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PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2013

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, Senior Vice President & Chief Investment Officer	James Arthur Bussiere, Senior Vice President
Peter Ernest Moreau, Senior Vice President & Chief Information Officer	Theodore Charles Murphy, Senior Vice President	Paul Alfred Pyne, Executive Vice President & Chief Operations Officer
Robert Paul Suglia, Senior Vice President & 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 Chairman, President and Chief Executive Officer	Suzanne Ellen Casey Senior Assistant Vice President and Secretary	James Parker Loring Senior Vice President, Chief Financial Officer and Treasurer

Subscribed and sworn to before me this 12th day of February, 2014

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

Ann Marie 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)	2,151,819,459		2,151,819,459	1,873,234,417
2.	Stocks (Schedule D):				
	2.1 Preferred stocks				
	2.2 Common stocks	1,854,336,396	521,483	1,853,814,913	1,617,702,313
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)	47,516,174		47,516,174	48,279,561
	4.2 Properties held for the production of income (less $ .... encumbrances)	1,148,735		1,148,735	1,187,437
	4.3 Properties held for sale (less $ .... encumbrances)				
5.	Cash ($ 16,229,433 , Schedule E - Part 1), cash equivalents ($ .... , Schedule E - Part 2) and short-term investments ($ 92,836,305 , Schedule DA)	109,065,738		109,065,738	122,586,669
6.	Contract loans (including $ .... premium notes)				
7.	Derivatives (Schedule DB)				
8.	Other invested assets (Schedule BA)	127,739,024		127,739,024	117,843,472
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)	4,291,625,526	521,483	4,291,104,043	3,780,833,869
13.	Title plants less $ .... charged off (for Title insurers only)				
14.	Investment income due and accrued	22,676,673		22,676,673	20,840,830
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection	75,223,496	1,467,230	73,756,266	70,798,471
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ .... earned but unbilled premiums)	396,741,615	320,133	396,421,482	382,032,510
	15.3 Accrued retrospective premiums				
16.	Reinsurance:				
	16.1 Amounts recoverable from reinsurers	1,040,110		1,040,110	1,260,052
	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	309,898		309,898	45,718,658
18.2	Net deferred tax asset				22,475,176
19.	Guaranty funds receivable or on deposit				
20.	Electronic data processing equipment and software	46,294,728	46,294,728		
21.	Furniture and equipment, including health care delivery assets ($ ....)	3,803,493	3,803,493		
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	435,142,726	365,238,806	69,903,920	67,222,502
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	5,272,858,265	417,645,873	4,855,212,392	4,391,182,068
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28.	Total (Lines 26 and 27)	5,272,858,265	417,645,873	4,855,212,392	4,391,182,068
	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	58,519,299	25,004,681	33,514,618	44,622,241
2502.	Amica Companies Supplemental Retirement Trust II	11,868,754		11,868,754	
2503.	Equities and deposits in pools and associations	23,194,386		23,194,386	21,042,348
2598.	Summary of remaining write-ins for Line 25 from overflow page	341,560,287	340,234,125	1,326,162	1,557,913
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	435,142,726	365,238,806	69,903,920	67,222,502

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Losses (Part 2A, Line 35, Column 8)	912,887,920	871,541,202
2.	Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	15,513,711	12,258,699
3.	Loss adjustment expenses (Part 2A, Line 35, Column 9)	167,079,683	158,647,075
4.	Commissions payable, contingent commissions and other similar charges		
5.	Other expenses (excluding taxes, licenses and fees)	55,215,235	39,915,591
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	10,115,741	6,840,946
7.1	Current federal and foreign income taxes (including $ .... on realized capital gains (losses))	11,472,351	
7.2	Net deferred tax liability	50,130,996	
8.	Borrowed money $ .... and interest thereon $	108,958	215,500
9.	Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of $ 1,393,544 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)	907,495,690	852,154,154
10.	Advance premium	9,470,403	9,359,489
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders	9,035,447	8,593,481
12.	Ceded reinsurance premiums payable (net of ceding commissions)	822,421	24,442
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	1,574,717	2,693,552
15.	Remittances and items not allocated	1,340,141	1,012,941
16.	Provision for reinsurance (including $ .... certified) (Schedule F, Part 8)	1,000	2,000
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding		
19.	Payable to parent, subsidiaries and affiliates	1,747,759	2,068,111
20.	Derivatives		
21.	Payable for securities	2,416,320	
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	49,083,372	48,322,241
26.	Total liabilities excluding protected cell liabilities (Lines 1 through 25)	2,205,511,865	2,013,649,424
27.	Protected cell liabilities		
28.	Total liabilities (Lines 26 and 27)	2,205,511,865	2,013,649,424
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)	2,643,700,527	2,371,532,644
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)	2,649,700,527	2,377,532,644
38.	TOTALS (Page 2, Line 28, Col. 3)	4,855,212,392	4,391,182,068
	DETAILS OF WRITE-INS		
2501.	Reserve for non-qualified pensions and deferrals	45,383,372	44,622,241
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)	49,083,372	48,322,241
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)	1,691,316,590	1,582,401,385
	DEDUCTIONS:		
2.	Losses incurred (Part 2, Line 35, Column 7)	980,996,397	1,018,031,742
3.	Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	201,242,686	192,045,709
4.	Other underwriting expenses incurred (Part 3, Line 25, Column 2)	377,299,225	356,381,667
5.	Aggregate write-ins for underwriting deductions		
6.	Total underwriting deductions (Lines 2 through 5)	1,559,538,308	1,566,459,118
7.	Net income of protected cells		
8.	Net underwriting gain or (loss) (Line 1 minus Line 6 plus Line 7)	131,778,282	15,942,267
	INVESTMENT INCOME		
9.	Net investment income earned (Exhibit of Net Investment Income, Line 17)	106,241,395	112,305,733
10.	Net realized capital gains or (losses) less capital gains tax of $ 26,933,907 (Exhibit of Capital Gains (Losses))	54,638,098	44,292,923
11.	Net investment gain (loss) (Lines 9 + 10)	160,879,493	156,598,656
	OTHER INCOME		
12.	Net gain (loss) from agents' or premium balances charged off (amount recovered $ 1,279,061 amount charged off $ 6,346,902)	(5,067,841)	(4,665,450)
13.	Finance and service charges not included in premiums	6,733,360	7,102,404
14.	Aggregate write-ins for miscellaneous income	29,749	28,900
15.	Total other income (Lines 12 through 14)	1,695,268	2,465,854
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	294,353,043	175,006,777
17.	Dividends to policyholders	126,241,893	120,550,545
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)	168,111,150	54,456,232
19.	Federal and foreign income taxes incurred	22,954,590	(15,419,608)
20.	Net income (Line 18 minus Line 19)(to Line 22)	145,156,560	69,875,840
	CAPITAL AND SURPLUS ACCOUNT		
21.	Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	2,377,532,644	2,260,419,280
22.	Net income (from Line 20)	145,156,560	69,875,840
23.	Net transfers (to) from Protected Cell accounts		
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $ 132,006,835	145,879,863	78,588,384
25.	Change in net unrealized foreign exchange capital gain (loss)		
26.	Change in net deferred income tax	59,400,663	16,977,238
27.	Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	74,443,383	(49,195,993)
28.	Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	1,000	1,000
29.	Change in surplus notes		
30.	Surplus (contributed to) withdrawn from protected cells		
31.	Cumulative effect of changes in accounting principles	(159,344,005)	
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	6,630,419	866,895
38.	Change in surplus as regards policyholders for the year (Lines 22 through 37)	272,167,883	117,113,364
39.	Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	2,649,700,527	2,377,532,644
	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	30,349	30,104
1402.	Penalties of regulatory authorities	(600)	(1,204)
1403.			
1498.	Summary of remaining write-ins for Line 14 from overflow page		
1499.	Totals (Lines 1401 thru 1403 plus 1498)(Line 14 above)	29,749	28,900
3701.	Change in Amica Companies Supplemental Retirement Trust	6,533,478	3,231,420
3702.	Miscellaneous surplus adjustment	96,941	(2,364,525)
3703.			
3798.	Summary of remaining write-ins for Line 37 from overflow page		
3799.	Totals (Lines 3701 thru 3703 plus 3798)(Line 37 above)	6,630,419	866,895

CASH FLOW

		1 Current Year	2 Prior Year
	Cash from Operations		
1.	Premiums collected net of reinsurance	1,730,544,821	1,606,303,136
2.	Net investment income	117,112,600	120,440,656
3.	Miscellaneous income	(1,337,769)	1,117,648
4.	Total (Lines 1 through 3)	1,846,319,652	1,727,861,440
5.	Benefit and loss related payments	936,174,726	928,845,471
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7.	Commissions, expenses paid and aggregate write-ins for deductions	556,001,051	538,336,750
8.	Dividends paid to policyholders	125,799,927	120,303,005
9.	Federal and foreign income taxes paid (recovered) net of $ tax on capital gains (losses)	(6,992,614)	31,329,502
10.	Total (Lines 5 through 9)	1,610,983,090	1,618,814,728
11.	Net cash from operations (Line 4 minus Line 10)	235,336,562	109,046,712
	Cash from Investments		
12.	Proceeds from investments sold, matured or repaid:		
	12.1 Bonds	429,873,790	332,278,039
	12.2 Stocks	209,531,827	376,269,249
	12.3 Mortgage loans		
	12.4 Real estate		
	12.5 Other invested assets	4,459,868	4,159,670
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		174
	12.7 Miscellaneous proceeds	2,416,320	
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	646,281,805	712,707,132
13.	Cost of investments acquired (long-term only):		
	13.1 Bonds	702,485,180	376,554,328
	13.2 Stocks	110,523,313	285,842,810
	13.3 Mortgage loans		
	13.4 Real estate	1,619,644	295,168
	13.5 Other invested assets	5,741,045	10,042
	13.6 Miscellaneous applications		
	13.7 Total investments acquired (Lines 13.1 to 13.6)	820,369,182	662,702,348
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)	(174,087,377)	50,004,784
	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	(106,541)	(104,177)
	16.4 Net deposits on deposit-type contracts and other insurance liabilities		
	16.5 Dividends to stockholders		
	16.6 Other cash provided (applied)	(74,663,575)	(55,039,746)
17.	Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(74,770,116)	(55,143,923)
	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)	(13,520,931)	103,907,573
19.	Cash, cash equivalents and short-term investments:		
	19.1 Beginning of year	122,586,669	18,679,096
	19.2 End of period (Line 18 plus Line 19.1)	109,065,738	122,586,669

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	8,554,354	4,422,654	4,778,069	8,198,939
2.	Allied lines	13,168,146	6,514,119	7,333,677	12,348,588
3.	Farmowners multiple peril				
4.	Homeowners multiple peril	563,847,825	282,343,408	314,126,373	532,064,860
5.	Commercial multiple peril				
6.	Mortgage guaranty				
8.	Ocean marine	4,683,054	2,309,363	2,302,833	4,689,584
9.	Inland marine	12,750,066	6,676,056	6,928,075	12,498,047
10.	Financial guaranty				
11.1	Medical professional liability - occurrence				
11.2	Medical professional liability - claims-made				
12.	Earthquake	18,718,694	9,735,135	10,026,260	18,427,569
13.	Group accident and health				
14.	Credit accident and health (group and individual)				
15.	Other accident and health				
16.	Workers' compensation	58,774	31,071	30,825	59,020
17.1	Other liability - occurrence	44,414,708	20,539,522	22,526,900	42,427,330
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	676,139,092	325,991,255	336,837,235	665,293,112
19.3, 19.4	Commercial auto liability	294,056	162,475	154,807	301,724
21.	Auto physical damage	404,029,357	193,429,096	202,450,636	395,007,817
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	1,746,658,126	852,154,154	907,495,690	1,691,316,590
	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	4,778,069				4,778,069
2.	Allied lines	7,333,677				7,333,677
3.	Farmowners multiple peril					
4.	Homeowners multiple peril	314,126,373				314,126,373
5.	Commercial multiple peril					
6.	Mortgage guaranty					
8.	Ocean marine	2,302,833				2,302,833
9.	Inland marine	6,928,075				6,928,075
10.	Financial guaranty					
11.1	Medical professional liability - occurrence					
11.2	Medical professional liability - claims-made					
12.	Earthquake	10,026,260				10,026,260
13.	Group accident and health					
14.	Credit accident and health (group and individual)					
15.	Other accident and health					
16.	Workers' compensation	30,825				30,825
17.1	Other liability - occurrence	22,526,900				22,526,900
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	336,837,235				336,837,235
19.3, 19.4	Commercial auto liability	154,807				154,807
21.	Auto physical damage	202,450,636				202,450,636
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	907,495,690				907,495,690
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Line 35 through 37)					907,495,690
	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

