



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2015
OF THE CONDITION AND AFFAIRS OF THE
AMICA LIFE INSURANCE COMPANY

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

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

Country of Domicile United States of America

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

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

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

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

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

Internet Website Address www.amica.com

Statutory Statement Contact David Joseph Macedo, 800-652-6422-24014
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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
Actuary Ernst & Young LLP

OTHER

Robert Karl Benson, Senior Vice President & Chief Investment Officer
James Edward McDermott Jr., Senior Vice President & General Manager
Edmund Shallcross III, Vice President
Robert Paul Suglia, Senior Vice President & General Counsel

DIRECTORS OR TRUSTEES

Jeffrey Paul Aiken, Jill Janice Avery #, 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

State of Rhode Island SS:
County of Providence

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

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

Subscribed and sworn to before me this 10th day of February, 2016
a. Is this an original filing? Yes [X] No []
b. If no,
1. State the amendment number.....
2. Date filed
3. Number of pages attached.....

Ann Marie Oceau
Notary Public
June 8, 2018

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE AMICA LIFE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	1,010,541,016		1,010,541,016	980,722,132
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	47,703,873		47,703,873	52,789,219
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	5,080,190		5,080,190	
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$				
encumbrances)				
4.2 Properties held for the production of income (less				
\$				
encumbrances)				
4.3 Properties held for sale (less \$				
encumbrances)				
5. Cash (\$1,649,099 , Schedule E - Part 1), cash equivalents				
(\$21,482,117 , Schedule E - Part 2) and short-term				
investments (\$26,915,856 , Schedule DA)	50,047,072		50,047,072	88,784,427
6. Contract loans (including \$ premium notes)	7,770,663		7,770,663	7,621,536
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)	29,017,649		29,017,649	13,779,939
9. Receivables for securities	78		78	
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)	1,150,160,541		1,150,160,541	1,143,697,253
13. Title plants less \$ charged off (for Title insurers				
only)				
14. Investment income due and accrued	8,824,578		8,824,578	8,609,466
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	(3,902,910)		(3,902,910)	(2,995,399)
15.2 Deferred premiums and agents' balances and installments booked but				
deferred and not yet due (including \$				
earned but unbilled premiums)	30,857,512		30,857,512	15,537,825
15.3 Accrued retrospective premiums (\$) and				
contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	1,563,000		1,563,000	8,513,450
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	1,162,267		1,162,267	1,218,005
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	2,263,362		2,263,362	1,771,165
18.2 Net deferred tax asset	14,631,725	8,925,650	5,706,075	6,177,284
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	577,906	577,906		
21. Furniture and equipment, including health care delivery assets				
(\$)	2,953,956	2,953,956		
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	29,805,152	1,721,189	28,083,963	13,853,544
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25)	1,238,897,089	14,178,701	1,224,718,388	1,196,382,593
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts				
28. Total (Lines 26 and 27)	1,238,897,089	14,178,701	1,224,718,388	1,196,382,593
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Reinsurance premium receivable	25,934,723		25,934,723	11,663,017
2502. Amica Companies Supplemental Retirement Trust	3,753,583	1,604,343	2,149,240	2,190,527
2503. Prepaid expenses	115,746	115,746		
2598. Summary of remaining write-ins for Line 25 from overflow page	1,100	1,100		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	29,805,152	1,721,189	28,083,963	13,853,544

