IBNR) reserves under the intercompany reinsurance agreements as follows:

Affiliate	12/31/12	12/31/11
Amica Lloyd's of Texas	$45,658,311	$44,158,745
Amica Property and Casualty Insurance Company	$79,622,406	$67,036,154

C. Changes in Terms of Intercompany Arrangements

There were no changes to the terms of intercompany arrangements in 2012 and 2011.

D. Amounts Due (to) or from Related Parties

	12/31/12		12/31/11	
Affiliate	Management, Service and Reinsurance Contracts	Federal Income Taxes	Management, Service and Reinsurance Contracts	Federal Income Taxes
Amica Companies Foundation	$0	$0	$0	$0
Amica General Agency, Inc.	64,271	45,673	59,141	45,020
Amica General Insurance Agency of California, Inc.	0	3,234	1,000	3,045
Amica Life Insurance Company	274,617	0	121,205	0
Amica Lloyd's of Texas	(2,745,340)	521,000	(1,926,861)	236,000
Amica Property and Casualty Insurance Company	338,341	131,000	97,542	(23,000)
Total	($2,068,111)	$700,907	($1,647,973)	$261,065

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 2012 and 2011.

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, 2012.

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, Amica Property and Casualty Insurance Company, and Amica General Agency. 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 2012 and 2011 were $3,790,447 and $3,435,056, respectively. In addition, the Company reimburses Amica Life for sales and support services provided totaling $2,155,085 and $2,112,532 in 2012 and 2011, respectively. The cost charged from Amica Mutual to Amica Lloyd's amounted to $13,244,424 in 2012 and $12,944,316 in 2011. The costs charged from Amica Mutual to Amica Property and Casualty Insurance Company amounted to $10,018,968 in 2012 and $10,197,828 in 2011. The costs charged from Amica Mutual to Amica General Agency, Inc. amounted to $1,346,141 in 2012 and $1,335,597 in 2011.

G.-L. Not applicable.

Note 11 – Debt

A. Debt consists of the following obligations as of December 31, 2012 and 2011:

Debt Description	12/31/12	12/31/11
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.	$215,500	$319,676
Total	$215,500	$319,676

Interest expense incurred on borrowed money is recorded as an investment expense and was $6,318 in 2012 and $8,629 in 2011. 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.

NOTES TO FINANCIAL STATEMENTS

The combined scheduled aggregate maturities for the next five years and thereafter as of December 31, 2012 are as follows:

Year	2013	2014	2015	2016	2017	Thereafter	On Demand	Total
Amount	$106,541	$108,959	$0	$0	$0	$0	$0	$215,500

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 2012 and 2011 because, in accordance with SSAP 89, the net periodic pension cost was $0.

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

Life insurance benefits are based upon a multiple of salary and years of service at the date of retirement and are subject to a maximum benefit of $500,000 for active employees and $250,000 for retirees. 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 $9,601,690 and $8,866,412 on behalf of participating employees in 2012 and 2011, 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 $3,684,244 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 $1,217,989 decrease as a result of an actuarial gain; a decrease to the current period service cost totaling $1,395,369 due to the subsidy; and $1,070,886 decrease to the interest cost.

3. Disclosure of Gross Benefit Payments

The Company's gross benefit payments for 2012 were $12,443,786 including the prescription drug benefit and estimates future payments to be $15,034,333 annually. The Company's subsidy related to The Medicare Prescription Drug, Improvement and Modernization Act of 2003 was $771,381 for 2012 and estimates future subsidies to be $764,533 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, 2012 and 2011.

	Pension Benefits		Other Benefits			
	Pension Fund		Supplemental Retirement Plans		Postretirement Health Care	
	12/31/12	12/31/11	12/31/12	12/31/11	12/31/12	12/31/11
1. Change in benefit obligation						
a. Benefit obligation at beginning of year	$1,045,252,135	$831,021,953	$42,689,873	$36,790,140	$270,626,432	$212,652,841
b. Service cost	31,466,950	24,587,735	2,552,035	1,351,591	16,281,045	9,723,304
c. Interest cost	51,153,183	49,215,615	1,672,094	1,678,100	12,662,866	11,089,340
d. Contribution by plan participants	0	0	0	0	0	0
e. Actuarial (gain) loss	128,525,597	178,649,711	3,468,108	5,340,566	(1,146,883)	47,554,685
f. Foreign currency exchange rate changes	0	0	0	0	0	0
g. Benefits paid	(40,495,420)	(38,222,879)	(3,015,660)	(2,470,524)	(10,168,200)	(10,393,738)
h. Plan amendments	0	0	0	0	0	0
i. Business combinations, divestitures, curtailments, settlements and special termination benefits	0	0	0	0	0	0
j. Benefit obligation at end of year	$1,215,902,445	$1,045,252,135	$47,366,450	$42,689,873	$288,255,260	$270,626,432
2. Change in plan assets						
a. Fair value of plan assets at beginning of year	$1,123,119,523	$1,082,839,566	$0	$0	$163,117,914	$158,493,643
b. Actual return on plan assets	137,511,127	37,002,836	0	0	18,550,609	724,271
c. Foreign currency exchange rate changes						
d. Employer contribution	50,000,000	41,500,000	3,015,660	2,470,524	17,168,200	14,293,738
e. Plan particpants' contributions						
f. Benefits paid	(40,495,420)	(38,222,879)	(3,015,660)	(2,470,524)	(10,168,200)	(10,393,738)
g. Business combinations, divestitures and settlements	0	0	0	0	0	0
h. Fair value of plan assets at end of year	$1,270,135,230	$1,123,119,523	$0	$0	$188,668,523	$163,117,914
3. Funded status	$54,232,785	$77,867,388	($47,366,450)	($42,689,873)	($99,586,737)	($107,508,518)
a. Unamortized prior service cost	(47,152,055)	(54,889,927)	(508,846)	(699,856)	2,429,396	2,699,328
b. Unrecognized actuarial (gain) loss	434,276,346	390,346,461	13,757,959	11,040,463	142,861,515	157,324,323
c. Unrecognized net transition (asset) obligation	(45,372,611)	(67,339,457)	3,785,219	4,258,372	0	674,621
Prepaid (accrued) benefit cost	$395,984,465	$345,984,465	($30,332,118)	($28,090,894)	$45,704,174	$53,189,754
4. Accumulated benefit obligation for vested employees and partially vested employees to the extent vested	$1,185,893,770	$1,023,913,946	$46,787,736	$41,828,149	$0	$0
5. Benefit obligation for non-vested employees						
a. Projected benefit obligation	$5,073,216	$4,041,285	$84,857	$0	$187,423,134	$147,822,508
b. Accumulated benefit obligation	$3,338,910	$2,719,533	$59,223	$0	$187,423,134	$147,822,508
6. Components of net periodic benefit cost						
a. Service cost	$31,466,950	$24,587,735	$2,552,035	$1,351,591	$16,281,045	$9,723,304
b. Interest cost	51,153,183	49,215,615	1,672,094	1,678,100	12,662,866	11,089,340
c. Expected return on plan assets	(77,199,715)	(74,434,396)	0	0	(11,418,254)	(11,094,555)
d. Amortization of unrecognized transition obligation or transition asset	(21,966,846)	1,164,427	473,153	473,153	674,621	674,621
e. Amount of recognized gains and losses	24,284,300	7,204,491	750,612	340,020	6,183,570	4,289,873
f. Amount of prior service cost recognized	(7,737,872)	(7,737,872)	(191,010)	(191,010)	269,932	269,932
g. Amount of gain or loss recognized due to a settlement or curtailment	0	0	0	0	0	0
h. Total net periodic benefit cost	$0	$0	$5,256,884	$3,651,854	$24,653,780	$14,952,515
7. $0 arising from a change in the additional minimum pension liability recognized is included in unassigned funds. Amounts recognized in the statement of financial position						
Prepaid benefit cost	$395,984,465	$345,984,465	$0	$0	$45,704,174	$53,189,754
Accrued benefit liability	0	0	(46,787,736)	(41,828,149)	0	0
Intangible asset	0	0	3,276,373	3,558,516	0	0
Chg in surplus - accum. other comprehensive income	0	0	13,179,245	10,178,739	0	0
Net amount recognized (accrued) prepaid	$395,984,465	$345,984,465	($30,332,118)	($28,090,894)	$45,704,174	$53,189,754