	Line of Business	1 Direct Business (a)	Reinsurance Assumed 2 From Affiliates	 3 From Non-Affiliates	Reinsurance Ceded 4 To Affiliates	 5 To Non-Affiliates	6 Net Premiums Written Cols. 1+2+3-4-5
1.	Fire	7,865,770	514,838	498,173		324,427	8,554,354
2.	Allied lines	10,555,856	2,745,574	372,187		505,471	13,168,146
3.	Farmowners multiple peril						
4.	Homeowners multiple peril	517,586,457	71,174,628	1,064,149		25,977,409	563,847,825
5.	Commercial multiple peril						
6.	Mortgage guaranty						
8.	Ocean marine	4,814,387				131,333	4,683,054
9.	Inland marine	12,252,450	994,029			496,413	12,750,066
10.	Financial guaranty						
11.1	Medical professional liability - occurrence						
11.2	Medical professional liability - claims-made						
12.	Earthquake	19,437,875				719,181	18,718,694
13.	Group accident and health						
14.	Credit accident and health (group and individual)						
15.	Other accident and health						
16.	Workers' compensation	58,774					58,774
17.1	Other liability - occurrence	44,414,708					44,414,708
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	638,910,389	39,725,653	2,368		2,499,318	676,139,092
19.3, 19.4	Commercial auto liability	247,454		46,602			294,056
21.	Auto physical damage	391,966,884	16,191,169	25,511		4,154,207	404,029,357
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	1,648,111,004	131,345,891	2,008,990		34,807,759	1,746,658,126
	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

		Losses Paid Less Salvage				5	6	7	8
		1	2	3	4				
	Line of Business	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	2,985,046	318,225		3,303,271	1,710,532	1,381,802	3,632,001	44.3
2.	Allied lines	6,965,516	1,142,646		8,108,162	2,410,451	1,915,755	8,602,858	69.7
3.	Farmowners multiple peril								
4.	Homeowners multiple peril	211,741,095	24,475,996	(8,941)	236,226,032	125,840,669	119,631,571	242,435,130	45.6
5.	Commercial multiple peril								
6.	Mortgage guaranty								
8.	Ocean marine	2,238,236			2,238,236	853,318	1,391,605	1,699,949	36.2
9.	Inland marine	5,456,228	408,297		5,864,525	1,331,161	1,167,525	6,028,161	48.2
10.	Financial guaranty								
11.1	Medical professional liability - occurrence								
11.2	Medical professional liability - claims-made								
12.	Earthquake					27,000	47,000	(20,000)	(0.1)
13.	Group accident and health								
14.	Credit accident and health (group and individual)								
15.	Other accident and health								
16.	Workers' compensation	13,640			13,640	149,655	207,654	(44,359)	(75.2)
17.1	Other liability - occurrence	23,958,637			23,958,637	70,962,061	79,926,397	14,994,301	35.3
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	404,818,834	27,922,983	3,821,324	428,920,493	672,096,422	629,072,420	471,944,495	70.9
19.3, 19.4	Commercial auto liability	65,846	44,321		110,167	250,993	195,771	165,389	54.8
21.	Auto physical damage	221,940,344	8,965,176	(996)	230,906,516	37,255,658	36,603,702	231,558,472	58.6
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	880,183,422	63,277,644	3,811,387	939,649,679	912,887,920	871,541,202	980,996,397	58.0
	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
	Line of Business	1 Direct	2 Reinsurance Assumed	3 Deduct Reinsurance Recoverable	4 Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	5 Direct	6 Reinsurance Assumed	7 Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire	1,375,176	197,557		1,572,733	112,999	24,800		1,710,532	225,538
2.	Allied lines	1,740,933	268,495		2,009,428	289,023	112,000		2,410,451	395,462
3.	Farmowners multiple peril									
4.	Homeowners multiple peril	106,152,896	8,050,033		114,202,929	9,992,075	1,645,665		125,840,669	28,674,471
5.	Commercial multiple peril									
6.	Mortgage guaranty									
8.	Ocean marine	519,315			519,315	334,003			853,318	161,976
9.	Inland marine	506,855	132,284		639,139	636,020	56,002		1,331,161	179,970
10.	Financial guaranty									
11.1	Medical professional liability - occurrence									
11.2	Medical professional liability - claims-made									
12.	Earthquake					27,000			27,000	10,472
13.	Group accident and health								(a)	
14.	Credit accident and health (group and individual)									
15.	Other accident and health								(a)	
16.	Workers' compensation	83,655			83,655	66,000			149,655	45,965
17.1	Other liability - occurrence	50,575,060			50,575,060	20,387,001			70,962,061	8,047,500
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	519,404,959	37,617,527	5,925,512	551,096,974	98,909,424	22,090,024		672,096,422	124,426,088
19.3, 19.4	Commercial auto liability	157,116	68,457		225,573	25,420			250,993	33,681
21.	Auto physical damage	29,819,609	1,442,909		31,262,518	4,941,012	1,052,128		37,255,658	4,878,560
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	710,335,574	47,777,262	5,925,512	752,187,324	135,719,977	24,980,619		912,887,920	167,079,683
	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	56,690,127			56,690,127
	1.2 Reinsurance assumed	16,214,589			16,214,589
	1.3 Reinsurance ceded	108,436			108,436
	1.4 Net claim adjustment service (1.1 + 1.2 - 1.3)	72,796,280			72,796,280
2.	Commission and brokerage:				
	2.1 Direct excluding contingent		1,806,500		1,806,500
	2.2 Reinsurance assumed, excluding contingent		10,531,953		10,531,953
	2.3 Reinsurance ceded, excluding contingent		165,355		165,355
	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)		12,173,098		12,173,098
3.	Allowances to managers and agents				
4.	Advertising		69,657,707		69,657,707
5.	Boards, bureaus and associations	1,071,644	3,448,447		4,520,091
6.	Surveys and underwriting reports	60,997	10,268,874		10,329,871
7.	Audit of assureds' records				
8.	Salary and related items:				
	8.1 Salaries	75,298,959	132,575,330	4,116,571	211,990,860
	8.2 Payroll taxes	5,249,082	9,060,854	133,127	14,443,063
9.	Employee relations and welfare	24,050,841	40,468,424	1,407,148	65,926,413
10.	Insurance		294,896		294,896
11.	Directors' fees	359,622	564,983	467,120	1,391,725
12.	Travel and travel items	1,949,517	5,206,781	169,307	7,325,605
13.	Rent and rent items	8,062,200	9,833,730	70,722	17,966,652
14.	Equipment	6,242,327	11,350,665	691,996	18,284,988
15.	Cost or depreciation of EDP equipment and software	1,936,466	7,493,783	23,527	9,453,776
16.	Printing and stationery	914,304	2,065,012	336,842	3,316,158
17.	Postage, telephone and telegraph, exchange and express	3,074,299	16,057,215	6,725	19,138,239
18.	Legal and auditing	176,148	1,080,764	857,809	2,114,721
19.	Totals (Lines 3 to 18)	128,446,406	319,427,465	8,280,894	456,154,765
20.	Taxes, licenses and fees:				
	20.1 State and local insurance taxes deducting guaranty association credits of $		34,640,193		34,640,193
	20.2 Insurance department licenses and fees		1,666,587		1,666,587
	20.3 Gross guaranty association assessments		329,537		329,537
	20.4 All other (excluding federal and foreign income and real estate)		2,258,978		2,258,978
	20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)		38,895,295		38,895,295
21.	Real estate expenses			8,433,397	8,433,397
22.	Real estate taxes			2,538,021	2,538,021
23.	Reimbursements by uninsured plans				
24.	Aggregate write-ins for miscellaneous expenses		6,803,367		6,803,367
25.	Total expenses incurred	201,242,686	377,299,225	19,252,312	(a) 597,794,223
26.	Less unpaid expenses - current year	167,079,683	60,825,652	4,505,324	232,410,659
27.	Add unpaid expenses - prior year	158,647,075	42,607,553	4,148,984	205,403,612
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)	192,810,078	359,081,126	18,895,972	570,787,176
	DETAILS OF WRITE-INS				
2401.	Residual Market Buy-Out Fees		836,246		836,246
2402.	Amortization of expiring policy acquisition costs		158,748		158,748
2403.	Donations		5,769,973		5,769,973
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)		6,803,367		6,803,367

(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) 27,701,824	27,248,662
1.1	Bonds exempt from U.S. tax	(a) 14,657,081	16,310,902
1.2	Other bonds (unaffiliated)	(a) 34,685,963	34,772,961
1.3	Bonds of affiliates	(a)	
2.1	Preferred stocks (unaffiliated)	(b)	
2.11	Preferred stocks of affiliates	(b)	
2.2	Common stocks (unaffiliated)	34,703,689	35,233,354
2.21	Common stocks of affiliates		
3.	Mortgage loans	(c)	
4.	Real estate	(d) 10,292,280	10,292,280
5	Contract loans		
6	Cash, cash equivalents and short-term investments	(e) 1,118,054	1,136,574
7	Derivative instruments	(f)	
8.	Other invested assets	6,863	6,863
9.	Aggregate write-ins for investment income	2,889,045	2,913,844
10.	Total gross investment income	126,054,799	127,915,440
11.	Investment expenses		(g) 16,714,291
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 2,538,021
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i) 2,421,733
15.	Aggregate write-ins for deductions from investment income		
16.	Total deductions (Lines 11 through 15)		21,674,045
17.	Net investment income (Line 10 minus Line 16)		106,241,395
	DETAILS OF WRITE-INS		
0901.	Income on Amica Companies Supplemental Retirement Trust	2,291,282	2,316,081
0902.	Miscellaneous Interest	597,763	597,763
0903.			
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	2,889,045	2,913,844
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 $ 1,978,876 accrual of discount less $ 11,677,143 amortization of premium and less $ 2,074,016 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 $ 9,788,952 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 $ 2,421,733 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	15,707,437		15,707,437	(4,856,676)	
1.1	Bonds exempt from U.S. tax					
1.2	Other bonds (unaffiliated)	4,821,148		4,821,148		
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)					
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated)	67,299,061	(7,092,818)	60,206,243	257,916,510	
2.21	Common stocks of affiliates				17,049,666	
3.	Mortgage loans					
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments					
7.	Derivative instruments					
8.	Other invested assets	1,082,562	(245,385)	837,177	7,777,198	
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses)	88,910,208	(7,338,203)	81,572,005	277,886,698	
	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	521,483	470,183	(51,300)
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)	521,483	470,183	(51,300)
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	1,467,230	1,468,186	956
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due	320,133	316,546	(3,587)
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	46,294,728	32,320,114	(13,974,614)
21. Furniture and equipment, including health care delivery assets	3,803,493	4,538,481	734,988
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	365,238,806	452,975,746	87,736,940
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	417,645,873	492,089,256	74,443,383
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	417,645,873	492,089,256	74,443,383
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	25,627	66,402	40,775
2502. Postage inventory	598,274	689,072	90,798
2503. Expiring policy acquisition costs	112,358	271,106	158,748
2598. Summary of remaining write-ins for Line 25 from overflow page	364,502,547	451,949,166	87,446,619
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	365,238,806	452,975,746	87,736,940

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 value. 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	12/31/13 Statement Value	12/31/12 Statement Value	Valuation Basis
Amica General Agency, Inc.	$4,763,781	$3,349,148	GAAP Equity
Amica General Insurance Agency of California, Inc.	520,483	469,183	GAAP Equity
Amica Life Insurance Company	217,528,028	202,054,596	Statutory Equity
Amica Lloyd's of Texas, Inc.	1,000	1,000	GAAP Equity
Amica Property and Casualty Insurance Company	27,189,163	7,958,669	Statutory Equity
Total	$250,002,455	$213,832,596	

8. Other invested assets are stated as follows:

   a. Unaffiliated joint venture interests are carried at market value.
   b. 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 2013 and 2012.

NOTES TO FINANCIAL STATEMENTS

Note 2 – Accounting Changes and Correction of Errors

Effective January 1, 2013 the Company adopted SSAP No. 92, "Accounting for Postretirement Benefits Other Than Pensions, A Replacement of SSAP No. 14". This statement requires participants not yet eligible to retire to be included in the accumulated postretirement benefit obligation. The adoption of SSAP No. 92 created an additional accumulated postretirement benefit obligation for non-vested employees of $134.8 million and an additional transition liability of $26.5 million to recognize previously unrecognized items in the funded status. In accordance with this statement, the Company has elected to phase in the $161.3 million transition liability over a period not to exceed ten years. The Company established a contra-asset to offset the prepaid retirees' medical prepaid asset which reduced non-admitted assets by $50.8 million on January 1, 2013. In accordance with this statement, the Company has elected to phase in the transition liability over a period not to exceed ten years and recorded a liability of $16.1 million as of December 31, 2013. See Note 12 for additional information.