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE AMICA LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 698,210,533 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	698,210,533	691,349,730
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)		
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	155,710,306	160,899,232
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	4,924,272	6,272,599
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)		
5. Policyholders' dividends \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ Modco)		
6.2 Dividends not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	216,086	220,704
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ ceded		
9.4 Interest maintenance reserve (IMR, Line 6)	12,105,468	14,470,180
10. Commissions to agents due or accrued-life and annuity contracts \$ 139 accident and health \$ and deposit-type contract funds \$ 139	139	
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	5,146,286	5,497,849
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	64,000	236,000
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)		
15.2 Net deferred tax liability		
16. Unearned investment income	4,646	4,672
17. Amounts withheld or retained by company as agent or trustee	149,337	271,553
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	6,959,955	4,844,521
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	10,386,381	10,776,705
24.02 Reinsurance in unauthorized and certified (\$) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	321,277	392,391
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities	140,054	
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	42,852,572	40,832,809
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	937,191,312	936,068,945
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	937,191,312	936,068,945
29. Common capital stock	5,000,000	5,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	102,000,000	102,000,000
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	180,527,076	153,313,648
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	282,527,076	255,313,648
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	287,527,076	260,313,648
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	1,224,718,388	1,196,382,593
DETAILS OF WRITE-INS		
2501. Reserve for retired lives	35,099,685	34,388,775
2502. Reserve for unassessed insolvencies	1,866,000	1,953,000
2503. Reserve for non-funded pensions and deferrals	2,149,240	2,190,527
2598. Summary of remaining write-ins for Line 25 from overflow page	3,737,647	2,300,507
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	42,852,572	40,832,809
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)		

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	63,620,466	62,164,237
2. Considerations for supplementary contracts with life contingencies	972,815	442,741
3. Net investment income (Exhibit of Net Investment Income, Line 17)	39,164,700	39,536,831
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	2,550,979	2,638,295
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	9,848,198	9,241,490
7. Reserve adjustments on reinsurance ceded		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts		
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	9,140	215,850
9. Total (Lines 1 to 8.3)	116,166,298	114,239,444
10. Death benefits	30,629,140	27,463,842
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	18,407,197	18,153,797
13. Disability benefits and benefits under accident and health contracts	335,951	305,910
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	9,397,862	10,636,695
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	7,065,752	7,640,084
18. Payments on supplementary contracts with life contingencies	1,336,379	1,381,263
19. Increase in aggregate reserves for life and accident and health contracts	12,126,407	7,729,302
20. Totals (Lines 10 to 19)	79,298,688	73,310,893
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	31,003	
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4)	37,548,063	36,611,227
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	3,087,936	2,850,976
25. Increase in loading on deferred and uncollected premiums	(3,830,167)	397,368
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions	712,642	308,939
28. Totals (Lines 20 to 27)	116,848,165	113,479,403
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	(681,867)	760,041
30. Dividends to policyholders		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	(681,867)	760,041
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(3,408,696)	(1,160,498)
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	2,726,829	1,920,539
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$1,335,686 (excluding taxes of \$100,297 transferred to the IMR)	2,276,242	2,617,833
35. Net income (Line 33 plus Line 34)	5,003,071	4,538,372
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	260,313,648	217,528,028
37. Net income (Line 35)	5,003,071	4,538,372
38. Change in net unrealized capital gains (losses) less capital gains tax of \$(1,868,727)	(3,470,490)	(409,859)
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	(11,983,698)	3,164,006
41. Change in nonadmitted assets	9,908,452	(1,480,704)
42. Change in liability for reinsurance in unauthorized and certified companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease	(1,033,723)	
44. Change in asset valuation reserve	390,324	(1,646,431)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles	(1,437,140)	(1,437,140)
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		50,000,000
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	29,836,632	(9,942,624)
54. Net change in capital and surplus for the year (Lines 37 through 53)	27,213,428	42,785,620
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	287,527,076	260,313,648
DETAILS OF WRITE-INS		
08.301. Referral fees	9,140	11,590
08.302. Reinsurance ceded experience rating refund		204,260
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	9,140	215,850
2701. Increase in reserve for retired lives	710,910	308,156
2702. Fines and penalties of regulatory authorities	1,732	783
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	712,642	308,939
5301. Change in Amica Companies Supplemental Retirement Trust	(188,010)	96,328
5302. Miscellaneous surplus adjustment	24,910	(1,658,444)
5303. Change in XXX reserves	(11,115,942)	(8,380,508)
5398. Summary of remaining write-ins for Line 53 from overflow page	41,115,674	
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	29,836,632	(9,942,624)