NOTES TO FINANCIAL STATEMENTS

	Pension Benefits		Other Benefits			
	Pension Fund		Supplemental Retirement Plans		Postretirement Health Care	
	12/31/12	12/31/11	12/31/12	12/31/11	12/31/12	12/31/11
8. Weighted-average assumptions used to determine net periodic benefit cost as of December 31:						
a. Weighted-average discount rate	5.00%	6.00%	5.00%	6.00%	4.75%	5.50%
b. Expected long-term rate of return on plan assets	7.00%	7.00%	n/a	n/a	7.00%	7.00%
c. Rate of compensation increase	4.00%	4.00%	4.00%	4.00%	n/a	n/a
Weighted-average assumptions used to determine projected benefit obligations as of December 31:						
d. Weighted-average discount rate	4.25%	5.00%	4.25%	5.00%	4.50%	4.75%
e. Rate of compensation increase	4.00%	4.00%	4.00%	4.00%	n/a	n/a
9. Measurement dates	12/31/12	12/31/11	12/31/12	12/31/11	12/31/12	12/31/11

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
2013	8.25%	6.00%
2014	7.50%	5.80%
2015	7.00%	5.60%
2016	6.25%	5.30%
2017	5.75%	5.10%
2018	5.25%	4.90%
2019	5.00%	4.70%
2020 and later	4.50%	4.50%

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:

	1 Percentage Point Increase	1 Percentage Point Decrease
a. Effect on total of service and interest cost components	$4,995,832	($4,022,946)
b. Effect on postretirement benefit obligation	$41,138,323	($34,026,905)

12. Pension and Postretirement Benefit Plan Assets

The defined benefit pension plan asset allocation as of the measurement date, December 31, 2012 and the target asset allocation, presented as a percentage of total plan assets were as follows:

	Actual Allocation		Target Allocation	
Asset Category	12/31/12	12/31/11	12/31/12	12/31/11
a. Debt Securities	28.4%	29.6%	30.0%	30.0%
b. Equity Securities	65.3%	65.6%	65.5%	65.5%
c. Real estate	0.0%	0.0%	0.0%	0.0%
d. Other	6.3%	4.8%	4.5%	4.5%
e. Total	100.0%	100.0%	100.0%	100.0%

The postretirement benefit plan asset allocation as of the measurement date, December 31, 2012 and 2011, and the target asset allocation, presented as a percentage of total plan assets were as follows:

	Actual Allocation		Target Allocation	
Asset Category	12/31/12	12/31/11	12/31/12	12/31/11
a. Debt Securities	26.5%	27.4%	28.0%	28.0%
b. Equity Securities	64.9%	65.4%	65.5%	65.5%
c. Real estate	0.0%	0.0%	0.0%	0.0%
d. Other	8.6%	7.2%	6.5%	6.5%
e. Total	100.0%	100.0%	100.0%	100.0%

NOTES TO FINANCIAL STATEMENTS

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.

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.

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

Years	Pension Fund	Supplemental Retirement Plan	Post-Retire. Health Care
a. 2013	$42,500,000	$2,500,000	$14,900,000
b. 2014	44,700,000	2,400,000	16,000,000
c. 2015	47,200,000	2,800,000	17,100,000
d. 2016	50,000,000	3,500,000	18,200,000
e. 2017	52,700,000	2,200,000	19,200,000
f. Thereafter total	313,000,000	20,500,000	112,300,000

14. For 2013, the Company expects to make the contributions to postretirement plans as follows:

Post-Retirement Plan	Contribution
Pension Fund	$0
Supplemental Retirement Plan	2,500,000
Post-Retirement Health Care	14,900,000

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, 2012 and 2011.

G.-I. Not applicable.

J. Changes in Unassigned Funds

The portion of unassigned funds (surplus) represented by cumulative unrealized capital gains is $719,979,883.

K.-M. Not applicable.

Note 14 – Contingencies

A. Contingent Commitments

1. For structured settlement purposes, the Company has purchased various life insurance annuities of which the claimant is payee and the Company is contingently liable. These annuities have been used to reduce unpaid losses by $238,925,788. Reserves have not been committed to cover contingent liabilities. The Company does not purchase annuities under which the Company is both owner and payee.

   The Company has made commitments to provide additional funds to the Morgan Stanley Private Market Fund III totaling $1,591,094 and Goldman Sachs Private Equity Partners XI LP totaling $485,406.

NOTES TO FINANCIAL STATEMENTS

2. Guarantees

Nature and circumstances of guarantee and key attributes, including date and duration of agreement	Liability recognition of guarantee	Ultimate financial statement impact if action under guarantee is required	Maximum potential amount of future payments guarantor could be required to make	Current status of payment or performance risk of guarantee
Amica Life Line of Credit (a)	Not required.	Investment in SCA	$250,000,000	There were no outstanding balances under the agreement as of December 31, 2012.
Amica Lloyd's Capital Maintenance Agreement (b)	Not required.	Investment in SCA	See (b)	There were no capital infusions required in 2012.
Amica Property and Casualty Capital Maintenance agreement (c)	Not required.	Investment in SCA	See (c)	There were no capital infusions required in 2012.

(a) 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, 2012. Recognition of a liability is not required as SSAP 5R exempts guarantees made to or on behalf of wholly-owned subsidiaries.

(b) The Company is party to Capital Maintenance Agreements with Amica Lloyd's of Texas, a wholly-owned subsidiary. The Capital Maintenance Agreement was effective January 1, 2009 and remains in force until December 31, 2013. The terms of the agreements state that when the ratio of net premiums written to surplus exceeds 150%, Amica Mutual will infuse capital to restore surplus to a level in which the ratio is returned to 100%. The agreement states that in any one calendar year, the maximum number of capital infusions shall not exceed three. During the life of the contract, the maximum number of capital infusions shall not exceed six. No capital infusions were required under the agreement in 2012 and 2011. An estimate of maximum potential future payments is not easily estimable as the factors to determine the potential capital infusion are continuously changing. As of December 31, 2012, the current net premiums written to surplus ratio is 22.0%. Recognition of a liability is not required as SSAP 5R exempts guarantees made to or on behalf of wholly-owned subsidiaries.

(c) The Company is party to Capital Maintenance Agreements with Amica Property and Casualty Insurance Company, a wholly-owned subsidiary. The Capital Maintenance Agreement was effective January 1, 2011 and remains in force until December 31, 2015. The terms of the agreements state that when the ratio of net premiums written to surplus exceeds 200%, Amica Mutual will infuse capital to restore surplus to a level in which the ratio is returned to 150%. The agreement states that in any one calendar year, the maximum number of capital infusions shall not exceed three. During the life of the contract, the maximum number of capital infusions shall not exceed six. No capital infusions were required under the agreement in 2012 and 2011. An estimate of maximum potential future payments is not easily estimable as the factors to determine the potential capital infusion are continuously changing. As of December 31, 2012, the current net premiums written to surplus ratio is 122.2%. Recognition of a liability is not required as SSAP 5R exempts guarantees made to or on behalf of wholly-owned subsidiaries.

3. The following table summarizes the potential future payments and liabilities of the above guarantees:

Description	Amount
Aggregate maximum potential amount of furture payments guarantor could be required to make	$ 250,000,000
Current liability recognized in financial statements:	
Noncontingent liabilities	-
Contingent liabilities	-
Ultimate financial statement impact if action under guarantee require :	
Investments in SCA	250,000,000
Total	$ 250,000,000

B. Assessments

1. Liability and related asset

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 2012. 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. The Company does not have the ability to recover assessments through policyholder surcharges so no related asset has been recorded.