Effective January 1, 2013 the Company adopted SSAP No. 102, "Accounting for Pensions, A Replacement of SSAP No. 89." This statement requires that an asset or liability be recorded for the overfunding or underfunding of the projected benefit obligation. SSAP No. 102 requires this calculation to include amounts for non-vested employees. SSAP No. 102 was effective January 1, 2013. The adoption of SSAP No. 102 for the Amica Pension Fund created 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 resulted in a $346.8 million offset to the $396.0 million prepaid asset as of January 1, 2013. Non-admitted assets decreased by $346.8 million due to the recording of the contra asset. As the Pension Fund will remain in a net prepaid asset position there is no impact to surplus. See Note 12 for additional information.

The adoption of SSAP No. 102 created an additional accumulated postretirement benefit obligation of $16.8 million for non-vested employees and other previously unrecognized items in the funded status relating to the Company's supplemental pension benefits. The additional liability was recognized immediately. See Note 12 for additional information.

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 2013, 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 s 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	$ 14,854,887
2. 12 Months or Longer	$ 1,399,200

b. The aggregate related fair v alue of securities w ith unrealized losses:

1. Less than 12 Months	$346,836,994
2. 12 Months or Longer	$ 26,148,338

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 higher interest rates. 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-H. Not applicable.

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies

A. Not applicable

B. Investments in Impaired Joint Ventures, Partnerships and Limited Liability Companies:

On November 30, 2013, the Company recognized an other than temporary impairment on a private equity investment, Point Judith Venture Fund, III. The investment was written down to the fair value on that date of $3,257,615, resulting in a realized loss of $245,385. The value was based on the most recent valuation available from the custodian and deemed to be other than temporary based on the timing of expected returns on fund investments.

NOTES TO FINANCIAL STATEMENTS

Note 7 – Investment Income

A. Accrued Investment Income

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

B. Amounts Non-Admitted

No accrued investment income amounts were over 90 days past due in 2013 and 2012.

Note 8 – Derivative Instruments

Not applicable.

Note 9 – Income Taxes

The December 31, 2013 and 2012 balances and related disclosures are calculated and presented pursuant to SSAP No. 101.

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

1.

	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total
12/31/13			
a. Gross deferred tax assets	$414,975,191	$39,503,417	$454,478,608
b. Statutory valuation allowance adjustment	0	0	0
c. Adjusted gross deferred tax assets (1a-1b)	414,975,191	39,503,417	454,478,608
d. Deferred tax assets nonadmitted	0	0	0
e. Subtotal net admitted deferred tax asset (1c-1d)	414,975,191	39,503,417	454,478,608
f. Deferred tax liabilities	229,873,750	274,735,854	504,609,604
g. Net admittted deferred tax asset/(Net deferred tax liability) (1e-1f)	$185,101,441	($235,232,437)	($50,130,996)

12/31/12	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total
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

Change	(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) (Col 7+8) Total
a. Gross deferred tax assets	$86,637,291	$39,503,417	$126,140,708
b. Statutory valuation allowance adjustment	0	0	0
c. Adjusted gross deferred tax assets (1a-1b)	86,637,291	39,503,417	126,140,708
d. Deferred tax assets nonadmitted	0	0	0
e. Subtotal net admitted deferred tax asset (1c-1d)	86,637,291	39,503,417	126,140,708
f. Deferred tax liabilities	66,740,045	132,006,835	198,746,880
g. Net admittted deferred tax asset/(Net deferred tax liability) (1e-1f)	$19,897,246	($92,503,418)	($72,606,172)

NOTES TO FINANCIAL STATEMENTS

2. Admission calculation components SSAP No. 101:

	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total
12/31/13			
a. Federal income taxes paid in prior years recoverable through loss carrybacks	$57,082,118	$0	$57,082,118
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)	94,042,715	0	94,042,715
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	94,042,715	0	94,042,715
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	397,455,079
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	303,353,775	0	303,353,775
d. Deferred tax assets admitted as the result of application of SSAP No. 101	$454,478,608	$0	$454,478,608

12/31/12	(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)	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

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	$57,082,118	$0	$57,082,118
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)	(36,635,654)	0	(36,635,654)
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	(36,635,654)	0	(36,635,654)
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	42,759,975
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	105,694,244	0	105,694,244
d. Deferred tax assets admitted as the result of application of SSAP No. 101	$126,140,708	$0	$126,140,708

3. Ratios used for threshold limitation:

	2013	2012
a. Ratio used to determine recovery period and threshold limitations amount	1415%	1398%
b. Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	$2,649,700,527	$2,364,634,026

NOTES TO FINANCIAL STATEMENTS

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

	12/31/13		12/31/12		Change	
	(1)	(2)	(3)	(4)	(5) (Col 1-3)	(6) (Col 2-4)
	Ordinary	Capital	Ordinary	Capital	Ordinary	Capital
a. Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character, as a percentage.						
1. Adjusted gross DTAs amount from Note 9A1(c).	$414,975,191	$39,503,417	$328,337,900	$0	$86,637,291	$39,503,417
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies.	0%	0%	0%	0%	0%	0%
3. Net admitted adjusted gross DTAs amount from Note 9A1(e).	$414,975,191	$39,503,417	$328,337,900	$0	$86,637,291	$39,503,417
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies.	0%	0%	0%	0%	0%	0%

b. 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) 12/31/13	(2) 12/31/12	(3) (Col 1-2) Change
a. Federal	$22,954,590	($15,419,608)	$38,374,198
b. Foreign	0	0	0
c. Subtotal	22,954,590	(15,419,608)	38,374,198
d. Federal income tax on net capital gains	26,933,907	26,516,046	417,861
e. Utilization of capital loss carry-forwards	0	0	0
f. Other	0	0	0
g. Federal and foreign income taxes incurred	$49,888,497	$11,096,438	$38,792,059

NOTES TO FINANCIAL STATEMENTS

2. Deferred tax assets:

	(1) 12/31/13	(2) 12/31/12	(3) (Col 1-2) Change
a. Ordinary:			
1. Discounting of unpaid losses	$62,030,774	$55,006,934	$7,023,840
2. Unearned premium reserve	64,198,498	60,316,020	3,882,478
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	5,525,235	9,573,496	(4,048,261)
8. Compensation and benefits accrual	62,660,742	34,642,559	28,018,183
9. Pension accrual	194,157,249	136,844,563	57,312,686
10. Receivables - nonadmitted	634,546	647,897	(13,351)
11. Net operating loss carry-forward	0	0	0
12. Tax credit carry-forward	0	3,586,590	(3,586,590)
13. Other (including items <5% of total ordinary tax assets)	25,768,147	27,719,841	(1,951,694)
99. Subtotal	414,975,191	328,337,900	86,637,291
b. Statutory valuation allowance adjustment	0	0	0
c. Nonadmitted	0	0	0
d. Admitted ordinary deferred tax assets (2a99-2b-2c)	414,975,191	328,337,900	86,637,291
e. Capital:			
1. Investments	$39,503,417	$0	$39,503,417
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	39,503,417	0	39,503,417
f. Statutory valuation allowance adjustment	0	0	0
g. Nonadmitted	0	0	0
h. Admitted capital deferred tax assets (2e99-2f-2g)	39,503,417	0	39,503,417
i. Admitted deferred tax assets (2d + 2h)	$454,478,608	$328,337,900	$126,140,708

3. Deferred tax liabilities:

	(1) 12/31/13	(2) 12/31/12	(3) (Col 1-2) Change
a. Ordinary:			
1. Investments	$882,303	$1,011,419	($129,116)
2. Fixed assets	4,111,481	7,892,834	(3,781,353)
3. Deferred and uncollected premium	0	0	0
4. Policyholder reserves	0	0	0
5. Other (including items <5% of total ordinary tax liabilities)	224,879,966	154,229,452	70,650,514
99. Subtotal	229,873,750	163,133,705	66,740,045
b. Capital:			
1. Investments	$274,735,854	$142,729,019	$132,006,835
2. Real estate	0	0	0
3. Other (including items <5% of total ordinary tax liabilities)	0	0	0
99. Subtotal	274,735,854	142,729,019	132,006,835
c. Deferred tax liabilities (3a99 + 3b99)	$504,609,604	$305,862,724	$198,746,880

4. Net deferred tax assets (liabilities):

	(1) 12/31/13	(2) 12/31/12	(3) (Col 1-2) Change
Net deferred tax assets (liabilities) (2i - 3c)	($50,130,996)	$22,475,176	($72,606,172)

NOTES TO FINANCIAL STATEMENTS

The change in net deferred income taxes is comprised of the following (this analysis is exclusive of non-admitted 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):

	12/31/13	12/31/12	Change
Total deferred tax assets	$454,478,608	$328,337,900	$126,140,708
Total deferred tax liabilities	504,609,604	305,862,724	198,746,880
Net deferred tax assets/(liabilities)	(50,130,996)	22,475,176	(72,606,172)
Statutory valuation allowance adjustment	0	0	0
Net deferred tax assets/(liabilities) after SVA	(50,130,996)	22,475,176	(72,606,172)
Tax effect of unrealized gains (losses)	274,735,854	142,729,019	132,006,835
Statutory valuation allowance adjustment allocation to unrealized	0	0	0
Change in net deferred tax	$224,604,858	$165,204,195	$59,400,663

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:

	12/31/13	
	Amount	Effective Tax Rate
Income before taxes	$68,265,770	35.0%
Tax exempt interest, net of pro-ration	(4,852,493)	-2.5%
Dividends received deduction, net of pro-ration	(4,735,955)	-2.4%
Change in nonadmitted assets	26,055,185	13.3%
Other	(94,244,672)	-48.3%
Total	($9,512,165)	-4.9%
Federal income taxes incurred	$22,954,590	11.8%
Tax on capital gains (losses)	26,933,907	13.8%
Change in net deferred taxes	(59,400,663)	-30.5%
Total statutory income taxes	($9,512,166)	-4.9%

E. Operating Loss and Tax Credit Carry-forwards

1. At December 31, 2013, the Company did not have any unused operating loss carry-forwards 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
2013	$49,888,497
2012	$13,536,079

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.

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

1. During 2013 and 2012, the Company paid premiums of $2,744,621 and $2,663,841, 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

NOTES TO FINANCIAL STATEMENTS

of $18,256,992 and $21,287,304 in 2013 and 2012, respectively, to its affiliate, Amica Life Insurance Company, to fund structured settlement transactions. Further, on January 1, 2013, the Company made a non-cash investment in Amica Property and Casualty Insurance Company totaling $19,120,193. This was done to facilitate the January 1, 2013 change in the quota share rate from 80% to 100% for settlement of the Amica Property and Casualty Insurance Company's reserve balances for losses, loss adjustment expenses, and unearned premiums net of ceding commission.

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

Affiliate	12/31/13	12/31/12
Amica Lloyd's of Texas	$54,917,638	$45,658,311
Amica Property and Casualty Insurance Company	$102,859,532	$79,622,406

C. Changes in Terms of Intercompany Arrangements

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 rate changed from 80% to 100%.

D. Amounts Due (to) or from Related Parties

	12/31/13		12/31/12	
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.	74,692	72,163	64,271	45,673
Amica General Insurance Agency of California, Inc.	$0	3,735	0	3,234
Amica Life Insurance Company	$164,831	0	274,617	0
Amica Lloyd's of Texas	(2,857,785)	234,000	(2,745,340)	521,000
Amica Property and Casualty Insurance Company	870,503	(106,000)	338,341	131,000
Total	($1,747,759)	$203,898	($2,068,111)	$700,907

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 2013 and 2012.

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, 2013.

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 2013 and 2012 were $3,054,432 and $2,854,582, respectively. In addition, the Company reimburses Amica Life for sales and support services provided totaling $2,374,577 and $2,155,085 in 2013 and 2012, respectively. The cost charged from Amica Mutual to Amica Lloyd's amounted to $15,012,288 in 2013 and $13,244,424 in 2012. The costs charged from Amica Mutual to Amica Property and Casualty Insurance Company amounted to $10,674,756 in 2013 and $10,018,968 in 2012. The costs charged from Amica Mutual to Amica General Agency, Inc. amounted to $1,363,780, in 2013 and $1,346,141 in 2012.

G.-L. Not applicable.

NOTES TO FINANCIAL STATEMENTS

Note 11 – Debt

1. Debt consists of the following obligations as of December 31, 2013 and 2012:

Debt Description	12/31/13	12/31/12
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.	$108,959	$215,500
Total	$108,959	$215,500

Interest expense incurred on borrowed money is recorded as an investment expense and was $3,954 in 2013 and $6,318 in 2012. The effective interest rates are essentially equivalent to the stated interest rates. No covenants require that assets be set aside to fund scheduled repayments. The Company does not have any reverse repurchase agreements.