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE AMICA LIFE INSURANCE COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	64,385,856	60,915,038
2. Net investment income	42,756,723	44,387,347
3. Miscellaneous income	9,913,077	9,354,302
4. Total (Lines 1 through 3)	117,055,656	114,656,687
5. Benefit and loss related payments	54,625,041	64,297,690
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	41,287,138	37,229,854
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	(1,480,516)	1,279,979
10. Total (Lines 5 through 9)	94,431,663	102,807,523
11. Net cash from operations (Line 4 minus Line 10)	22,623,993	11,849,164
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	158,202,008	176,239,472
12.2 Stocks	13,454,008	14,414,019
12.3 Mortgage loans	25,550	
12.4 Real estate		
12.5 Other invested assets	650,376	302,789
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds	140,077	
12.8 Total investment proceeds (Lines 12.1 to 12.7)	172,472,019	190,956,280
13. Cost of investments acquired (long-term only):		
13.1 Bonds	191,541,511	176,772,793
13.2 Stocks	10,524,765	11,541,438
13.3 Mortgage loans	5,105,740	
13.4 Real estate		
13.5 Other invested assets	15,459,274	12,141,343
13.6 Miscellaneous applications	78	
13.7 Total investments acquired (Lines 13.1 to 13.6)	222,631,368	200,455,574
14. Net increase (decrease) in contract loans and premium notes	149,126	(590,602)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(50,308,475)	(8,908,692)
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		50,000,000
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(13,084,544)	(12,726,428)
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	2,031,671	1,895,113
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(11,052,873)	39,168,685
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)	(38,737,355)	42,109,157
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	88,784,427	46,675,270
19.2 End of year (Line 18 plus Line 19.1)	50,047,072	88,784,427

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

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ANNUAL STATEMENT FOR THE YEAR 2015 OF THE AMICA LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
1. Premiums and annuity considerations for life and accident and health contracts	63,620,466		51,267,523	8,668,295			3,684,648					
2. Considerations for supplementary contracts with life contingencies	972,815				972,815							
3. Net investment income	39,164,700		9,493,069	27,116,913	975,184		1,579,534					
4. Amortization of Interest Maintenance Reserve (IMR)	2,550,979		618,328	1,766,251	63,518		102,882					
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	9,848,198		9,848,198									
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts												
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	9,140		9,140									
9. Totals (Lines 1 to 8.3)	116,166,298		71,236,258	37,551,459	2,011,517		5,367,064					
10. Death benefits	30,629,140		26,794,340				3,834,800					
11. Matured endowments (excluding guaranteed annual pure endowments)												
12. Annuity benefits	18,407,197			18,407,197								
13. Disability benefits and benefits under accident and health contracts	335,951		335,951									
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	9,397,862		3,702,417	5,695,445								
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds	7,065,752		77,627	6,963,113			25,012					
18. Payments on supplementary contracts with life contingencies	1,336,379				1,336,379							
19. Increase in aggregate reserves for life and accident and health contracts	12,126,407		11,612,170	131,476	380,697		2,064					
20. Totals (Lines 10 to 19)	79,298,688		42,522,505	31,197,231	1,717,076		3,861,876					
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	31,003		31,003									
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	37,548,063		33,359,404	3,764,380	214,448		209,831					
24. Insurance taxes, licenses and fees, excluding federal income taxes	3,087,936		2,867,980	141,006	7,122		71,828					
25. Increase in loading on deferred and uncollected premiums	(3,830,167)		(3,830,167)									
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions	712,642		1,609	79	4		710,950					
28. Totals (Lines 20 to 27)	116,848,165		74,952,334	35,102,696	1,938,650		4,854,485					
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	(681,867)		(3,716,076)	2,448,763	72,867		512,579					
30. Dividends to policyholders												
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	(681,867)		(3,716,076)	2,448,763	72,867		512,579					
32. Federal income taxes incurred (excluding tax on capital gains)	(3,408,696)		(4,285,358)	707,512	21,053		148,097					
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	2,726,829		569,282	1,741,251	51,814		364,482					
DETAILS OF WRITE-INS												
08.301. Referral fees	9,140		9,140									
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	9,140		9,140									
2701. Increase in retired lives reserve	710,910						710,910					
2702. Fines and penalties of regulatory authorities	1,732		1,609	79	4		40					
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	712,642		1,609	79	4		710,950					