2. Rollforward of related asset

Not applicable.

C. Not Applicable.

NOTES TO FINANCIAL STATEMENTS

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

The company paid $3,771,000 on a direct basis in 2012 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 2012 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.

E. Not Applicable.

F. All Other Contingencies

Lawsuits arise against the Company in the normal course of business. The ultimate resolution of such proceedings will not, in our opinion, have a material impact on the Company’s financial position.

Note 15 – Leases

A. Lessee Leasing Arrangements

1. The Company leases office facilities and equipment under various non-cancelable operating leases that expire through 2018. Rental expense for 2012 and 2011 was $9,550,841 and $9,775,090, respectively.

2. Future minimum rental payments are as follows:

2013	2014	2015	2016	2017	Thereafter	Total
$8,214,751	$8,106,050	$6,472,893	$3,744,924	$2,026,644	$781,385	$29,346,647

Certain rental commitments have renewal options extending through the year 2028. Some of these renewals are subject to adjustments in future periods.

3. Not applicable.

B. Lessor Leasing Arrangements

1. Operating Leases

The Company does not have any material operating lease arrangements.

2. Not applicable.

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

Not applicable.

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

Not applicable.

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

Not applicable.

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

Not applicable.

Note 20 – Fair Value Measurements

A. Assets and Liabilities Measured at Fair Value

1. Fair Value Measurements at December 31, 2012:

The Company’s valuation techniques are based on observable and unobservable pricing inputs. Observable inputs reflect market data obtained from independent sources based on trades of securities, while unobservable inputs reflect the Company’s market assumptions. These inputs comprise the following fair value hierarchy:

Level 1 – Observable inputs in the form of quoted prices for identical instruments in active markets.

Level 2 - Observable inputs other than Level 1 prices, such as quoted prices for similar assets or liabilities, quoted prices in markets that are not active or other inputs that are observable or can be derived from observable market data for substantially the full term of the assets or liabilities.

Level 3 – One or more unobservable inputs that are supported by little or no market activity and are significant to the fair value of the assets and liabilities. Level 3 assets and liabilities include financial instruments whose value is determined using internal models, as well as instruments for which the determination of fair value requires significant management judgment or estimation.

NOTES TO FINANCIAL STATEMENTS

Description	Level 1	Level 2	Level 3	Total
(a) Assets at fair value:				
Common stock:				
Industrial and miscellaneous	$1,404,339,900	$0	$0	$1,404,339,900
Total common stock	1,404,339,900	0	0	1,404,339,900
Short-term investments:				
Class one money market mutual funds	$0	$69,038,383	$0	$69,038,383
Commercial paper	0	40,000,344	0	40,000,344
Total short-term investments	0	109,038,727	0	109,038,727
Total assets at fair value	$1,404,339,900	$109,038,727	$0	$1,513,378,627
(b) Liabilities at fair value:				
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.

2. As of December 31, 2012, 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 2012.

3. The Company recognizes transfers between levels at the end of the reporting period.

4. Level 2 financial assets of $109,038,727 at December 31, 2012 consisted of short-term investments in money market funds and commercial paper presented at cost, which approximates fair value.

5. Not applicable.

B. Not applicable.

C. Fair Value Measurements for All Financial Instruments at December 31, 2012:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Bonds:						
U.S. governments	$827,197,541	$752,572,319	$94,247,140	$732,950,401	$0	$0
Municipal bonds	710,590,612	654,454,797	0	710,590,612	0	0
U.S. special revenue and assessments	57,853,588	54,060,116	0	57,853,588	0	0
Industrial and miscellaneous	453,992,122	412,147,184	0	446,298,309	0	0
Total bonds	2,049,633,863	1,873,234,416	94,247,140	1,947,692,910	0	0
Common stock:						
Industrial and miscellaneous	1,404,339,900	1,404,339,900	1,404,339,900	0	0	0
Total common stock	1,404,339,900	1,404,339,900	1,404,339,900	0	0	0
Short-term investments:						
Class one money market mutual funds	69,038,383	69,038,383	0	69,038,383	0	0
Commercial paper	40,000,344	40,000,344	0	40,000,344	0	0
Total short-term investments	109,038,727	109,038,727	0	109,038,727	0	0
Total assets	$3,563,012,490	$3,386,613,043	$1,498,587,040	$2,056,731,637	$0	$0

There were no financial instruments where it was not practical to estimate fair value.

D. Not applicable.

Note 21 – Other Items

A. Not applicable.

B. Not applicable.

C. Other Disclosures

Assets in the amount of $3,681,173 and $3,767,362 at December 31, 2012 and 2011, respectively, were on deposit with government authorities or trustees as required by law.

NOTES TO FINANCIAL STATEMENTS

D. Uncollectible Premiums Receivable

At December 31, 2012 and 2011 the Company had admitted premiums receivable assets of $452,830,981 and $426,792,777 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, 2011 are not expected to exceed the non-admitted amount totaling $1,784,732 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, 2012, 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, 2012, 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, 2012, 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 13, 2013 for the statutory statement issued on February 13, 2013. The Company adopted the SSAP No. 92, "Accounting for Postretirement Benefits Other Than Pensions, A Replacement of SSAP No. 14" and SSAP No. 102, "Accounting for Pensions, A Replacement of SSAP No. 89" on January 1, 2013.

In March 2012, the NAIC issued SSAP No. 92, "Accounting for Postretirement Benefits Other Than Pensions, A Replacement of SSAP No. 14." This statement will require that an asset or liability be recorded for the overfunding or underfunding of the projected benefit obligation. SSAP No. 92 is effective January 1, 2013. The adoption of SSAP No. 92 is expected to create an additional accumulated postretirement benefit obligation for non-vested employees of $179.3 million and an additional transition liability of $138.0 million to recognize previously unrecognized items in the funded status. In accordance with this statement, the Company has elected to phase in the $266.5 million transition liability through surplus adjustments over a period not to exceed 10 years.

In March 2012, the NAIC issued SSAP No. 102, "Accounting for Pensions, A Replacement of SSAP No. 89." This statement will require that an asset or liability be recorded for the overfunding or underfunding of the projected benefit obligation. SSAP No. 102 will require this calculation to include amounts for non-vested employees. SSAP No. 102 is effective January 1, 2013. The adoption of SSAP No. 102 is expected to create an additional accumulated postretirement benefit obligation of $5.1 million for non-vested employees and an additional transition liability of $341.7 million to recognize previously unrecognized items in the funded status. The adoption of SSAP No. 102 will result in a $346.8 million offset to the $396.0 million prepaid asset as of January 1, 2013. As the Pension Fund will remain in a net prepaid asset position there is no impact to surplus.

Effective January 1, 2013 the Company amended the quota share reinsurance agreement with Amica Property & Casualty Insurance Company, a wholly-owned subsidiary. The Company maintained a quota share reinsurance agreement through December 31, 2012 assuming 80% of all premiums, losses and loss adjustment expenses under all policies covered by Amica Property & Casualty Insurance Company. Beginning January 1, 2013, the quota share changed from 80% to 100%.

On January 1, 2013 the Company made a non-cash investment in Amica Property & Casualty Insurance Company totaling $19.1 million. This was done to facilitate the January 1, 2013 change in the quota share rate from 80% to 100% for settlement of Amica Property & Casualty's December 31, 2012 reserve balances for losses, loss adjustment expenses, and unearned premiums.

There were no other 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, 2012. Direct unearned premium at December 31, 2011 was $752,566,808.

	Assumed Premium Reserve	Assumed Commission Equity	Ceded Premium Reserve	Ceded Commission Equity	Net Premium Reserve	Net Commission Equity
Affiliated	$53,832,062	$10,341,070	$0	$0	$53,832,062	$10,341,070
All Other	1,033,478	0	1,345,060	240,744	(311,582)	(240,744)
Total	$54,865,540	$10,341,070	$1,345,060	$240,744	$53,520,480	$10,100,326
Direct Unearned Premium Reserve			$798,633,675			

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 $923,049 under this provision in 2012 and $910,668 in 2011.