The combined scheduled aggregate maturities for the next five years and thereafter as of December 31, 2013 are as follows:

Year	2014	2015	2016	2017	2018	Thereafter	On Demand	Total
Amount	108,959	$0	$0	$0	$0	$0	$0	$108,959

2. 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 2013 and 2012 because, in accordance with SSAP 102, 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. 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. In October 2013, the Company amended the postretirement health care benefits for current retirees and active employees. The amendment changes the future benefits provided to retirees to defined subsidy payments to facilitate purchasing coverage from an independent health exchange. In addition, employees hired on or after January 1, 2014 will not be eligible for postretirement health care benefits. These amendments reduced the postretirement health care benefit obligation by $33,707,988.

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. The Company paid $2,774,621 and $2,663,841 for this coverage in 2013 and 2012, respectively.

1. Change in benefit obligation

a. Pension Benefits

	Pension Fund		Supplemental Retirement Plans	
	Overfunded		Underfunded	
	12/31/13	12/31/12	12/31/13	12/31/12
1. Benefit Obligation at beginning of year	$1,215,902,445	$1,045,252,135	$47,366,450	$42,689,873
2. Service cost	35,266,668	31,466,950	3,759,345	2,552,035
3. Interest cost	50,713,964	51,153,183	1,579,396	1,672,094
4. Contribution by plan participants	0	0	0	0
5. Actuarial (gain) loss	(139,390,329)	128,525,597	(2,972,870)	3,468,108
6. Foreign currency exchange rate changes	0	0	0	0
7. Benefits paid	(43,013,572)	(40,495,420)	(2,661,312)	(3,015,660)
8. Plan amendments	5,130,853	0	80,804	0
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	0	0	0	0
10. Benefit obligation at end of year	$1,124,610,029	$1,215,902,445	$47,151,813	$47,366,450

NOTES TO FINANCIAL STATEMENTS

b. Postretirement Benefits

	Postretirement Health Care	
	Underfunded	
	12/31/13	12/31/12
1. Benefit Obligation at beginning of year	$218,359,646	$270,626,432
2. Service cost	147,528,753	16,281,045
3. Interest cost	15,590,466	12,662,866
4. Contribution by plan participants	1,192,874	983,661
5. Actuarial (gain) loss	(31,645,560)	(71,042,497)
6. Foreign currency exchange rate changes	0	0
7. Benefits paid	(12,017,574)	(11,151,861)
8. Plan amendments	(33,707,988)	0
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	0	0
10. Benefit obligation at end of year	$305,300,617	$218,359,646

The 2013 service cost for the Postretirement Health Care includes $140,282,166 to recognize the benefit obligation for non-vested participants.

c. Post-employment & Compensated Absence Benefits

Not applicable.

2. Change in Plan Assets

	Pension Benefits				Postretirement Benefits	
	Pension Fund		Supplemental Retirement Plans		Postretirement Health Care	
	12/31/13	12/31/12	12/31/13	12/31/12	12/31/13	12/31/12
a. Fair Value on plan assets at beginning of year	$1,270,135,230	$1,123,119,523	$0	$0	$188,668,523	$163,117,914
b. Actual return on plan assets	184,722,304	137,511,127	0	0	33,326,110	18,550,609
c. Foreign currency exchange rate changes	0	0	0	0	0	0
d. Reporting entity contribution	50,000,000	50,000,000	2,661,312	3,015,660	18,033,464	17,168,200
e. Plan participants' contributions	0	0	0	0	1,192,874	983,661
f. Benefits paid	(43,013,572)	(40,495,420)	(2,661,312)	(3,015,660)	(12,526,339)	(11,151,861)
g. Business combinations, divestitures and settlements	0	0	0	0	0	0
h. Fair value of plan assets at end of year	$1,461,843,962	$1,270,135,230	$0	$0	$228,694,632	$188,668,523

3. Funded Status

	Pension Benefits				Postretirement Benefits	
	Pension Fund		Supplemental Retirement Plans		Postretirement Health Care	
	12/31/13	12/31/12	12/31/13	12/31/12	12/31/13	12/31/12
Overfunded						
a. Assets (nonadmitted)						
1. Prepaid benefit costs	$445,984,465	$395,984,465	$0	$0	$34,716,443	$50,792,668
2. Overfunded plan assets	(108,750,532)	0	0	0	(34,716,443)	0
3. Total assets (nonadmitted)	(337,233,933)	(395,984,465)	0	0	0	(50,792,668)
Underfunded						
b. Liabilities recognized						
1. Accrued benefit costs	0	0	(34,279,362)	(30,332,118)	1,093,731	5,088,494
2. Liability for pension benefits	0	0	(12,872,451)	(17,034,332)	0	0
3. Total liabilities recognized	0	0	(47,151,813)	(47,366,450)	1,093,731	5,088,494
c. Unrecognized liabilities	$108,750,532	$341,751,680	$12,872,451	$17,034,332	$110,228,699	$75,395,297

NOTES TO FINANCIAL STATEMENTS

4. Components of net periodic benefit cost

	Pension Benefits				Postretirement Benefits	
	Pension Fund		Supplemental Retirement Plans		Postretirement Health Care	
	12/31/13	12/31/12	12/31/13	12/31/12	12/31/13	12/31/12
a. Service cost	$35,266,668	$31,466,950	$3,759,345	$2,552,035	$7,246,587	$16,281,045
b. Interest cost	50,713,964	51,153,183	1,579,396	1,672,094	15,590,466	12,662,866
c. Expected return on plan assets	(87,396,956)	(77,199,715)	0	0	(8,825,359)	(11,418,254)
d. Transition asset or obligation	(14,314,749)	(21,966,846)	473,153	473,153	13,179,855	674,621
e. (Gains) and losses	23,468,945	24,284,300	956,390	750,612	2,214,932	6,183,570
f. Prior service cost or (credit)	(7,737,872)	(7,737,872)	(159,728)	(191,010)	199,680	269,932
g. (Gain) or loss recognized due to a settlement or curtailment	0	0	0	0	0	0
h. Total net periodic benefit cost	$0	$0	$6,608,556	$5,256,884	$29,606,161	$24,653,780

5. Amounts in unassigned funds (surplus) recognized as components of net periodic benefit cost

	Pension Benefits				Postretirement Benefits	
	Pension Fund		Supplemental Retirement Plans		Postretirement Health Care	
	12/31/13	12/31/12	12/31/13	12/31/12	12/31/13	12/31/12
a. Items not yet recognized as a component of net periodic cost - prior year	$341,751,680	$268,117,077	$17,034,332	$14,598,979	$75,395,297	$165,532,600
b. Net transition asset or (obligation) recognized	17,029,486	21,966,846	(473,153)	(473,153)	0	674,621
c. Net prior service cost or (credit) arising during the period	5,130,853	0	80,804	0	106,574,178	0
d. Net prior service cost or (credit) recognized	5,023,135	7,737,872	159,728	191,010	(13,379,534)	(269,932)
e. Net (gain) and loss arising during the period	(236,715,677)	68,214,185	(2,972,870)	3,468,108	(56,146,311)	(84,358,422)
f. Net (gain) and loss recognized	(23,468,945)	(24,284,300)	(956,390)	(750,612)	(2,214,932)	(6,183,570)
g. Items not yet recognized as a component	0	0	0	0	0	0
of net periodic cost - current year	$108,750,532	$341,751,680	$12,872,451	$17,034,332	$110,228,698	$75,395,297

6. Amounts in unassigned funds (surplus) expected to recognized in the next fiscal year as components of net periodic benefit cost

	Pension Benefits				Postretirement Benefits	
	Pension Fund		Supplemental Retirement Plans		Postretirement Health Care	
	12/31/13	12/31/12	12/31/13	12/31/12	12/31/13	12/31/12
a. Net transition (asset) or obligation	$0	($16,647,921)	$473,153	$473,153	$10,634,739	$0
b. Net prior service cost or (credit)	(5,321,756)	(7,737,872)	5,390	(159,728)	(11,076)	0
c. Net recognized (gains) and losses	2,175,162	21,994,476	602,847	925,900	54,483	0

7. Amount in unassigned funds (surplus) that have not yet been recognized as components of net periodic benefit cost

	Pension Benefits				Postretirement Benefits	
	Pension Fund		Supplemental Retirement Plans		Postretirement Health Care	
	12/31/13	12/31/12	12/31/13	12/31/12	12/31/13	12/31/12
a. Net transition (asset) or obligation	($28,343,125)	($45,375,611)	$3,312,066	$3,785,219	$95,712,640	$0
b. Net prior service cost or (credit)	(36,998,067)	(47,152,055)	(268,314)	(508,846)	(88,601)	2,429,396
c. Net recognized (gains) and losses	174,091,727	434,276,346	9,828,699	13,757,959	14,604,660	72,965,901

NOTES TO FINANCIAL STATEMENTS

8. Weighted-average assumptions used to determine net periodic benefit cost as of the end of the current period:

	Pension Benefits				Postretirement Benefits	
	Pension Fund		Supplemental Retirement Plans		Postretirement Health Care	
	12/31/13	12/31/12	12/31/13	12/31/12	12/31/13	12/31/12
a. Weighted average discount rate	4.25	5.00	4.25	5.00	5.25	4.75
b. Expected long-term rate of return on plan assets	7.00	7.00	n/a	n/a	4.55	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 end of current period:

	Pension Benefits				Postretirement Benefits	
	Pension Fund		Supplemental Retirement Plans		Postretirement Health Care	
	12/31/13	12/31/12	12/31/13	12/31/12	12/31/13	12/31/12
d. Weighted-average discount rate	5.00	4.25	5.00	4.25	5.00	4.50
e. Rate of compensation increase	4.00	4.00	4.00	4.00	n/a	n/a

9. The amount of the accumulated benefit obligation for defined benefit pension plans was $1,097,894,109 for the current year and $1,185,893,770 for the prior year.

10. The assumed health care cost trend rates 7.5% for pre-65 and 5.8% for post-65 for 2014 with an ultimate health care trend rate of 4.5% reached in 2020.

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	$5,293,000	($3,390,000)
b. Effect on postretirement benefit obligation	$26,051,000	($20,207,000)

12. The following estimated future payments, which reflect future service, as appropriate, are expected to be paid in the years indicated:

Years	Pension Fund	Supplemental Retirement Plan	Post-Retire. Health Care
a. 2014	$45,280,000	$2,392,000	$13,049,000
b. 2015	47,746,000	2,910,000	13,799,000
c. 2016	50,321,000	3,855,000	14,578,000
d. 2017	52,943,000	2,260,000	15,296,000
e. 2018	55,772,000	2,284,000	15,855,000
f. Thereafter total	327,969,000	24,021,000	89,983,000

13. For 2014, the Company expects to make contributions to postretirement plans as follows:

Post-Retirement Plan	Contribution
Pension Fund	$0
Supplemental Retirement Plan	2,392,000
Post-Retirement Health Care	13,049,000

14. – 19. Not applicable.

20. 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). SSAP No. 102, "Accounting for Pensions, A Replacement of SSAP No. 89" became effective January 1, 2013. This SSAP requires that any underfunded defined benefit pension amounts, as determined when the projected benefit obligation exceeds the fair value of plan assets, to be recognized as a liability under SSAP No. 5R. Such liability is required to be reported in the first quarter statutory financial statement after the transition date with a corresponding entry to unassigned funds.

NOTES TO FINANCIAL STATEMENTS

The following provides the status of the Pension Fund and supplemental retirement plans covering employees of Amica Mutual Insurance Company and Amica Life Insurance Company as of December 31, 2012 and the transition date (January 1, 2013):

	Pension Fund		Supplemental Pension Benefits	
	12/31/12	01/01/13	12/31/12	01/01/13
Benefit obligation	($1,215,902,445)	($1,215,902,445)	($47,366,450)	($47,366,450)
Plus: non-vested liability	(5,073,216)	(5,073,216)	(59,223)	(59,223)
Benefit obligation incl. non-vested	(1,220,975,661)	(1,220,975,661)	(47,425,673)	(47,425,673)
Plan assets at fair value	1,270,135,230	1,270,135,230	0	0
Funded status	49,159,569	49,159,569	(47,425,673)	(47,425,673)
Unrecognized net transition obligation (asset)	(45,372,611)	0	3,785,219	0
Unrecognized prior service cost	(47,152,055)	0	(508,846)	0
Unrecognized net actuarial (gain) loss	434,276,346	0	13,757,959	0
PBO for non-vested employees	5,073,216	0	59,223	0
Total unrecognized items	346,824,896	0	17,093,555	0
Asset (liability) for benefits	$395,984,465	$49,159,569	($30,332,118)	($47,425,673)

The adoption of SSAP No. 102 for the Pension Fund did not have a surplus impact on the Company as the pension plan was overfunded by more than the transition liabilities. At transition, the Company recognized $346,824,896 in unrecognized transition obligations, prior service costs, and unrecognized losses as components of the ending balance of unassigned funds as of January 1, 2013. This recognition resulted in a financial presentation which reflects $44,159,569 overfunded status of the plan (fair value of plan assets exceeds the projected benefit obligation) as of January 1, 2013 with the remaining $5,000,000 overfunded status recorded as a prepaid asset on Amica Life Insurance Company's financial statements at January 1, 2013.