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE AMICA LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	691,349,730		258,018,344	422,342,335	10,987,941		1,110	
2. Tabular net premiums or considerations	114,540,458		105,145,847	8,301,405	1,093,206			
3. Present value of disability claims incurred	238,186		238,186		XXX			
4. Tabular interest	26,858,518		10,927,663	15,397,699	533,109		47	
5. Tabular less actual reserve released	1,484,706			987,666	497,040			
6. Increase in reserve on account of change in valuation basis	83,221		(636,078)	587,243	132,056			
7. Other increases (net)	(16,462,713)		(16,464,767)				2,054	
8. Totals (Lines 1 to 7)	818,092,106		357,229,195	447,616,348	13,243,352		3,211	
9. Tabular cost	82,313,596		82,313,559		XXX		37	
10. Reserves released by death	2,705,897		2,705,897	XXX	XXX			XXX
11. Reserves released by other terminations (net)	9,101,007		8,228,176	507,232	365,599			
12. Annuity, supplementary contract and disability payments involving life contingencies	25,761,073		335,952	24,088,742	1,336,379			
13. Net transfers to or (from) Separate Accounts								
14. Total Deductions (Lines 9 to 13)	119,881,573		93,583,584	24,595,974	1,701,978		37	
15. Reserve December 31, current year	698,210,533		263,645,611	423,020,374	11,541,374		3,174	

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 14,838,625	14,826,570
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 20,971,169	21,198,553
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b)	
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	1,158,765	1,151,647
2.21 Common stocks of affiliates		
3. Mortgage loans	(c) 101,678	118,784
4. Real estate	(d)	
5. Contract loans	556,939	555,761
6. Cash, cash equivalents and short-term investments	(e) 626,671	617,670
7. Derivative instruments	(f)	
8. Other invested assets	1,046,231	1,046,231
9. Aggregate write-ins for investment income	197,658	197,658
10. Total gross investment income	39,497,736	39,712,874
11. Investment expenses		(g) 548,174
12. Investment taxes, licenses and fees, excluding federal income taxes		(g)
13. Interest expense		(h)
14. Depreciation on real estate and other invested assets		(i)
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		548,174
17. Net investment income (Line 10 minus Line 16)		39,164,700
DETAILS OF WRITE-INS		
0901. Miscellaneous interest	28,108	28,108
0902. Income from Supplemental Retirement Trust	169,550	169,550
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	197,658	197,658
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 \$ 443,737 accrual of discount less \$ 4,250,897 amortization of premium and less \$ 561,651 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ 129,923 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	103,660		103,660		
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	182,879		182,879		
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	5,121,620	(1,618,072)	3,503,548	(5,659,649)	
2.21 Common stocks of affiliates					
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments	25		25		