3. The Company does not use protected cells as an alternative reinsurance.

D. Not applicable.

E. Not applicable

F.-H. 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 $75.2 million during 2012, compared to a decrease of $89.6 million during 2011. This is 8.0% of unpaid losses and loss adjustment expenses of $939.7 million as of December 31, 2011. The decrease occurred in the auto and homeowners lines of business and was partially offset by an increase in the other liability line 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)	2012 Calendar Year Losses & LAE Incurred			2012 Loss Yr.	
Line of Business	Losses Incurred	LAE Incurred	Total	Losses & LAE Incurred	Shortage (Redundancy)
Fire	$2,386	$377	$2,763	$2,929	($166)
Allied lines	7,002	1,140	$8,142	9,038	($896)
Homeowners	276,561	45,820	$322,381	338,192	($15,811)
Ocean marine	2,428	428	$2,856	3,247	($391)
Inland marine	5,762	744	$6,506	6,713	($207)
Earthquake	(10)	(9)	-$19	69	($88)
Workers compensation	12	15	$27	76	($49)
Other liability - occurrence	34,903	2,194	$37,097	30,238	$6,859
Auto liability-private passenger	456,012	97,772	$553,784	578,904	($25,120)
Auto liability-commercial	164	27	$191	78	$113
Auto physical damage	232,812	43,538	$276,350	315,750	($39,400)
Totals	$1,018,032	$192,046	$1,210,078	$1,285,234	($75,156)

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 $238,928,788 and $236,912,735 as of December 31, 2012 and 2011, 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 $238,925,788.

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	$223,507,995

Note 28 – Health Care Receivables

Not applicable.

Note 29 – Participating Policies

Not applicable.

Note 30 – Premium Deficiency Reserves

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

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [X] No [ ] N/A [ ]

1.3 State Regulating? Rhode Island

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [ ] No [X]

2.2 If yes, date of change:

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2010

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2010

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). 02/07/2012

3.4 By what department or departments?

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [X] No [ ] N/A [ ]

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [ ] N/A [ ]

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.11 sales of new business? Yes [ ] No [X]

4.12 renewals? Yes [ ] No [X]

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:

4.21 sales of new business? Yes [ ] No [X]

4.22 renewals? Yes [ ] No [X]

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [ ] No [X]

5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [ ] No [X]

6.2 If yes, give full information:

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [ ] No [X]

7.2 If yes,

7.21 State the percentage of foreign control; %

7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity

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 below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), 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 FDIC	6 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
6th Floor, Suite A
100 Westminster Street
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 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]

10.4 If the response to 10.3 is yes, provide information related to this exemption:

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [ ] N/A [ ]

10.6 If the response to 10.5 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 $ 139,802,679

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).

GENERAL INTERROGATORIES

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [ ] No [X]

15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. 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 [ ]

17. 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 [ ]

18. 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

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [ ] No [X]

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
20.11 To directors or other officers $
20.12 To stockholders not officers $
20.13 Trustees, supreme or grand (Fraternal Only) $

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
20.21 To directors or other officers $
20.22 To stockholders not officers $
20.23 Trustees, supreme or grand (Fraternal Only) $

21.1 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]

21.2 If yes, state the amount thereof at December 31 of the current year:
21.21 Rented from others $
21.22 Borrowed from others $
21.23 Leased from others $
21.24 Other $

22.1 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]

22.2 If answer is yes:
22.21 Amount paid as losses or risk adjustment $
22.22 Amount paid as expenses $
22.23 Other amounts paid $

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [ ] No [X]

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: $

INVESTMENT

24.01 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 24.03) Yes [X] No [ ]

24.02 If no, give full and complete information relating thereto

24.03 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)

24.04 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]

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. $

24.06 If answer to 24.04 is no, report amount of collateral for other programs. $

24.07 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]

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [ ] No [ ] N/A [X]

24.09 Does the reporting entity or the reporting entity 's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [ ] No [ ] N/A [X]

GENERAL INTERROGATORIES

24.10 For the reporting entity's security lending program state the amount of the following as December 31 of the current year:

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. $

24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 $

24.103 Total payable for securities lending reported on the liability page. $

25.1 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 21.1 and 24.03). Yes [X] No [ ]

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

25.21 Subject to repurchase agreements $

25.22 Subject to reverse repurchase agreements $

25.23 Subject to dollar repurchase agreements $

25.24 Subject to reverse dollar repurchase agreements $

25.25 Pledged as collateral $

25.26 Placed under option agreements $

25.27 Letter stock or other securities restricted as to sale $

25.28 On deposit with state or other regulatory body $ 3,681,173

25.29 Other $

25.3 For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

26.2 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.

27.1 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]

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

28. 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]

28.01 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 & Trust Co.	801 Pennsylvania Ave, Kansas City, MO 64105

28.02 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.

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [ ] No [X]

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

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

28.05 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

GENERAL INTERROGATORIES

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

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
51828C-10-6	The Latin American Discovery Fund, Inc.	1,145,117
61744G-10-7	Morgan Stanley Emerging Markets Fund, Inc.	4,859,746
61744U-10-6	Morgan Stanley Asia-Pacific Fund, Inc.	14,413,531
921909-75-0	Vanguard Developed Markets Index Fund Institutional Plus Shares	161,340,767
922042-50-2	Vanguard European Stock Index Fund Institutional Shares	60,889,524
922042-65-0	Vanguard Emerging Markets Index Fund Institutional Plus Shares	80,433,646
922042-40-3	Vanguard Pacific Stock Index Fund Institutional Shares	25,704,188
29.2999 - Total		348,786,519