At transition, the Company recognized $17,093,555 for supplemental pension benefits in unrecognized transition obligations, prior service costs, and unrecognized losses as components of the ending balance of unassigned funds as of January 1, 2013. This recognition resulted in an additional $16,787,832 liability recorded on the Company's financial statement at January 1, 2013 with the remaining $305,723 recorded as a liability on the financial statements of Amica Life Insurance Company.

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. SSAP No. 92, "Accounting for Postretirement Benefits Other Than Pensions, A Replacement of SSAP No. 14" became effective January 1, 2013. This SSAP requires that any underfunded postretirement benefit amounts, other than pensions, as determined when the projected benefit obligation exceeds the fair value of plan assets, to be recognized as a liability under SSAP No. 5R.

The following provides the status of the Postretirement Health Care Benefit Plans covering employees of Amica Mutual Insurance Company and Amica Life Insurance Company as of December 31, 2012 and the transition date (January 1, 2013):

	12/31/12	01/01/13
Benefit obligation	($218,359,646)	($218,359,646)
Plus: non-vested liability	(140,282,166)	(140,282,166)
Benefit obligation incl. non-vested	(358,641,812)	(358,641,812)
Plan assets at fair value	188,668,523	188,668,523
Funded status	(169,973,289)	(169,973,289)
Unrecognized prior service cost	2,429,396	-
Unrecognized net actuarial (gain) loss	72,965,901	-
PBO for non-vested employees	140,282,166	-
Total unrecognized items	215,677,463	-
Asset (liability) for benefits	$45,704,174	($169,973,289)

The Company elected to utilize the minimum transition option reflected in Paragraph 103 of SSAP No. 92.

NOTES TO FINANCIAL STATEMENTS

21. The Company elected to phase in the transition liability relating to postretirement health care benefits under the transition guidance set forth in SSAP No. 92, "Accounting for Postretirement Benefits Other Than Pensions, A Replacement of SSAP No. 14". The total transition liability for the postretirement health care benefits was $169,973,289 resulting in a minimum transition liability of $16,997,328 after applying the guidance in paragraphs 103bi and 103bii. The Company recorded a minimum transition liability of $16,133,962 on January 1, 2013 with the remaining $863,366 recorded on the financial statements of Amica Life Insurance Company. The following table includes the 2013 transition surplus activity:

	Tranistion liability
Beginning of year	$169,973,289
Recognized during year	(93,367,304)
End of year funded status	$76,605,985

The anticipated amortization of the remaining transition liability is:

Years	Anticipated Amortization
2014	$16,997,329
2015	16,997,329
2016	16,997,329
2017	16,997,329
2018	8,616,669

The Company's share of anticipated amortization is $15,560,189 for 2014 through 2017 and $7,888,122 for 2018.

B. Description of Investment Policies

The assets of the qualified defined benefit pension plan (the "Pension Trust") and 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. The 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 defined benefit pension plan asset allocation as of the measurement date, December 31, 2013 and 2012, and the target asset allocation, presented as a percentage of total plan assets were as follows:

	Actual Allocation		Target Allocation	
Asset Category	12/31/13	12/31/12	12/31/13	12/31/12
a. Debt Securities	28.8%	28.4%	29.5%	30.0%
b. Equity Securities	66.5%	65.3%	66.0%	65.5%
c. Real estate	0.0%	0.0%	0.0%	0.0%
d. Other	4.7%	6.3%	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, 2013 and 2012, and the target asset allocation, presented as a percentage of total plan assets were as follows:

	Actual Allocation		Target Allocation	
Asset Category	12/31/13	12/31/12	12/31/13	12/31/12
a. Debt Securities	26.7%	26.5%	27.5%	28.0%
b. Equity Securities	66.0%	64.9%	66.0%	65.5%
c. Real estate	0.0%	0.0%	0.0%	0.0%
d. Other	7.3%	8.6%	6.5%	6.5%
e. Total	100.0%	100.0%	100.0%	100.0%

NOTES TO FINANCIAL STATEMENTS

C. Fair Value of Plan Assets

1. Fair Value Measurements of Plan Assets at Reporting Date

Pension Fund				
Description for each class of plan assets	(Level 1)	(Level 2)	(Level 3)	Total
U.S. Government and Federal Agencies	$33,900,825	$112,002,020	$0	$145,902,845
State and political subdivisions	0	157,572,658	0	157,572,658
Corporate debt securities	0	115,072,178	0	115,072,178
Common Stock	761,351,588	0	0	761,351,588
Short-term investments	0	27,229,379	0	27,229,379
Other invested assets	0	0	246,747,225	246,747,225
Total Plan Assets	$795,252,413	$411,876,235	$246,747,225	$1,453,875,873

Postretirement Health Care				
Description for each class of plan assets	(Level 1)	(Level 2)	(Level 3)	Total
U.S. Government and Federal Agencies	$2,319,852	$26,519,074	$0	$28,838,926
State and political subdivisions	0	15,565,626	0	15,565,626
Corporate debt securities	0	13,594,535	0	13,594,535
Common Stock	119,833,353	0	0	119,833,353
Short-term investments	0	12,788,233	0	12,788,233
Other invested assets	0	0	37,767,399	37,767,399
Total Plan Assets	$122,153,205	$68,467,468	$37,767,399	$228,388,072

2. Fair Value Measurements in Level 3 of the Fair Value Hierarchy

Pension Fund										
Description for each class of plan assets	Beginning Balance at 01/01/13	Transfers into Level 3	Transfers out of Level 3	Return on Assets Still Held	Return on Assets Sold	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/13
Other invested assets	$214,151,551	0	449,313	23,145,229	5,405,584	25,434,811	0	20,940,637	0	$246,747,225
Total Plan Assets	$214,151,551	0	449,313	23,145,229	5,405,584	25,434,811	0	20,940,637	0	$246,747,225

Postretirement Health Care										
Description for each class of plan assets	Beginning Balance at 01/01/13	Transfers into Level 3	Transfers out of Level 3	Return on Assets Still Held	Return on Assets Sold	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/13
Other invested assets	$28,444,722	0	0	4,097,465	48,002	6,074,063	0	896,853	0	$37,767,399
Total Plan Assets	$28,444,722	0	0	4,097,465	48,002	6,074,063	0	896,853	0	$37,767,399

D. Rate of Return Assumptions

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.

E. 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 $9,905,551 and $9,601,690 on behalf of participating employees in 2013 and 2012, 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 12G, certain deferred compensation liabilities are funded through the Amica Companies Supplemental Retirement Trust.

F. Multiemployer Plans

Not applicable.

G. 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.

H. Postemployment Benefits and Compensated Absences

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

NOTES TO FINANCIAL STATEMENTS

I. 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 $3,040,351 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 $358,272 decrease as a result of an actuarial gain; a decrease to the current period service cost totaling $667,732 due to the subsidy; $1,218,874 decrease to the interest cost; and a $795,473 decrease in the amortization of prior service cost for non vested employees. .

3. Disclosure of Gross Benefit Payments

The Company's gross benefit payments for 2013 were $12,013,781 including the prescription drug benefit and estimates future payments to be $13,192,167 annually. The Company's subsidy related to The Medicare Prescription Drug, Improvement and Modernization Act of 2003 was $494,794 for 2013 and estimates future subsidies to be $677,112 annually.

Note 13 – Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

A.-E. Not applicable.

I. 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, 2013 and 2012.

G.-I. Not applicable.

J. Changes in Unassigned Funds

The portion of unassigned funds (surplus) represented by cumulative unrealized capital gains is $997,866,581.

K.-M. Not applicable.

Note 14 – Contingencies

A. Contingent Commitments

1. The Company has made commitments to provide additional funds to the Morgan Stanley Private Market Fund III totaling $1,208,602; Goldman Sachs Private Equity Partners XI LP totaling $402,728; Midwest Mezzanine Fund V SBIC LP totaling $5,343,499 and Point Judith Venture Fund III, LP totaling $7,797,000.

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, 2013.
Amica Lloyd's Capital Maintenance Agreement (b)	Not required.	Investment in SCA	See (b)	There were no capital infusions required in 2013.
Amica Property and Casualty Capital Maintenance Agreement (c)	Not required.	Investment in SCA	See (c)	There were no capital infusions required in 2013.

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, 2013. Recognition of a liability is not required as SSAP 5R exempts guarantees made to or on behalf of wholly-owned subsidiaries.

b. The Company was 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 remained in force until December 31, 2013. The terms of the agreement stated that when the ratio of net premiums written to surplus exceeds 150%, Amica Mutual would infuse capital to restore surplus to a level in which the ratio is returned to 100%. The agreement stated that in any one calendar year, the maximum number of capital infusions should not exceed three. During the life of the contract, the maximum number of capital infusions should not exceed six. No capital infusions were required under the agreement in 2013 and 2012. It is unlikely that there will be future payments made under this contract, as it expired on December 31, 2013. Management has determined that renewal of this agreement is not necessary, as business previously written by Amica Lloyd's will be written by Amica Mutual upon renewal starting in 2014. As of December 31, 2013, the current net

NOTES TO FINANCIAL STATEMENTS

premiums written to surplus ratio is 25.0%. 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 agreement 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 2013 and 2012. An estimate of maximum potential future payments is not easily estimable as the factors to determine the potential capital infusion are continuously changing. However, due to the January 1, 2013 change in the quota share rate from 80% to 100% in regards to premiums, losses, and expenses, the Company considers the potential for a necessary capital infusion to be unlikely. 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 2013. 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. Roll-forward of related asset

Not applicable.

C. Not Applicable.

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

The company paid $301,661 on a direct basis in 2013 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 2013 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 2021. Rental expense for 2013 and 2012 was $9,723,648 and $9,550,841, respectively.

NOTES TO FINANCIAL STATEMENTS

2. Future minimum rental payments are as follows:

2014	2015	2016	2017	2018	Thereafter	Total
$7,960,365	$7,155,943	$4,983,425	$3,400,403	$2,043,163	$2,661,483	$28,204,782

Certain rental commitments have renewal options extending through the year 2031. 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, 2013:

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.

Description	Level 1	Level 2	Level 3	Total
(a) Assets at fair value:				
Common stock:				
Industrial and miscellaneous	$1,604,333,941	$0	$0	$1,604,333,941
Total common stock	1,604,333,941	0	0	1,604,333,941
Short-term investments:				
Exempt money market mutual funds	$0	$11,962,713	$0	$11,962,713
Commercial paper	0	80,873,592	0	80,873,592
Total short-term investments	0	92,836,305	0	92,836,305
Total assets at fair value	$1,604,333,941	$92,836,305	$0	$1,697,170,246
(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, 2013, 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 2013.
3. The Company recognizes transfers between levels at the end of the reporting period.

4. Level 2 financial assets of $92,836,305 at December 31, 2013 consisted of short-term investments in exempt money market funds and commercial paper presented at cost, which approximates fair value.

5. Not applicable.

NOTES TO FINANCIAL STATEMENTS

B. Not applicable.

C. Fair Value Measurements for All Financial Instruments at December 31, 2013:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Bonds:						
U.S. governments	$815,073,590	$800,075,435	$22,449,847	$792,623,743	$0	$0
Municipal bonds	875,038,692	864,158,028	0	875,038,692	0	0
U.S. special revenue and assessments	30,946,164	29,530,492	0	30,946,164	0	0
Industrial and miscellaneous	475,299,934	458,055,504	0	471,489,409	3,810,525	0
Total bonds	2,196,358,380	2,151,819,459	22,449,847	2,170,098,008	3,810,525	0
Common stock:						
Industrial and miscellaneous	1,604,333,941	1,604,333,941	1,604,333,941	0	0	0
Total common stock	1,604,333,941	1,604,333,941	1,604,333,941	0	0	0
Short-term investments:						
Exempt money market mutual funds	11,962,713	11,962,713	0	11,962,713	0	0
Commercial paper	80,873,592	80,873,592	0	80,873,592	0	0
Total short-term investments	92,836,305	92,836,305	0	92,836,305	0	0
Total assets	$3,893,528,626	$3,848,989,705	$1,626,783,788	$2,262,934,313	$3,810,525	$0

D. Not applicable.

Note 21 – Other Items

A. Not applicable.

B. Not applicable.

C. Other Disclosures and Unusual Items

Assets in the amount of $3,589,206 and $3,681,173 at December 31, 2013 and 2012, respectively, were on deposit with government authorities or trustees as required by law.