7. Derivative instruments					
8. Other invested assets	108,380		108,380	320,432	
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	5,516,564	(1,618,072)	3,898,492	(5,339,217)	
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE AMICA LIFE INSURANCE COMPANY
EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
FIRST YEAR (other than single)											
1. Uncollected	(236,291)		(236,291)								
2. Deferred and accrued	2,876,548		2,876,548								
3. Deferred, accrued and uncollected:											
3.1 Direct	2,917,453		2,917,453								
3.2 Reinsurance assumed											
3.3 Reinsurance ceded	277,196		277,196								
3.4 Net (Line 1 + Line 2)	2,640,257		2,640,257								
4. Advance											
5. Line 3.4 - Line 4	2,640,257		2,640,257								
6. Collected during year:											
6.1 Direct	8,482,277		7,106,049	1,376,228							
6.2 Reinsurance assumed											
6.3 Reinsurance ceded	2,967,885		2,967,885								
6.4 Net	5,514,392		4,138,164	1,376,228							
7. Line 5 + Line 6.4	8,154,649		6,778,421	1,376,228							
8. Prior year (uncollected + deferred and accrued - advance)	2,218,932		2,218,932								
9. First year premiums and considerations:											
9.1 Direct	8,878,699		7,502,471	1,376,228							
9.2 Reinsurance assumed											
9.3 Reinsurance ceded	2,942,983		2,942,983								
9.4 Net (Line 7 - Line 8)	5,935,716		4,559,488	1,376,228							
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	2,191,671			2,191,671							
10.2 Reinsurance assumed											
10.3 Reinsurance ceded											
10.4 Net	2,191,671			2,191,671							
RENEWAL											
11. Uncollected	(4,009,185)		(4,009,185)								
12. Deferred and accrued	28,735,754		28,735,754								
13. Deferred, accrued and uncollected:											
13.1 Direct	28,917,212		28,917,212								
13.2 Reinsurance assumed											
13.3 Reinsurance ceded	4,190,643		4,190,643								
13.4 Net (Line 11 + Line 12)	24,726,569		24,726,569								
14. Advance	216,086		216,086								
15. Line 13.4 - Line 14	24,510,483		24,510,483								
16. Collected during year:											
16.1 Direct	86,323,424		77,225,821	5,100,396		3,997,207					
16.2 Reinsurance assumed											
16.3 Reinsurance ceded	30,616,445		30,303,886			312,559					
16.4 Net	55,706,979		46,921,935	5,100,396		3,684,648					
17. Line 15 + Line 16.4	80,217,462		71,432,418	5,100,396		3,684,648					
18. Prior year (uncollected + deferred and accrued - advance)	24,724,383		24,724,383								
19. Renewal premiums and considerations:											
19.1 Direct	87,089,579		77,991,976	5,100,396		3,997,207					
19.2 Reinsurance assumed											
19.3 Reinsurance ceded	31,596,500		31,283,941			312,559					
19.4 Net (Line 17 - Line 18)	55,493,079		46,708,035	5,100,396		3,684,648					
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	98,159,949		85,494,447	8,668,295		3,997,207					
20.2 Reinsurance assumed											
20.3 Reinsurance ceded	34,539,483		34,226,924			312,559					
20.4 Net (Lines 9.4 + 10.4 + 19.4)	63,620,466		51,267,523	8,668,295		3,684,648					