29.3 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
The Latin American Discovery Fund, Inc.	Petroleo Brasileiro S.A.	107,412	12/31/2012
The Latin American Discovery Fund, Inc.	Vale S.A.	104,206	12/31/2012
The Latin American Discovery Fund, Inc.	Cia de Bebidas Das Americas	68,134	12/31/2012
The Latin American Discovery Fund, Inc.	Banco Bradesco S.A.	63,439	12/31/2012
The Latin American Discovery Fund, Inc.	Brf - Brasil Foods S.A.	55,424	12/31/2012
Morgan Stanley Emerging Markets Fund, Inc.	Samsung Electronics Co. Ltd.	296,445	12/31/2012
Morgan Stanley Emerging Markets Fund, Inc.	Taiwan Semiconductor Manufacturing Co., Ltd.	95,251	12/31/2012
Morgan Stanley Emerging Markets Fund, Inc.	Turkiye Garanti Bankasi As	92,821	12/31/2012
Morgan Stanley Emerging Markets Fund, Inc.	Hyundai Motor Co.	86,989	12/31/2012
Morgan Stanley Emerging Markets Fund, Inc.	Lukoil Oao	84,074	12/31/2012
Morgan Stanley Asia-Pacific Fund, Inc.	Samsung Electronics Co., Ltd.	622,665	12/31/2012
Morgan Stanley Asia-Pacific Fund, Inc.	Toyota Motor Corp.	356,014	12/31/2012
Morgan Stanley Asia-Pacific Fund, Inc.	National Australia Bank Ltd.	283,947	12/31/2012
Morgan Stanley Asia-Pacific Fund, Inc.	Sumitomo Mitsui Financial Group, Inc.	275,298	12/31/2012
Morgan Stanley Asia-Pacific Fund, Inc.	Nomura Holdings, Inc.	269,533	12/31/2012
Vanguard Developed Markets Index Fund Institutional Plus Shares	Royal Dutch Shell PLC	3,226,815	12/31/2012
Vanguard Developed Markets Index Fund Institutional Plus Shares	Nestle SA	3,065,475	12/31/2012
Vanguard Developed Markets Index Fund Institutional Plus Shares	BHP Billiton Ltd.	2,904,134	12/31/2012
Vanguard Developed Markets Index Fund Institutional Plus Shares	HSBC Holdings PLC	2,904,134	12/31/2012
Vanguard Developed Markets Index Fund Institutional Plus Shares	Novartis AG	2,097,430	12/31/2012
Vanguard European Stock Index Fund Institutional Shares	Royal Dutch Shell PLC	1,887,575	12/31/2012
Vanguard European Stock Index Fund Institutional Shares	Nestle SA	1,765,796	12/31/2012
Vanguard European Stock Index Fund Institutional Shares	HSBC Holdings PLC	1,644,017	12/31/2012
Vanguard European Stock Index Fund Institutional Shares	Novartis AG	1,217,790	12/31/2012
Vanguard European Stock Index Fund Institutional Shares	Roche Holding AG	1,217,790	12/31/2012
Vanguard Emerging Markets Index Fund Institutional Plus Shares	Samsung Electronics Co., Ltd.	3,297,779	12/31/2012
Vanguard Emerging Markets Index Fund Institutional Plus Shares	Taiwan Semiconductor Manufacturing Co., Ltd.	1,689,107	12/31/2012
Vanguard Emerging Markets Index Fund Institutional Plus Shares	China Mobile, Ltd.	1,447,806	12/31/2012
Vanguard Emerging Markets Index Fund Institutional Plus Shares	Petroleo Brasileiro S.A.	1,447,806	12/31/2012
Vanguard Emerging Markets Index Fund Institutional Plus Shares	Vale S.A.	1,367,372	12/31/2012
Vanguard Pacific Stock Index Fund Institutional Shares	Toyota Motor Corp.	873,942	12/31/2012
Vanguard Pacific Stock Index Fund Institutional Shares	BHP Billiton, Ltd.	873,942	12/31/2012
Vanguard Pacific Stock Index Fund Institutional Shares	Commonwealth Bank of Australia	719,717	12/31/2012
Vanguard Pacific Stock Index Fund Institutional Shares	Westpac Banking Corp.	565,492	12/31/2012
Vanguard Pacific Stock Index Fund Institutional Shares	Australia & New Zealand Banking Group, Ltd.	488,380	12/31/2012

30. 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 (+)
30.1 Bonds	1,982,273,143	2,158,672,590	176,399,447
30.2 Preferred stocks			
30.3 Totals	1,982,273,143	2,158,672,590	176,399,447

30.4 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 yeilds of securities from an identical issuer with similar maturities.

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

31.2 If the answer to 31.1 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 [ ]

31.3 If the answer to 31.2 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.

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

32.2 If no, list exceptions:

GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? $ 5,055,758

33.2 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, Inc.	2,570,054

34.1 Amount of payments for legal expenses, if any? $ 841,322

34.2 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

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? $ 24,500

35.2 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, Abate	9,053
Edwards, Wildman, Palmer, LLP	10,874

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	1,582,401,385	1,492,306,568
2.3	Premium Ratio (2.1/2.2)	0.000	0.000
2.4	Reserve Numerator		
2.5	Reserve Denominator	1,894,601,130	1,752,741,596
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 $ 1,090,999,646
3.22 Non-participating policies $ 469,257,073

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. 11.0) and AIR (v.12.0). 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 California. In 2012, the net exposure for the 100 year PML for all perils was approximately 15% 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 unreinsured 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): $ 21,500,000

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 - P art 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. $

FIVE-YEAR HISTORICAL DATA

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

		1 2012	2 2011	3 2010	4 2009	5 2008
	Gross Premiums Written (Page 8, Part 1B Cols. 1, 2 & 3)					
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)	690,860,433	652,713,435	620,008,519	582,326,440	570,751,780
2.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	439,422,262	423,132,834	398,659,321	373,003,394	364,883,939
3.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	534,382,905	491,954,464	456,407,084	428,329,668	414,302,095
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)	1,664,665,600	1,567,800,733	1,475,074,924	1,383,659,502	1,349,937,814
	Net Premiums Written (Page 8, Part 1B, Col. 6)					
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)	688,351,828	650,293,486	617,233,104	578,811,455	565,331,175
8.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	433,796,228	417,995,250	393,495,507	368,161,539	359,316,008
9.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	511,278,041	471,010,758	435,704,712	409,763,475	397,014,783
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)	1,633,426,097	1,539,299,494	1,446,433,323	1,356,736,469	1,321,661,966
	Statement of Income (Page 4)					
13	Net underwriting gain (loss) (Line 8)	15,942,267	(71,000,079)	40,630,855	95,007,696	116,322,573
14.	Net investment gain or (loss) (Line 11)	156,598,656	177,516,876	158,126,106	142,458,369	138,862,975
15.	Total other income (Line 15)	2,465,854	2,119,504	2,455,146	1,411,214	2,188,127
16.	Dividends to policyholders (Line 17)	120,550,545	116,235,381	112,579,496	112,456,007	114,316,466
17.	Federal and foreign income taxes incurred (Line 19)	(15,419,608)	(68,860,436)	(11,182,835)	4,994,173	30,401,129
18.	Net income (Line 20)	69,875,840	61,261,356	99,815,446	121,427,099	112,656,080
	Balance Sheet Lines (Pages 2 and 3)					
19.	Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	4,391,182,068	4,126,651,274	4,089,088,711	3,912,039,038	3,582,231,857
20.	Premiums and considerations (Page 2, Col. 3)					
	20.1 In course of collection (Line 15.1)	70,798,471	61,242,222	60,428,641	56,527,878	55,452,233
	20.2 Deferred and not yet due (Line 15.2)	382,032,510	365,550,555	343,275,472	320,138,873	307,876,225
	20.3 Accrued retrospective premiums (Line 15.3)					
21.	Total liabilities excluding protected cell business (Page 3, Line 26)	2,013,649,424	1,866,231,994	1,748,759,459	1,677,922,239	1,672,630,969
22.	Losses (Page 3, Line 1)	871,541,202	782,484,795	707,741,999	660,159,838	699,917,717
23.	Loss adjustment expenses (Page 3, Line 3)	158,647,075	157,229,015	176,713,482	188,850,992	181,535,529
24.	Unearned premiums (Page 3, Line 9)	852,154,154	801,129,442	754,136,516	704,231,884	679,974,540
25.	Capital paid up (Page 3, Lines 30 & 31)					
26.	Surplus as regards policyholders (Page 3, Line 37)	2,377,532,644	2,260,419,280	2,340,329,252	2,234,116,799	1,909,600,888
	Cash Flow (Page 5)					
27.	Net cash from operations (Line 11)	109,046,712	69,653,290	89,417,928	62,605,609	100,967,988
	Risk-Based Capital Analysis					
28.	Total adjusted capital	2,387,109,202	2,268,889,218	2,349,458,172	2,242,152,310	1,912,344,952
29.	Authorized control level risk-based capital	169,103,465	160,043,544	153,949,819	142,444,303	135,495,752
	Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line divided by Page 2, Line 12, Col. 3) x100.0					
30.	Bonds (Line 1)	49.5	51.4	50.6	51.6	53.8
31.	Stocks (Lines 2.1 & 2.2)	42.8	43.4	42.5	40.5	40.4
32.	Mortgage loans on real estate (Lines 3.1 and 3.2)					
33.	Real estate (Lines 4.1, 4.2 & 4.3)	1.3	1.5	1.5	1.7	1.9
34.	Cash, cash equivalents and short-term investments (Line 5)	3.2	0.5	2.3	3.2	0.6
35.	Contract loans (Line 6)					
36.	Derivatives (Line 7)				XXX	XXX
37.	Other invested assets (Line 8)	3.1	3.2	3.1	3.1	3.2
38.	Receivables for securities (Line 9)					0.0
39.	Securities lending reinvested collateral assets (Line 10)				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
	Investments in Parent, Subsidiaries and Affiliates					
42.	Affiliated bonds (Schedule D, Summary, Line 12, Col. 1)					
43.	Affiliated preferred stocks (Schedule D, Summary, Line 18, Col. 1)					
44.	Affiliated common stocks (Schedule D, Summary, Line 24, Col. 1)	213,832,596	209,035,613	205,655,381	193,346,612	182,016,772
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	67,837,447	63,576,661	61,359,063	58,477,724	56,817,763
48.	Total of above Lines 42 to 47	281,670,043	272,612,274	267,014,444	251,824,336	238,834,535
49.	Total Investment in Parent included in Lines 42 to 47 above					
50.	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)	11.8	12.1	11.4	11.3	12.5