D.-E. Not applicable.

F. Subprime Mortgage Related Risk Exposure

1. At December 31, 2013, 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 exposures. 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, 2013, 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, 2013 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.

G.-H. Not applicable.

Note 22 – Events Subsequent

Type II – Non-recognized Subsequent Events:

Subsequent events have been considered through February 12, 2014 for the statutory statement issued on February 12, 2014.

On January 31, 2014, Amica Mutual Insurance Company made a $25.0 million cash contribution to its wholly-owned subsidiary, Amica Life Insurance Company. The Company is expected to make an additional $25.0 million cash contribution to Amica Life Insurance Company before the end of the first quarter of 2014. These contributions are intended to provide additional support for Amica Life Insurance Company's growth initiatives.

Effective January 1, 2014, business previously written by Amica Lloyd's of Texas will be written by Amica Mutual Insurance Company upon renewal. Management expects that Amica Lloyd's of Texas written premiums in 2014 will be generated solely from endorsements on policies written in 2013. Company operations will continue through 2014, to settle outstanding losses and other liabilities. At a time yet to be determined by management, the remaining assets and liabilities of the Company will be merged with those of its parent, Amica Mutual Insurance Company.

Effective January 1, 2014, Amica Mutual Insurance Company will begin to write approximately 65% of the business currently written by its wholly-owned subsidiary, Amica Property and Casualty Insurance Company, based on an underwriting criteria developed by Amica Mutual Insurance Company.

NOTES TO FINANCIAL STATEMENTS

There were no events occurring subsequent to the end of the year, other than the above mentioned, 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.

C. Reinsurance Assumed and Ceded

1. The following table summarizes ceded and assumed unearned premiums and the related commission equity at December 31, 2013. Direct unearned premium at December 31, 2012 was $798,633,675.

	Assumed Premium Reserve	Assumed Commission Equity	Ceded Premium Reserve	Ceded Commission Equity	Net Premium Reserve	Net Commission Equity
Affiliated	$66,361,633	$12,767,140	$0	$0	$66,361,633	$12,767,140
All Other	1,179,411	0	1,393,544	249,652	(214,133)	(249,652)
Total	$67,541,044	$12,767,140	$1,393,544	$249,652	$66,147,500	$12,517,488
Direct Unearned Premium Reserve			$841,348,189			

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 $1,053,964 under this provision in 2013 and $923,049 in 2012.

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

D. Not applicable.

E. Not applicable

F.-I. 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 $71.4 million during 2013, compared to a decrease of $75.2 million during 2012. This is 6.9% of unpaid losses and loss adjustment expenses of $1.0 billion as of December 31, 2012. The decrease occurred primarily in the auto and other liability lines of business. Increases or decreases of this nature occur as the result of claim settlements during the current year, and as additional information is received regarding individual claims, causing changes from the original estimates of the cost of these claims. Recent loss development trends are also taken into account in evaluating the overall adequacy of unpaid losses and loss adjustment expenses. No additional premiums or return premiums have been accrued as a result of prior year effects.

(000's omitted)	2013 Calendar Year Losses & LAE Incurred			2013 Loss Yr.	
Line of Business	Losses Incurred	LAE Incurred	Total	Losses & LAE Incurred	Shortage (Redundancy)
Fire	$3,632	$643	$4,275	$4,518	($243)
Allied lines	8,603	1,524	$10,127	9,644	$483
Homeowners	242,435	45,729	$288,164	285,533	$2,631
Ocean marine	1,700	542	$2,242	2,241	$1
Inland marine	6,028	948	$6,976	7,010	($34)
Earthquake	(20)	1	-$19	39	($58)
Workers compensation	(44)	4	-$40	78	($118)
Other liability - occurrence	14,994	2,949	$17,943	29,924	($11,981)
Auto liability-private passenger	471,944	104,086	$576,030	593,554	($17,524)
Auto liability-commercial	165	28	$193	113	$80
Auto physical damage	231,559	44,789	$276,348	320,976	($44,628)
Totals	$980,996	$201,243	$1,182,239	$1,253,630	($71,391)

Note 26 – Intercompany Pooling Arrangements

Not applicable.

NOTES TO FINANCIAL STATEMENTS

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 $235,922,178 and $238,925,788 as of December 31, 2013 and 2012, respectively. The Company does not record a contingent liability for the aggregate amount of these annuities as a because management believes that the issuers' failure to perform under the terms of the contracts is improbable.

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

Not applicable.

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	12/31/13
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 [ ]
If yes, complete Schedule Y, Parts 1, 1A and 2

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?
Rhode Island

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

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

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [ ] No [X]
4.12 renewals? Yes [ ] No [X]

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [ ] No [X]
4.22 renewals? Yes [ ] No [X]

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

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

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

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

6.2 If yes, give full information:

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

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

1 Nationality	2 Type of Entity

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 .... $ 148,906,051

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 $ 3,589,206

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.	959,283
61744G-10-7	Morgan Stanley Emerging Markets Fund, Inc.	4,881,303
61744U-10-6	Morgan Stanley Asia-Pacific Fund, Inc.	15,583,452
921909-75-0	Vanguard Developed Markets Index Fund Institutional Plus Shares	191,472,020
922042-50-2	Vanguard European Stock Index Fund Institutional Shares	61,260,798
922042-65-0	Vanguard Emerging Markets Stock Index Fund Institutional Plus Shares	83,058,522
922042-40-3	Vanguard Pacific Stock Index Fund Institutional Shares	23,043,450
29.2999 - Total		380,258,828

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 SA	91,036	12/31/2013
The Latin American Discovery Fund, Inc.	Itau Unibanco Holding SA	66,862	12/31/2013
The Latin American Discovery Fund, Inc.	Banco Bradesco SA	58,804	12/31/2013
The Latin American Discovery Fund, Inc.	Ambev SA	55,255	12/31/2013
The Latin American Discovery Fund, Inc.	Vale SA	55,063	12/31/2013
Morgan Stanley Emerging Markets Fund, Inc.	Samsung Electronics Co., Ltd.	241,136	12/31/2013
Morgan Stanley Emerging Markets Fund, Inc.	Tencent Holdings Ltd.	97,626	12/31/2013
Morgan Stanley Emerging Markets Fund, Inc.	Bank of China Ltd.	96,650	12/31/2013
Morgan Stanley Emerging Markets Fund, Inc.	Hyundai Motor Co.	95,674	12/31/2013
Morgan Stanley Emerging Markets Fund, Inc.	Taiwan Semiconductor Manufacturing Co., Ltd.	95,185	12/31/2013
Morgan Stanley Asia-Pacific Fund, Inc.	Samsung Electronics Co., Ltd.	568,796	12/31/2013
Morgan Stanley Asia-Pacific Fund, Inc.	Toyota Motor Corp.	490,879	12/31/2013
Morgan Stanley Asia-Pacific Fund, Inc.	Sumitomo Mitsui Financial Group, Inc.	388,028	12/31/2013
Morgan Stanley Asia-Pacific Fund, Inc.	Sumitomo Mitsui Trust Holdings, Inc.	341,278	12/31/2013
Morgan Stanley Asia-Pacific Fund, Inc.	Yamaha Motor Co., Ltd.	331,927	12/31/2013
Vanguard Developed Markets Index Fund Institutional Plus Shares	Nestle SA	3,063,552	12/31/2013
Vanguard Developed Markets Index Fund Institutional Plus Shares	Royal Dutch Shell PLC	3,063,552	12/31/2013
Vanguard Developed Markets Index Fund Institutional Plus Shares	HSBC Holdings PLC	2,680,608	12/31/2013
Vanguard Developed Markets Index Fund Institutional Plus Shares	Roche Holding AG	2,680,608	12/31/2013
Vanguard Developed Markets Index Fund Institutional Plus Shares	Vodafone Group PLC	2,489,137	12/31/2013
Vanguard European Stock Index Fund Institutional Shares	Nestle SA	1,592,781	12/31/2013
Vanguard European Stock Index Fund Institutional Shares	Royal Dutch Shell PLC	1,592,781	12/31/2013
Vanguard European Stock Index Fund Institutional Shares	HSBC Holdings PLC	1,408,998	12/31/2013
Vanguard European Stock Index Fund Institutional Shares	Roche Holding AG	1,347,737	12/31/2013
Vanguard European Stock Index Fund Institutional Shares	Vodafone Group PLC	1,286,477	12/31/2013
Vanguard Emerging Markets Stock Index Fund Institutional Plus Shares	Taiwan Semiconductor Manufacturing Co., Ltd.	2,159,522	12/31/2013
Vanguard Emerging Markets Stock Index Fund Institutional Plus Shares	Tencent Holdings Ltd.	1,495,053	12/31/2013
Vanguard Emerging Markets Stock Index Fund Institutional Plus Shares	Petroleo Brasileiro SA	1,495,053	12/31/2013
Vanguard Emerging Markets Stock Index Fund Institutional Plus Shares	China Construction Bank Corp.	1,411,995	12/31/2013
Vanguard Emerging Markets Stock Index Fund Institutional Plus Shares	China Mobile, Ltd.	1,411,995	12/31/2013
Vanguard Pacific Stock Index Fund Institutional Shares	Toyota Motor Corp.	691,303	12/31/2013
Vanguard Pacific Stock Index Fund Institutional Shares	Samsung Electronics Co., Ltd.	599,130	12/31/2013
Vanguard Pacific Stock Index Fund Institutional Shares	Commonwealth Bank of Australia	483,912	12/31/2013
Vanguard Pacific Stock Index Fund Institutional Shares	BHP Billiton, Ltd.	460,869	12/31/2013
Vanguard Pacific Stock Index Fund Institutional Shares	Mitsubishi UFJ Financial Group Inc.	391,739	12/31/2013

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	2,244,655,764	2,289,194,685	44,538,921
30.2 Preferred stocks			
30.3 Totals	2,244,655,764	2,289,194,685	44,538,921

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 yields 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? $ 4,522,641

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.	2,261,506

34.1 Amount of payments for legal expenses, if any? $ 586,346

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? $ 37,708

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, Webb	21,566

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	1,691,316,590	1,582,401,385
2.3	Premium Ratio (2.1/2.2)	0.000	0.000
2.4	Reserve Numerator		
2.5	Reserve Denominator	2,002,977,004	1,894,601,130
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 $ 1,139,590,253
3.22 Non-participating policies $ 508,520,751

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. 13.0) and AIR (v. 1.5). 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 2013, the net exposure for the 100 year PML for all perils was approximately 13% 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): $ 22,226,700