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

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums											
22. All other											
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	2,913,283		2,913,283								
23.2 Reinsurance assumed											
23.3 Net ceded less assumed	2,913,283		2,913,283								
24. Single:											
24.1 Reinsurance ceded											
24.2 Reinsurance assumed											
24.3 Net ceded less assumed											
25. Renewal:											
25.1 Reinsurance ceded	6,934,915		6,934,915								
25.2 Reinsurance assumed											
25.3 Net ceded less assumed	6,934,915		6,934,915								
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	9,848,198		9,848,198								
26.2 Reinsurance assumed (Page 6, Line 22)											
26.3 Net ceded less assumed	9,848,198		9,848,198								
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)	31,003		31,003								
28. Single											
29. Renewal											
30. Deposit-type contract funds											
31. Totals (to agree with Page 6, Line 21)	31,003		31,003								

**ANNUAL STATEMENT FOR THE YEAR 2015 OF THE AMICA LIFE INSURANCE COMPANY
EXHIBIT 2 - GENERAL EXPENSES**

	Insurance				5 Investment	6 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business		
		2 Cost Containment	3 All Other			
1. Rent	562,110				21,744	583,854
2. Salaries and wages	13,363,582				375,924	13,739,506
3.11 Contributions for benefit plans for employees	2,148,895					2,148,895
3.12 Contributions for benefit plans for agents						
3.21 Payments to employees under non-funded benefit plans						
3.22 Payments to agents under non-funded benefit plans						
3.31 Other employee welfare	1,359,798				70,500	1,430,298
3.32 Other agent welfare						
4.1 Legal fees and expenses	71,286					71,286
4.2 Medical examination fees	2,177,115					2,177,115
4.3 Inspection report fees	219,718					219,718
4.4 Fees of public accountants and consulting actuaries	516,260					516,260
4.5 Expense of investigation and settlement of policy claims	1,073					1,073
5.1 Traveling expenses	251,820					251,820
5.2 Advertising	11,275,493					11,275,493
5.3 Postage, express, telegraph and telephone	416,173					416,173
5.4 Printing and stationery	50,202					50,202
5.5 Cost or depreciation of furniture and equipment	657,199					657,199
5.6 Rental of equipment	44,244				15,528	59,772
5.7 Cost or depreciation of EDP equipment and software						
6.1 Books and periodicals	2,561					2,561
6.2 Bureau and association fees	103,526					103,526
6.3 Insurance, except on real estate						
6.4 Miscellaneous losses						
6.5 Collection and bank service charges	300,268				222	300,490
6.6 Sundry general expenses	111,111					111,111
6.7 Group service and administration fees						
6.8 Reimbursements by uninsured plans						
7.1 Agency expense allowance						
7.2 Agents' balances charged off (less \$ recovered)						
7.3 Agency conferences other than local meetings						
9.1 Real estate expenses						
9.2 Investment expenses not included elsewhere					64,256	64,256
9.3 Aggregate write-ins for expenses	3,915,629					3,915,629
10. General expenses incurred	37,548,063				548,174	38,096,237
11. General expenses unpaid December 31, prior year	5,497,849					5,497,849
12. General expenses unpaid December 31, current year	5,146,286					5,146,286
13. Amounts receivable relating to uninsured plans, prior year						
14. Amounts receivable relating to uninsured plans, current year						
15. General expenses paid during year (Lines 10+11-12-13+14)	37,899,626				548,174	38,447,800
DETAILS OF WRITE-INS						
09.301. Data processing and consulting fees	3,688,436					3,688,436
09.302. Non-qualified pensions	227,193					227,193
09.303.						
09.398. Summary of remaining write-ins for Line 9.3 from overflow page						
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	3,915,629					3,915,629

(a) Includes management fees of \$ 1,701,192 to affiliates and \$ to non-affiliates.

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

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes					
2. State insurance department licenses and fees	403,566				403,566
3. State taxes on premiums	1,604,898				1,604,898
4. Other state taxes, including \$ 76,258 for employee benefits	136,036				136,036
5. U.S. Social Security taxes	904,562				904,562
6. All other taxes	38,874				38,874
7. Taxes, licenses and fees incurred	3,087,936				3,087,936
8. Taxes, licenses and fees unpaid December 31, prior year	236,000				236,000
9. Taxes, licenses and fees unpaid December 31, current year	64,000				64,000
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	3,259,936				3,259,936