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2012	2 2011	3 2010	4 2009	5 2008
Capital and Surplus Accounts (Page 4)					
51. Net unrealized capital gains (losses) (Line 24)	78,588,384	(66,108,115)	67,090,840	206,391,144	(346,863,406)
52. Dividends to stockholders (Line 35)					
53. Change in surplus as regards policyholders for the year (Line 38)	117,113,364	(79,909,972)	106,212,453	324,515,911	(380,275,165)
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
54. 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)	421,369,358	422,219,341	393,141,553	354,869,907	343,796,945
55. Property lines (Lines 1, 2, 9, 12, 21 & 26)	245,632,848	244,225,697	213,046,961	202,669,531	191,455,808
56. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	265,466,979	348,195,104	223,820,511	221,073,807	220,889,310
57. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
58. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
59. Total (Line 35)	932,469,185	1,014,640,142	830,009,025	778,613,245	756,142,063
Net Losses Paid (Page 9, Part 2, Col. 4)					
60. 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)	417,883,943	418,620,734	388,935,204	348,429,609	335,319,129
61. Property lines (Lines 1, 2, 9, 12, 21 & 26)	245,639,239	244,237,196	213,094,333	201,800,704	188,907,543
62. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	265,452,153	344,889,440	222,462,553	219,422,273	219,213,111
63. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)					
64. Nonproportional reinsurance lines (Lines 31, 32 & 33)					
65. Total (Line 35)	928,975,335	1,007,747,370	824,492,090	769,652,586	743,439,783
Operating Percentages (Page 4) (Line divided by Page 4, Line 1) x 100.0					
66. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
67. Losses incurred (Line 2)	64.3	72.5	62.4	54.8	55.6
68. Loss expenses incurred (Line 3)	12.1	10.5	11.5	13.3	11.8
69. Other underwriting expenses incurred (Line 4)	22.5	21.8	23.2	24.7	23.8
70. Net underwriting gain (loss) (Line 8)	1.0	(4.8)	2.9	7.1	8.8
Other Percentages					
71. 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)	21.7	20.9	22.2	24.2	23.6
72. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	76.5	83.0	73.9	68.1	67.4
73. 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)	68.7	68.1	61.8	60.7	69.2
One Year Loss Development (000 omitted)					
74. Development in estimated losses and loss expenses incurred prior to current year (Schedule P - Part 2 - Summary, Line 12, Col. 11)	(45,804)	(23,639)	(18,475)	(89,410)	(88,220)
75. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 74 above divided by Page 4, Line 21, Col. 1 x 100.0)	(2.0)	(1.0)	(0.8)	(4.7)	(3.9)
Two Year Loss Development (000 omitted)					
76. 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)	(58,301)	(44,013)	(104,414)	(158,769)	(152,821)
77. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 76 above divided by Page 4, Line 21, Col. 2 x 100.0)	(2.5)	(2.0)	(5.5)	(6.9)	(7.3)

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:

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
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
	Direct and Assumed	Ceded	Net (1 - 2)	4 Direct and Assumed	5 Ceded	6 Direct and Assumed	7 Ceded	8 Direct and Assumed	9 Ceded	Salvage and Subrogation Received	Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	
1. Prior	XXX	XXX	XXX	3,299	2,719	394	1	10		133	983	XXX
2. 2003	1,253,396	47,820	1,205,577	753,747	34,272	28,964	897	119,788		93,503	867,331	XXX
3. 2004	1,359,570	49,886	1,309,684	769,701	24,324	27,612	738	120,763		87,345	893,014	XXX
4. 2005	1,410,873	48,223	1,362,650	771,437	54,150	30,336	2,273	117,098		90,221	862,448	XXX
5. 2006	1,372,527	41,370	1,331,157	647,648	11,523	26,332	418	102,679		84,355	764,718	XXX
6. 2007	1,352,445	50,481	1,301,964	666,410	8,726	27,889	310	108,585		84,672	793,848	XXX
7. 2008	1,348,867	30,502	1,318,365	767,716	7,462	27,469	288	133,703		78,988	921,138	XXX
8. 2009	1,361,246	28,767	1,332,479	753,821	3,427	29,469	200	133,781		81,379	913,444	XXX
9. 2010	1,425,194	28,665	1,396,529	773,535	1,320	26,925	149	135,340		90,554	934,331	XXX
10. 2011	1,521,037	28,730	1,492,307	885,054	986	21,548	102	141,084		95,060	1,046,598	XXX
11. 2012	1,613,568	31,167	1,582,401	634,907	398	12,531	90	112,875		61,544	759,825	XXX
12. Totals	XXX	XXX	XXX	7,427,275	149,307	259,469	5,466	1,225,707		847,754	8,757,679	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23	24	25
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR						
	13 Direct and Assumed	14 Ceded	15 Direct and Assumed	16 Ceded	17 Direct and Assumed	18 Ceded	19 Direct and Assumed	20 Ceded	21 Direct and Assumed	22 Ceded	Salvage and Subrog-ation Anticipated	Total Net Losses and Expenses Unpaid	Number of Claims Outstand-ing Direct and Assumed
1. Prior	8,102	6,188			785				161			2,860	XXX
2. 2003	849	5			80				22			946	XXX
3. 2004	1,481	19			148				99			1,709	XXX
4. 2005	2,590	407			257	1			124			2,563	XXX
5. 2006	11,345	168			772	6			841			12,784	XXX
6. 2007	12,300	80			1,201	8			480			13,893	XXX
7. 2008	25,464	78	1,561		2,454	2	119		718		2	30,236	XXX
8. 2009	50,193	35	4,499		4,782	3	405		1,878		3	61,719	XXX
9. 2010	107,259	31	8,895		10,040		895		3,997			131,055	XXX
10. 2011	186,885	123	29,322		17,041		2,895		10,994		1	247,014	XXX
11. 2012	322,943	353	105,340		29,129		9,476		58,874		3	525,409	XXX
12. Totals	729,411	7,487	149,617		66,689	20	13,790		78,188		9	1,030,188	XXX

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred /Premiums Earned)			Nontabular Discount		34	Net Balance Sheet Reserves After Discount	
	26 Direct and Assumed	27 Ceded	28 Net	29 Direct and Assumed	30 Ceded	31 Net	32 Loss	33 Loss Expense	Inter-Company Pooling Participation Percentage	35 Losses Unpaid	36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,914	946
2. 2003	903,450	35,174	868,276	72.1	73.6	72.0				844	102
3. 2004	919,804	25,081	894,723	67.7	50.3	68.3				1,462	247
4. 2005	921,842	56,831	865,011	65.3	117.9	63.5				2,183	380
5. 2006	789,617	12,115	777,502	57.5	29.3	58.4				11,177	1,607
6. 2007	816,865	9,124	807,741	60.4	18.1	62.0				12,220	1,673
7. 2008	959,204	7,830	951,374	71.1	25.7	72.2				26,947	3,289
8. 2009	978,828	3,665	975,163	71.9	12.7	73.2				54,657	7,062
9. 2010	1,066,886	1,500	1,065,386	74.9	5.2	76.3				116,123	14,932
10. 2011	1,294,823	1,211	1,293,612	85.1	4.2	86.7				216,084	30,930
11. 2012	1,286,075	841	1,285,234	79.7	2.7	81.2				427,930	97,479
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	871,541	158,647

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.