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. 0

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 2013	2 2012	3 2011	4 2010	5 2009
	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)	723,405,948	690,860,433	652,713,435	620,008,519	582,326,440
2.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	463,420,316	439,422,262	423,132,834	398,659,321	373,003,394
3.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	594,639,621	534,382,905	491,954,464	456,407,084	428,329,668
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)	1,781,465,885	1,664,665,600	1,567,800,733	1,475,074,924	1,383,659,502
	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)	720,906,630	688,351,828	650,293,486	617,233,104	578,811,455
8.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	457,220,617	433,796,228	417,995,250	393,495,507	368,161,539
9.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	568,530,879	511,278,041	471,010,758	435,704,712	409,763,475
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)	1,746,658,126	1,633,426,097	1,539,299,494	1,446,433,323	1,356,736,469
	Statement of Income (Page 4)					
13	Net underwriting gain (loss) (Line 8)	131,778,282	15,942,267	(71,000,079)	40,630,855	95,007,696
14.	Net investment gain or (loss) (Line 11)	160,879,493	156,598,656	177,516,876	158,126,106	142,458,369
15.	Total other income (Line 15)	1,695,268	2,465,854	2,119,504	2,455,146	1,411,214
16.	Dividends to policyholders (Line 17)	126,241,893	120,550,545	116,235,381	112,579,496	112,456,007
17.	Federal and foreign income taxes incurred (Line 19)	22,954,590	(15,419,608)	(68,860,436)	(11,182,835)	4,994,173
18.	Net income (Line 20)	145,156,560	69,875,840	61,261,356	99,815,446	121,427,099
	Balance Sheet Lines (Pages 2 and 3)					
19.	Total admitted assets excluding protected cell business (Page 2, Line 26, Col. 3)	4,855,212,392	4,391,182,068	4,126,651,274	4,089,088,711	3,912,039,038
20.	Premiums and considerations (Page 2, Col. 3)					
	20.1 In course of collection (Line 15.1)	73,756,266	70,798,471	61,242,222	60,428,641	56,527,878
	20.2 Deferred and not yet due (Line 15.2)	396,421,482	382,032,510	365,550,555	343,275,472	320,138,873
	20.3 Accrued retrospective premiums (Line 15.3)					
21.	Total liabilities excluding protected cell business (Page 3, Line 26)	2,205,511,865	2,013,649,424	1,866,231,994	1,748,759,459	1,677,922,239
22.	Losses (Page 3, Line 1)	912,887,920	871,541,202	782,484,795	707,741,999	660,159,838
23.	Loss adjustment expenses (Page 3, Line 3)	167,079,683	158,647,075	157,229,015	176,713,482	188,850,992
24.	Unearned premiums (Page 3, Line 9)	907,495,690	852,154,154	801,129,442	754,136,516	704,231,884
25.	Capital paid up (Page 3, Lines 30 & 31)					
26.	Surplus as regards policyholders (Page 3, Line 37)	2,649,700,527	2,377,532,644	2,260,419,280	2,340,329,252	2,234,116,799
	Cash Flow (Page 5)					
27.	Net cash from operations (Line 11)	235,336,562	109,046,712	69,653,290	89,417,928	62,605,609
	Risk-Based Capital Analysis					
28.	Total adjusted capital	2,658,830,801	2,387,109,202	2,268,889,218	2,349,458,172	2,242,152,310
29.	Authorized control level risk-based capital	187,881,252	169,103,465	160,043,544	153,949,819	142,444,303
	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)	50.1	49.5	51.4	50.6	51.6
31.	Stocks (Lines 2.1 & 2.2)	43.2	42.8	43.4	42.5	40.5
32.	Mortgage loans on real estate (Lines 3.1 and 3.2)					
33.	Real estate (Lines 4.1, 4.2 & 4.3)	1.1	1.3	1.5	1.5	1.7
34.	Cash, cash equivalents and short-term investments (Line 5)	2.5	3.2	0.5	2.3	3.2
35.	Contract loans (Line 6)					
36.	Derivatives (Line 7)					XXX
37.	Other invested assets (Line 8)	3.0	3.1	3.2	3.1	3.1
38.	Receivables for securities (Line 9)					
39.	Securities lending reinvested collateral assets (Line 10)					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)	250,002,455	213,832,596	209,035,613	205,655,381	193,346,612
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	71,740,737	67,837,447	63,576,661	61,359,063	58,477,724
48.	Total of above Lines 42 to 47	321,743,192	281,670,043	272,612,274	267,014,444	251,824,336
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)	12.1	11.8	12.1	11.4	11.3

FIVE-YEAR HISTORICAL DATA

(Continued)

		1 2013	2 2012	3 2011	4 2010	5 2009
	Capital and Surplus Accounts (Page 4)					
51.	Net unrealized capital gains (losses) (Line 24)	145,879,863	78,588,384	(66,108,115)	67,090,840	206,391,144
52.	Dividends to stockholders (Line 35)					
53.	Change in surplus as regards policyholders for the year (Line 38)	272,167,883	117,113,364	(79,909,972)	106,212,453	324,515,911
	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)	456,824,261	421,369,358	422,219,341	393,141,553	354,869,907
55.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	248,181,478	245,632,848	244,225,697	213,046,961	202,669,531
56.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	238,455,327	265,466,979	348,195,104	223,820,511	221,073,807
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)	943,461,066	932,469,185	1,014,640,142	830,009,025	778,613,245
	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)	453,002,937	417,883,943	418,620,734	388,935,204	348,429,609
61.	Property lines (Lines 1, 2, 9, 12, 21 & 26)	248,182,474	245,639,239	244,237,196	213,094,333	201,800,704
62.	Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	238,464,268	265,452,153	344,889,440	222,462,553	219,422,273
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)	939,649,679	928,975,335	1,007,747,370	824,492,090	769,652,586
	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)	58.0	64.3	72.5	62.4	54.8
68.	Loss expenses incurred (Line 3)	11.9	12.1	10.5	11.5	13.3
69.	Other underwriting expenses incurred (Line 4)	22.3	22.5	21.8	23.2	24.7
70.	Net underwriting gain (loss) (Line 8)	7.8	1.0	(4.8)	2.9	7.1
	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)	21.5	21.7	20.9	22.2	24.2
72.	Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	69.9	76.5	83.0	73.9	68.1
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)	65.9	68.7	68.1	61.8	60.7
	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)	(53,194)	(45,804)	(23,639)	(18,475)	(89,410)
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)	(2.2)	(2.0)	(1.0)	(0.8)	(4.7)
	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)	(76,138)	(58,301)	(44,013)	(104,414)	(158,769)
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)	(3.4)	(2.5)	(2.0)	(5.5)	(6.9)

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 1 Direct and Assumed	Premiums Earned 2 Ceded	Premiums Earned 3 Net (1 - 2)	Loss Payments 4 Direct and Assumed	Loss Payments 5 Ceded	Defense and Cost Containment Payments 6 Direct and Assumed	Defense and Cost Containment Payments 7 Ceded	Adjusting and Other Payments 8 Direct and Assumed	Adjusting and Other Payments 9 Ceded	10 Salvage and Subrogation Received	11 Total Net Paid Cols (4 - 5 + 6 - 7 + 8 - 9)	12 Number of Claims Reported Direct and Assumed
1. Prior	XXX	XXX	XXX	3,060	2,435	428		84		123	1,137	XXX
2. 2004	1,359,570	49,886	1,309,684	770,180	24,308	27,672	738	120,776		87,470	893,582	XXX
3. 2005	1,410,873	48,223	1,362,650	772,379	54,411	30,462	2,283	117,106		90,293	863,253	XXX
4. 2006	1,372,527	41,370	1,331,157	650,148	11,583	26,872	428	103,538		84,541	768,547	XXX
5. 2007	1,352,445	50,481	1,301,964	669,842	8,713	28,649	315	108,660		84,977	798,123	XXX
6. 2008	1,348,867	30,502	1,318,365	774,347	7,462	28,996	290	133,857		80,414	929,448	XXX
7. 2009	1,361,246	28,767	1,332,479	767,512	3,442	32,746	200	134,194		82,741	930,810	XXX
8. 2010	1,425,194	28,665	1,396,529	805,913	1,350	33,334	149	136,377		92,369	974,125	XXX
9. 2011	1,521,037	28,730	1,492,307	966,785	1,151	29,078	102	145,089		99,607	1,139,699	XXX
10. 2012	1,613,568	31,167	1,582,401	829,564	857	21,223	90	145,191		99,327	995,031	XXX
11. 2013	1,726,076	34,759	1,691,317	603,961	415	13,166	100	111,460		64,492	728,072	XXX
12. Totals	XXX	XXX	XXX	7,613,691	116,127	272,626	4,695	1,256,331		866,354	9,021,826	XXX

	Losses Unpaid Case Basis 13 Direct and Assumed	Losses Unpaid Case Basis 14 Ceded	Losses Unpaid Bulk + IBNR 15 Direct and Assumed	Losses Unpaid Bulk + IBNR 16 Ceded	Defense and Cost Containment Unpaid Case Basis 17 Direct and Assumed	Defense and Cost Containment Unpaid Case Basis 18 Ceded	Defense and Cost Containment Unpaid Bulk + IBNR 19 Direct and Assumed	Defense and Cost Containment Unpaid Bulk + IBNR 20 Ceded	Adjusting and Other Unpaid 21 Direct and Assumed	Adjusting and Other Unpaid 22 Ceded	23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding Direct and Assumed
1. Prior	6,019	4,945			575				88			1,737	XXX
2. 2004	646				65				52			763	XXX
3. 2005	2,012	454			204				77			1,839	XXX
4. 2006	5,193				405				916			6,514	XXX
5. 2007	6,749				630				216			7,595	XXX
6. 2008	13,512	75			1,267	2			373			15,075	XXX
7. 2009	26,013	30	3,859		2,507		360		1,079		1	33,788	XXX
8. 2010	65,922		3,879		6,156		336		2,214		1	78,507	XXX
9. 2011	125,102	77	13,457		12,031		1,278		4,743			156,534	XXX
10. 2012	185,418	71	33,629		18,359		3,450		11,268			252,053	XXX
11. 2013	321,528	274	105,876		28,350		10,216		59,867		3	525,563	XXX
12. Totals	758,114	5,926	160,700		70,549	2	15,640		80,893		5	1,079,968	XXX

	Total Losses and Loss Expenses Incurred 26 Direct and Assumed	Total Losses and Loss Expenses Incurred 27 Ceded	Total Losses and Loss Expenses Incurred 28 Net	Loss and Loss Expense Percentage (Incurred /Premiums Earned) 29 Direct and Assumed	Loss and Loss Expense Percentage 30 Ceded	Loss and Loss Expense Percentage 31 Net	Nontabular Discount 32 Loss	Nontabular Discount 33 Loss Expense	34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount 35 Losses Unpaid	Net Balance Sheet Reserves After Discount 36 Loss Expenses Unpaid
1. Prior	XXX	XXX	XXX	XXX	XXX	XXX			XXX	1,074	663
2. 2004	919,391	25,046	894,345	67.6	50.2	68.3				646	117
3. 2005	922,240	57,148	865,092	65.4	118.5	63.5				1,558	281
4. 2006	787,072	12,011	775,061	57.3	29.0	58.2				5,193	1,321
5. 2007	814,747	9,028	805,719	60.2	17.9	61.9				6,749	846
6. 2008	952,352	7,829	944,523	70.6	25.7	71.6				13,437	1,638
7. 2009	968,270	3,672	964,598	71.1	12.8	72.4				29,842	3,946
8. 2010	1,054,130	1,499	1,052,631	74.0	5.2	75.4				69,801	8,706
9. 2011	1,297,563	1,330	1,296,233	85.3	4.6	86.9				138,482	18,052
10. 2012	1,248,102	1,018	1,247,084	77.4	3.3	78.8				218,976	33,077
11. 2013	1,254,423	789	1,253,634	72.7	2.3	74.1				427,130	98,433
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX			XXX	912,888	167,080

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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	DEVELOPMENT 11 One Year	12 Two Year
1. Prior	409,148	358,534	317,699	292,358	275,246	270,472	266,717	265,616	265,908	264,987	(921)	(629)
2. 2004	873,806	832,242	827,431	799,014	791,217	776,288	774,942	774,703	773,861	773,517	(344)	(1,186)
3. 2005	XXX	847,292	800,679	791,908	775,523	763,137	755,682	751,271	747,789	747,909	120	(3,362)
4. 2006	XXX	XXX	757,250	724,251	708,252	685,088	679,675	670,457	673,982	670,607	(3,375)	150
5. 2007	XXX	XXX	XXX	764,691	733,764	718,468	713,438	706,327	698,676	696,842	(1,834)	(9,485)
6. 2008	XXX	XXX	XXX	XXX	849,354	830,493	838,488	830,150	816,953	810,293	(6,660)	(19,857)
7. 2009	XXX	XXX	XXX	XXX	XXX	851,580	848,109	852,989	839,504	829,325	(10,179)	(23,664)
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	923,972	925,871	926,049	914,041	(12,008)	(11,830)
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,152,676	1,141,534	1,146,401	4,867	(6,275)
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,113,485	1,090,625	(22,860)	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,082,308	XXX	XXX
										12. Totals	(53,194)	(76,138)

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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013	11 Number of Claims Closed With Loss Payment	12 Number of Claims Closed Without Loss Payment
1. Prior	000	130,711	198,001	229,995	246,841	253,780	258,839	260,522	262,285	263,338	XXX	XXX
2. 2004	475,909	642,802	704,323	741,124	756,543	766,166	769,841	771,020	772,251	772,806	XXX	XXX
3. 2005	XXX	458,406	604,430	666,118	708,811	729,664	739,598	742,708	745,350	746,147	XXX	XXX
4. 2006	XXX	XXX	407,651	542,908	600,365	633,121	651,515	658,538	662,039	665,009	XXX	XXX
5. 2007	XXX	XXX	XXX	422,219	562,284	620,848	654,198	677,875	685,263	689,463	XXX	XXX
6. 2008	XXX	XXX	XXX	XXX	498,671	664,651	730,773	769,837	787,435	795,591	XXX	XXX
7. 2009	XXX	XXX	XXX	XXX	XXX	505,876	675,446	743,392	779,663	796,616	XXX	XXX
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	551,036	728,251	798,991	837,748	XXX	XXX
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	723,699	905,514	994,610	XXX	XXX
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	646,950	849,840	XXX	XXX
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	616,612	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 2004	2 2005	3 2006	4 2007	5 2008	6 2009	7 2010	8 2011	9 2012	10 2013
1. Prior	40,490	19,696	7,843	4,365						
2. 2004	91,005	24,882	14,453	5,840	6,906					
3. 2005	XXX	99,235	25,201	10,121	5,442	3,350				
4. 2006	XXX	XXX	91,177	30,611	14,045	7,005	6,568			
5. 2007	XXX	XXX	XXX	78,021	20,527	9,559	6,058	2,691		
6. 2008	XXX	XXX	XXX	XXX	80,487	22,577	16,241	5,129	1,680	
7. 2009	XXX	XXX	XXX	XXX	XXX	89,124	29,950	10,649	4,904	4,219
8. 2010	XXX	XXX	XXX	XXX	XXX	XXX	90,477	28,478	9,790	4,215
9. 2011	XXX	XXX	XXX	XXX	XXX	XXX	XXX	107,527	32,217	14,735
10. 2012	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	114,816	37,079
11. 2013	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	116,092

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	3,320,121	3,240,372	298,492	1,129,971	838,010	605,785	9,297	
2. Alaska AK	L	476,142	520,724	30,885	250,393	293,716	87,225	2,258	
3. Arizona AZ	L	22,864,073	21,899,484	1,427,693	12,162,344	10,927,883	8,489,682	73,093	
4. Arkansas AR	L	1,356,622	1,285,706	91,842	400,117	698,578	502,846	4,635	
5. California CA	L	105,886,384	103,403,659		52,805,680	59,555,010	52,232,428	349,865	
6. Colorado CO	L	30,675,855	29,209,496	2,640,470	18,389,215	18,982,487	11,546,348	85,914	
7. Connecticut CT	L	169,259,342	164,467,580	19,825,120	81,630,495	85,052,989	102,963,718	683,260	
8. Delaware DE	L	4,642,239	4,570,105	475,990	2,123,686	781,351	2,365,734	13,612	
9. District of Columbia DC	L	3,988,975	3,814,143	377,874	1,588,343	759,294	777,598	13,338	
10. Florida FL	L	142,584,653	142,008,928	129,392	93,533,110	92,060,868	88,871,344	475,960	
11. Georgia GA	L	45,945,632	44,779,577	5,308,267	25,909,497	28,513,237	18,102,849	190,921	
12. Hawaii HI	N								
13. Idaho ID	L	1,858,188	1,773,134	147,422	1,093,506	922,243	290,665	7,428	
14. Illinois IL	L	20,902,821	20,142,905	1,992,478	12,665,287	17,664,857	21,262,588	63,027	
15. Indiana IN	L	9,876,663	9,332,041	475,883	7,753,796	5,887,529	2,824,311	36,117	
16. Iowa IA	L	2,149,556	2,028,085	112,139	828,948	760,899	263,349	6,410	
17. Kansas KS	L	3,277,684	3,028,993	172,469	2,123,170	2,169,401	986,193	9,647	
18. Kentucky KY	L	8,560,688	8,268,630	356,856	7,479,684	4,774,140	3,473,139	36,951	
19. Louisiana LA	L	5,977,448	5,684,114	611,189	7,649,001	2,356,253	2,004,164	11,238	
20. Maine ME	L	12,406,845	12,093,999	1,585,327	5,733,580	4,884,027	6,324,370	58,345	
21. Maryland MD	L	31,750,811	30,860,844	3,033,602	15,959,643	13,068,918	15,203,002	117,787	
22. Massachusetts MA	L	226,824,176	223,075,292	8,807,170	111,882,502	123,493,099	96,211,497	1,283,040	
23. Michigan MI	L	20,136,351	20,264,214	1,907,898	11,246,787	8,427,554	12,462,985	65,372	
24. Minnesota MN	L	16,920,400	16,511,209	995,350	11,262,039	11,654,890	6,951,606	43,999	
25. Mississippi MS	L	997,172	947,771	64,014	669,584	1,564,422	1,110,119	3,550	
26. Missouri MO	L	8,148,997	7,660,342		4,877,782	3,998,994	2,742,040	24,782	
27. Montana MT	L	898,782	895,264	87,254	225,699	329,765	207,366	2,609	
28. Nebraska NE	L	2,520,038	2,378,062	94,088	3,283,172	3,777,104	2,313,263	6,940	
29. Nevada NV	L	6,475,029	6,550,346	349,962	4,633,234	3,566,559	4,595,433	28,562	
30. New Hampshire NH	L	46,130,493	45,746,862	5,470,560	18,937,375	19,872,482	19,762,649	223,460	
31. New Jersey NJ	L	24,159,966	22,772,159	3,284,752	15,470,951	15,130,410	21,628,197	38,257	
32. New Mexico NM	L	5,732,859	5,593,024	470,815	2,581,955	2,030,198	2,152,731	17,433	
33. New York NY	L	154,856,000	153,845,067	21,288,719	69,183,358	85,926,891	108,007,169	670,441	
34. North Carolina NC	L	61,791,098	58,621,772	738,804	33,088,558	30,391,581	18,529,334	187,324	
35. North Dakota ND	L	237,635	217,748	12,244	318,253	95,082	59,089	697	
36. Ohio OH	L	20,595,399	19,479,729	1,672,899	11,128,307	9,350,495	6,318,087	71,173	
37. Oklahoma OK	L	2,438,876	2,232,355	151,346	1,638,714	1,604,277	318,105	5,486	
38. Oregon OR	L	17,295,076	16,525,290	1,378,644	7,606,699	6,567,582	7,424,305	54,395	
39. Pennsylvania PA	L	45,334,964	43,673,445	5,077,200	24,052,676	22,728,539	22,523,513	201,333	
40. Rhode Island RI	L	139,483,497	134,153,848	15,875,822	70,762,596	73,995,771	66,374,967	584,384	
41. South Carolina SC	L	14,237,996	13,364,320	1,406,764	6,313,452	5,374,313	4,231,108	47,909	
42. South Dakota SD	L	224,168	215,091	10,560	362,453	409,525	72,765	654	
43. Tennessee TN	L	14,289,411	13,832,160	994,019	6,403,911	6,353,144	6,015,890	46,800	
44. Texas TX	L	107,146,117	103,107,741	681,272	73,020,055	73,580,834	49,833,471	579,622	
45. Utah UT	L	3,135,537	2,977,313	302,095	1,685,167	1,043,238	1,366,456	8,776	
46. Vermont VT	L	5,312,221	5,201,124	737,485	2,426,015	3,992,852	2,820,480	21,377	
47. Virginia VA	L	26,610,343	25,394,451	2,559,308	11,194,840	10,392,204	9,483,050	93,569	
48. Washington WA	L	37,065,267	36,718,557	2,382,820	19,869,927	22,031,891	27,613,680	135,161	
49. West Virginia WV	L	1,834,969	1,810,152	160,857	595,061	659,345	683,743	5,710	
50. Wisconsin WI	L	8,956,021	8,705,205	618,403	4,050,205	4,897,926	4,657,224	29,733	
51. Wyoming WY	L	561,404	514,058	48,458	202,629	221,051	407,891	1,709	
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	1,648,111,004	1,605,396,490	116,722,972	880,183,422	904,413,708	846,055,551	6,733,360	
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								

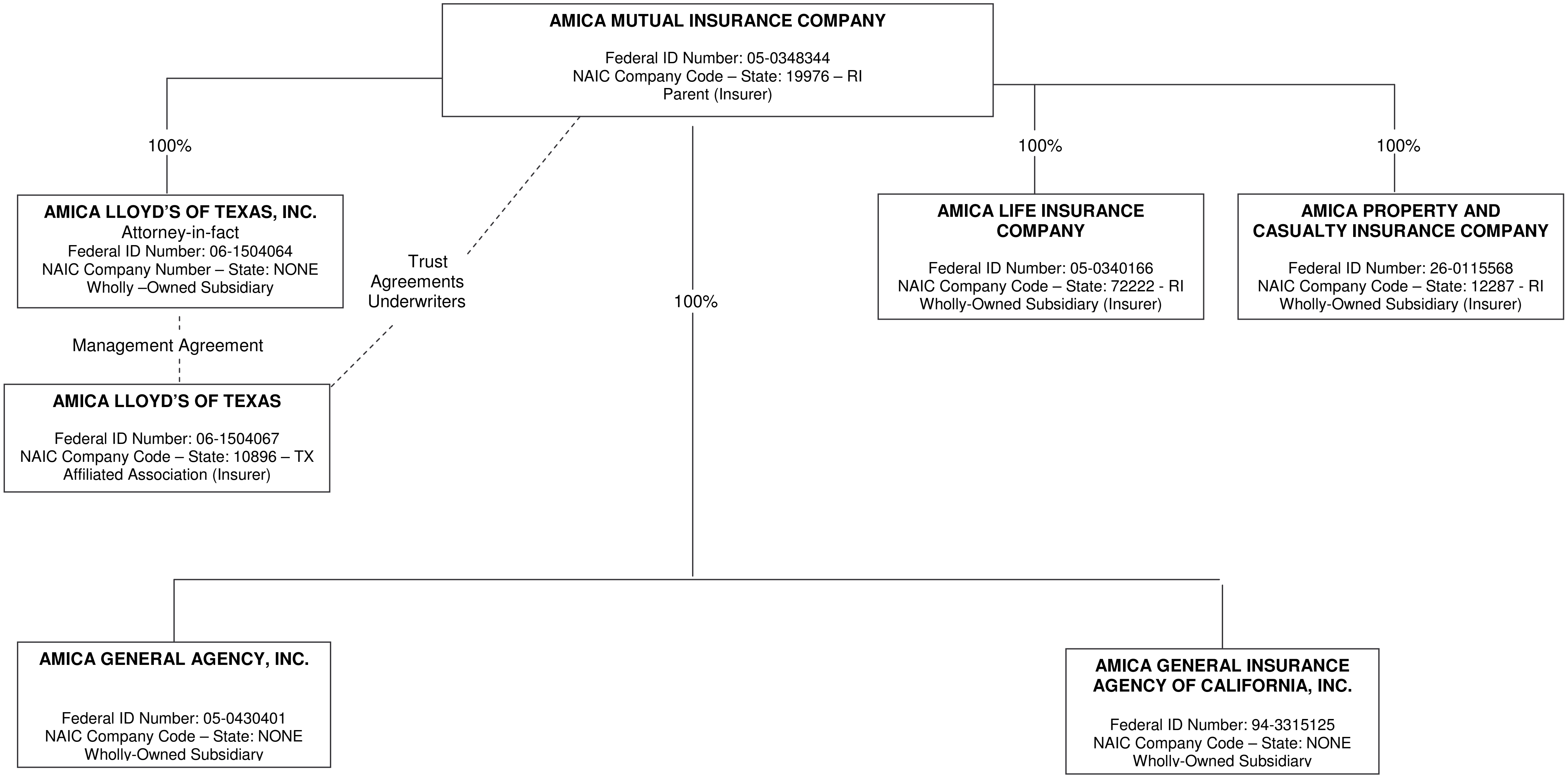
(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business 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.	Receivable for Lexington	20,422		20,422	14,339
2505.	Travel advances	25,627	25,627		
2506.	Postage inventory	598,274	598,274		
2507.	Expiring policy acquisition costs	112,358	112,358		
2508.	Non compete agreements	47,970	47,970		
2509.	Prepaid expenses	1,685,912	1,685,912		
2510.	Prepaid pension contribution	445,984,465	337,233,933	108,750,532	
2511.	Pension overfunded asset	(108,750,532)		(108,750,532)	
2512.	Miscellaneous deposits	530,051	530,051		
2513.	Receivable for other surcharges	1,305,740		1,305,740	1,543,574
2514.	Prepaid retirees' medical expense	34,716,444		34,716,444	
2515.	Retiree medical overfunded asset	(34,716,444)		(34,716,444)	
2597.	Summary of remaining write-ins for Line 25 from overflow page	341,560,287	340,234,125	1,326,162	1,557,913

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	47,970	86,370	38,400
2505.	Prepaid expenses	1,685,912	1,769,090	83,178
2506.	Pension - intangible		3,085,134	3,085,134
2507.	Prepaid pension contribution	337,233,933	390,984,465	53,750,532
2508.	Miscellaneous deposits	530,051	534,470	4,419
2509.	Prepaid retirees' medical expense		50,792,668	50,792,668
2510.	Amica Companies Supplemental Retirement Trust	25,004,681	4,696,969	(20,307,712)
2597.	Summary of remaining write-ins for Line 25 from overflow page	364,502,547	451,949,166	87,446,619

ALPHABETICAL INDEX

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