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) 1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012	DEVELOPMENT 11 One Year	12 Two Year
1. Prior	379,793	337,680	298,659	276,416	264,977	261,091	258,102	255,673	255,156	255,650	494	(23)
2. 2003	842,271	809,677	798,084	779,492	765,590	752,364	750,579	749,253	748,669	748,467	(202)	(786)
3. 2004	XXX	873,806	832,242	827,431	799,014	791,217	776,288	774,942	774,703	773,861	(842)	(1,081)
4. 2005	XXX	XXX	847,292	800,679	791,908	775,523	763,137	755,682	751,271	747,789	(3,482)	(7,893)
5. 2006	XXX	XXX	XXX	757,250	724,251	708,252	685,088	679,675	670,457	673,982	3,525	(5,693)
6. 2007	XXX	XXX	XXX	XXX	764,691	733,764	718,468	713,438	706,327	698,676	(7,651)	(14,762)
7. 2008	XXX	XXX	XXX	XXX	XXX	849,354	830,493	838,488	830,150	816,953	(13,197)	(21,535)
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	851,580	848,109	852,989	839,504	(13,485)	(8,605)
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	923,972	925,871	926,049	178	2,077
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,152,676	1,141,534	(11,142)	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,113,485	XXX	XXX
										12. Totals	(45,804)	(58,301)

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) 1 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
1. Prior	000	126,429	192,761	227,206	240,459	247,044	250,312	251,098	251,978	252,951	XXX	XXX
2. 2003	457,716	611,780	676,159	709,004	727,745	738,006	741,677	745,950	746,753	747,543	XXX	XXX
3. 2004	XXX	475,909	642,802	704,323	741,124	756,543	766,166	769,841	771,020	772,251	XXX	XXX
4. 2005	XXX	XXX	458,406	604,430	666,118	708,811	729,664	739,598	742,708	745,350	XXX	XXX
5. 2006	XXX	XXX	XXX	407,651	542,908	600,365	633,121	651,515	658,538	662,039	XXX	XXX
6. 2007	XXX	XXX	XXX	XXX	422,219	562,284	620,848	654,198	677,875	685,263	XXX	XXX
7. 2008	XXX	XXX	XXX	XXX	XXX	498,671	664,651	730,773	769,837	787,435	XXX	XXX
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	505,876	675,446	743,392	779,663	XXX	XXX
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	551,036	728,251	798,991	XXX	XXX
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	723,699	905,514	XXX	XXX
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	646,950	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 2003	2 2004	3 2005	4 2006	5 2007	6 2008	7 2009	8 2010	9 2011	10 2012
1. Prior	35,107	15,705	7,099	3,771						
2. 2003	85,766	24,785	12,597	4,072	4,365					
3. 2004	XXX	91,005	24,882	14,453	5,840	6,906				
4. 2005	XXX	XXX	99,235	25,201	10,121	5,442	3,350			
5. 2006	XXX	XXX	XXX	91,177	30,611	14,045	7,005	6,568		
6. 2007	XXX	XXX	XXX	XXX	78,021	20,527	9,559	6,058	2,691	
7. 2008	XXX	XXX	XXX	XXX	XXX	80,487	22,577	16,241	5,129	1,680
8. 2009	XXX	XXX	XXX	XXX	XXX	XXX	89,124	29,950	10,649	4,904
9. 2010	XXX	XXX	XXX	XXX	XXX	XXX	XXX	90,477	28,478	9,790
10. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	107,527	32,217
11. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	114,816

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 2 Direct Premiums Written	3 Direct Premiums Earned	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)
1. Alabama AL	L	3,104,854	2,980,869	278,829	1,222,115	1,424,059	897,746	9,462	
2. Alaska AK	L	552,409	548,320	28,477	623,359	9,659	43,902	2,784	
3. Arizona AZ	L	21,032,778	20,429,306	1,353,639	9,981,112	10,923,205	9,724,143	76,035	
4. Arkansas AR	L	1,192,720	1,144,478	85,310	1,069,434	918,596	204,385	4,709	
5. California CA	L	101,658,064	98,614,397		50,154,586	61,530,553	45,483,096	365,629	
6. Colorado CO	L	27,807,560	26,601,542	2,425,197	22,632,310	24,449,742	10,953,076	89,939	
7. Connecticut CT	L	159,172,244	154,668,585	18,968,803	82,340,602	87,294,790	99,541,222	709,398	
8. Delaware DE	L	4,526,306	4,453,694	465,619	3,112,756	1,142,070	3,708,069	14,581	
9. District of Columbia DC	L	3,675,924	3,575,762	372,017	1,878,285	2,480,988	1,606,647	13,544	
10. Florida FL	L	139,732,704	134,715,946	133,795	90,060,293	101,931,374	90,343,587	531,155	
11. Georgia GA	L	43,773,079	43,020,454	5,071,309	20,570,890	21,252,277	15,499,109	204,187	
12. Hawaii HI	N								
13. Idaho ID	L	1,717,232	1,648,882	137,286	458,874	509,069	461,928	7,086	
14. Illinois IL	L	19,532,553	19,018,252	1,928,083	8,877,469	16,851,317	16,263,017	68,201	
15. Indiana IN	L	8,822,574	8,412,135	442,864	6,414,833	7,610,015	4,690,578	35,906	
16. Iowa IA	L	1,898,316	1,771,117	90,500	769,586	778,499	331,398	6,905	
17. Kansas KS	L	2,733,663	2,582,502	148,562	2,632,079	2,291,187	939,962	9,597	
18. Kentucky KY	L	7,989,291	7,655,678	337,161	7,727,358	10,097,471	6,178,683	41,926	
19. Louisiana LA	L	5,425,572	5,235,812	589,817	2,978,688	2,942,712	7,296,912	12,238	
20. Maine ME	L	11,842,351	11,461,760	1,513,540	3,433,049	5,296,795	7,173,923	61,618	
21. Maryland MD	L	29,941,731	29,027,263	2,910,868	16,171,761	20,586,940	18,093,727	124,179	
22. Massachusetts MA	L	218,239,349	213,056,466	8,545,834	115,267,334	119,896,204	84,600,902	1,361,001	
23. Michigan MI	L	20,019,108	19,546,387	1,792,098	9,112,032	12,932,823	15,282,218	75,808	
24. Minnesota MN	L	16,003,078	15,329,928	928,617	9,217,848	8,202,055	6,558,755	47,230	
25. Mississippi MS	L	903,252	890,164	65,805	312,618	423,263	215,281	3,852	
26. Missouri MO	L	7,106,104	6,709,923		5,580,916	6,482,596	3,620,828	26,156	
27. Montana MT	L	875,288	862,653	88,980	442,320	57,592	103,300	2,895	
28. Nebraska NE	L	2,231,583	2,159,790	81,772	1,623,238	2,468,592	1,819,331	7,228	
29. Nevada NV	L	6,604,819	6,717,317	341,912	4,615,890	5,513,291	5,662,108	34,050	
30. New Hampshire NH	L	44,999,149	43,804,595	5,242,044	20,841,848	20,320,138	18,827,542	238,934	
31. New Jersey NJ	L	21,565,692	20,850,249	3,195,550	21,419,449	24,811,652	21,968,738	38,271	
32. New Mexico NM	L	5,405,529	5,221,772	449,205	4,544,226	5,648,665	2,704,488	18,122	
33. New York NY	L	151,709,515	148,319,737	20,892,080	78,851,196	81,694,959	91,263,637	680,271	
34. North Carolina NC	L	55,960,136	53,672,809	686,432	30,009,130	32,301,818	21,226,311	186,191	
35. North Dakota ND	L	199,248	165,790	8,356	68,918	294,070	282,260	757	
36. Ohio OH	L	18,406,510	17,696,312	1,583,459	11,118,190	12,596,030	8,095,899	71,321	
37. Oklahoma OK	L	2,005,221	1,837,630	140,377	1,911,558	1,513,796	352,542	5,561	
38. Oregon OR	L	15,719,483	15,140,039	1,314,639	8,106,566	9,327,213	8,463,422	54,515	
39. Pennsylvania PA	L	42,500,250	41,085,254	4,897,355	23,186,023	23,281,424	23,847,650	203,869	
40. Rhode Island RI	L	129,151,373	124,260,578	15,191,303	62,837,460	69,420,491	63,141,792	615,438	
41. South Carolina SC	L	12,534,190	12,031,266	1,370,140	5,752,340	7,683,920	5,170,247	46,927	
42. South Dakota SD	L	195,451	179,185	9,948	90,085	87,531	25,693	708	
43. Tennessee TN	L	13,303,985	12,486,759	872,856	12,266,508	11,167,874	6,066,657	52,134	
44. Texas TX	L	99,269,258	97,046,576	620,165	70,472,214	74,706,632	49,272,692	624,395	
45. Utah UT	L	2,806,045	2,762,971	285,847	1,443,606	913,088	2,008,385	8,688	
46. Vermont VT	L	5,064,051	4,961,915	715,096	2,176,579	2,557,932	1,253,643	22,126	
47. Virginia VA	L	24,312,144	23,183,599	2,432,261	13,422,523	14,845,348	10,285,686	97,945	
48. Washington WA	L	36,364,235	36,250,957	2,322,149	18,892,138	20,369,207	25,451,716	149,559	
49. West Virginia WV	L	1,792,837	1,746,647	164,293	668,527	951,705	619,459	5,942	
50. Wisconsin WI	L	8,397,693	8,178,799	584,667	5,223,171	4,451,440	3,809,503	31,754	
51. Wyoming WY	L	480,218	467,032	48,717	194,131	477,603	389,469	1,677	
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 CAN	N								
58. Aggregate other alien OT	XXX								
59. Totals	(a) 50	1,560,256,719	1,514,189,853	112,153,633	872,778,021	955,720,270	821,825,264	7,102,404	
DETAILS OF WRITE-INS									
58001.	XXX								
58002.	XXX								
58003.	XXX								
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX								
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX								

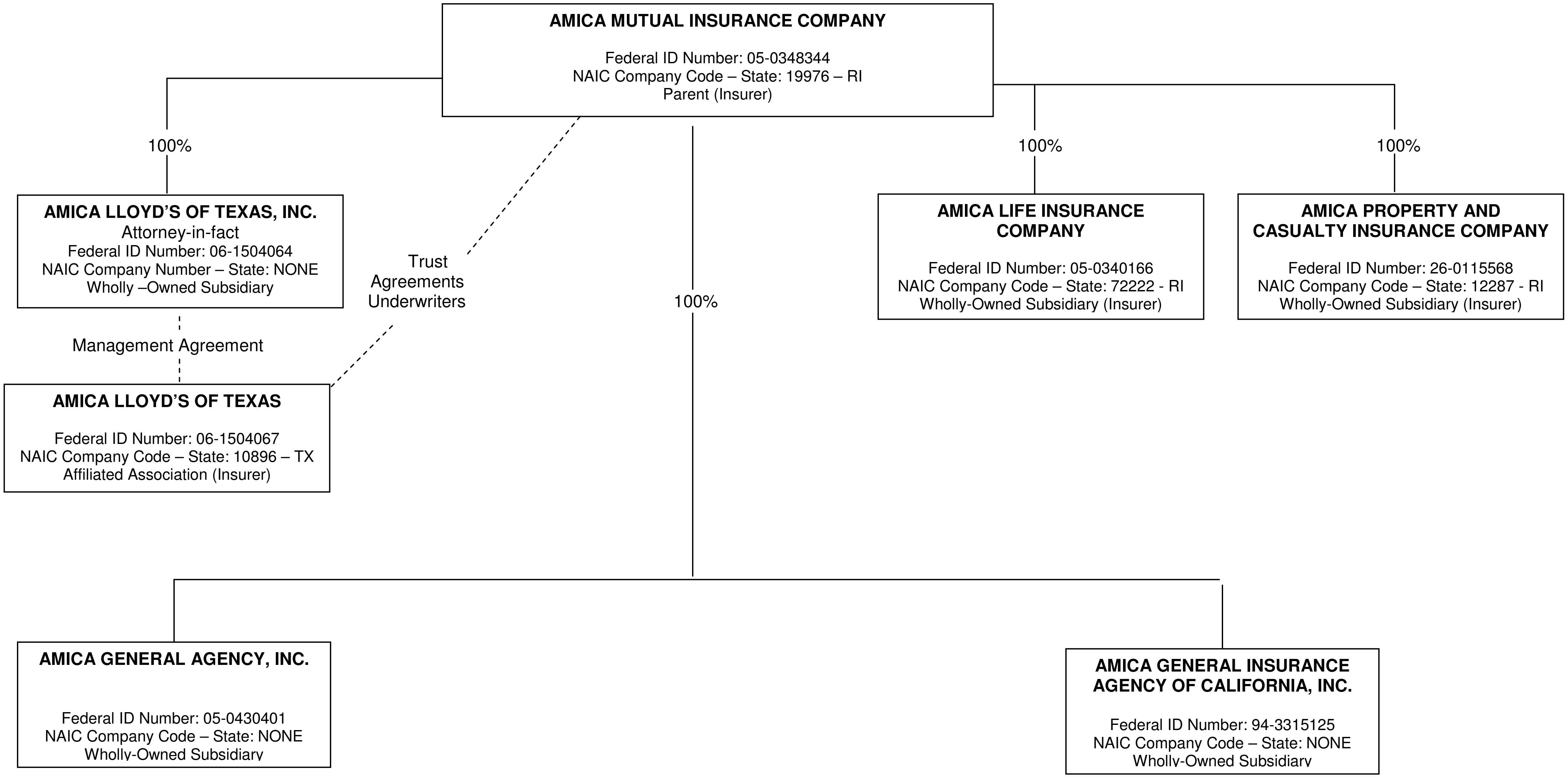
(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business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



OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

		Current Year 1 Assets	Current Year 2 Nonadmitted Assets	Current Year 3 Net Admitted Assets (Cols. 1 - 2)	Prior Year 4 Net Admitted Assets
2504.	Travel advances	66,402	66,402		
2505.	Postage inventory	689,072	689,072		
2506.	Expiring policy acquisition costs	271,106	271,106		
2507.	Non compete agreements	86,370	86,370		
2508.	Prepaid expenses	1,769,090	1,769,090		
2509.	Pension - intangible	3,085,134	3,085,134		
2510.	Prepaid pension contribution	390,984,465	390,984,465		
2511.	Miscellaneous deposits	534,470	534,470		
2512.	Receivable for other surcharges	1,543,574		1,543,574	1,115,901
2513.	Prepaid retirees' medical expense	50,792,668	50,792,668		
2514.	Miscellaneous receivable				5,852
2597.	Summary of remaining write-ins for Line 25 from overflow page	449,822,351	448,278,777	1,543,574	1,121,753

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	86,370	124,770	38,400
2505.	Prepaid expenses	1,769,090	2,060,019	290,929
2506.	Pension - intangible	3,085,134	3,352,480	267,346
2507.	Prepaid pension contribution	390,984,465	345,984,465	(45,000,000)
2508.	Miscellaneous deposits	534,470	484,428	(50,042)
2509.	Prepaid retirees' medical expense	50,792,668	57,529,407	6,736,739
2510.	Amica Companies Supplemental Retirement Trust	4,696,969	1,918,113	(2,778,856)
2597.	Summary of remaining write-ins for Line 25 from overflow page	451,949,166	411,453,682	(40,495,484)

ALPHABETICAL INDEX

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ANNUAL STATEMENT BLANK (Continued)

ANNUAL STATEMENT BLANK (Continued)