EXHIBIT 4 - DIVIDENDS OR REFUNDS

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

NONE

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE AMICA LIFE INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 41 CSO 2.50% CRVM ANB IDB 1957-1961	3,247		3,247		
0100002. 41 CSO 2.50% NLP ANB IDB 1962	1,755		1,755		
0100003. 58 CSO 3.50% CRVM ALB IDB 1970-2015NB	3,309,828		3,309,828		
0100004. 58 CSO 3.50% NLP ALB IDB 1971-1979	136,472		136,472		
0100005. 58 CSO 4.00% CRVM ALB IDB 1977-1987	5,637,963		5,637,963		
0100006. 58 CSO 4.00% NLP ALB IDB 1979-1987	208,963		208,963		
0100007. 58 CSO 4.50% CRVM ALB IDB 1983-1989	15,630,196		15,630,196		
0100008. 58 CSO 4.50% NLP ALB IDB 1983-2015NB	603,664		603,664		
0100009. 58 CSO 3.00% CRVM ANB IDB 1963-1983	1,633,635		1,633,635		
0100010. 58 CSO 3.00% NLP ANB IDB 1963-1983	446,682		445,562		1,120
0100011. 58 CSO 3.50% CRVM ANB IDB 1967-1978	538,042		538,042		
0100012. 58 CSO 3.50% NLP ANB IDB 1968-1979	150,401		150,401		
0100013. 58 CSO 4.00% CRVM ANB IDB 1977-1981	422,866		422,866		
0100014. 58 CSO 4.00% NLP ANB IDB 1977-1985	96,512		96,512		
0100015. 58 CSO 4.50% CRVM ANB IDB 1981-1986	460,117		460,117		
0100016. 58 CSO 4.50% NLP ANB IDB 1981-1983	85,272		85,272		
0100017. 58 CET 3.50% NLP ALB IDB 1973-1979	5,287		5,287		
0100018. 58 CET 4.00% NLP ALB IDB 1977-1986	11,720		11,720		
0100019. 58 CET 3.00% NLP ANB IDB 1964-1980	91,227		91,227		
0100020. 58 CET 3.50% NLP ANB IDB 1974	3,349		3,349		
0100021. 58 CET 4.50% NLP ANB IDB 1981-1984	40,452		40,452		
0100022. 80 CSO 4.00% CRVM ALB IDB 1997-2008	53,075,972		53,075,972		
0100023. 80 CSO 4.00% NLP ALB IDB 1997-2007	106,062		106,062		
0100024. 80 CSO 4.50% CRVM ALB IDB 1983-2005	147,229,749		147,229,749		
0100025. 80 CSO 4.50% NLP ALB IDB 1995-2015NB	3,682,307		3,682,307		
0100026. 80 CSO 5.00% CRVM ALB IDB 1993-1994	4,744,642		4,744,642		
0100027. 80 CSO 5.00% NLP ALB IDB 1989-1994	803,023		803,023		
0100028. 80 CSO 5.50% CRVM ALB IDB 1987-1992	14,083,697		14,083,697		
0100029. 80 CSO 5.50% NLP ALB IDB 1987-1992	1,856,457		1,856,457		
0100030. 80 CSO 6.00% CRVM ALB IDB 1983-1986	372,341		372,341		
0100031. 80 CSO 6.00% NLP ALB IDB 1983-1986	52,176		52,176		
0100032. 80 CET 6.00% NLP ALB IDB 1984-1985	1,535		1,535		
0100033. 01 CSO 3.50% CRVM ALB IDB 2013-2015NB	32,686,153		32,686,153		
0100034. 01 CSO 3.50% NLP ALB IDB 2013	5,622		5,622		
0100035. 01 CSO 4.00% CRVM ALB IDB 2007-2012	121,422,401		121,422,401		
0100036. 01 CSO 4.00% NLP ALB IDB 2007-2012	134,655		134,655		
0100037. UER ALB IDB 1971-2015NB	11,430		11,430		
0199997. Totals (Gross)	409,785,872		409,784,752		1,120
0199998. Reinsurance ceded	166,143,457		166,143,457		
0199999. Life Insurance: Totals (Net)	243,642,415		243,641,295		1,120
0200001. a2000 3.50% CARVM 2013	1,536,622	XXX	1,536,622	XXX	
0200002. a2000 3.75% CARVM 2012-2015NB	6,527,167	XXX	6,527,167	XXX	
0200003. a2000 4.00% CARVM 2014-2015NB	3,273,711	XXX	3,273,711	XXX	
0200004. a2000 4.25% CARVM 2010-2011	14,854,075	XXX	14,854,075	XXX	
0200005. a2000 4.50% CARVM 2005-2010	19,481,767	XXX	19,481,767	XXX	
0200006. a2000 4.75% CARVM 2003-2008	33,814,496	XXX	33,814,496	XXX	
0200007. a2000 5.00% CARVM 1998-2009	50,338,923	XXX	50,338,923	XXX	
0200008. 83a 5.25% CARVM 1994-1997	21,866,594	XXX	21,866,594	XXX	
0200009. a2000 5.25% CARVM 1998-2002	58,371,533	XXX	58,371,533	XXX	
0200010. 83a 5.50% CARVM 1993-1997	15,274,748	XXX	15,274,748	XXX	
0200011. a2000 5.50% CARVM 2000-2002	19,478,350	XXX	19,478,350	XXX	
0200012. 83a 5.75% CARVM 1995	17,874,315	XXX	17,874,315	XXX	
0200013. a2000 5.75% CARVM 2000	540,007	XXX	540,007	XXX	
0200014. 83a 6.00% CARVM 1992	16,367,509	XXX	16,367,509	XXX	
0200015. 83a 6.25% CARVM 1987-1991	31,501,863	XXX	31,501,863	XXX	
0200016. 83a 6.50% CARVM 1989	6,448,680	XXX	6,448,680	XXX	
0200017. 83a 6.75% CARVM 1986-1988	15,486,271	XXX	15,486,271	XXX	
0200018. 83a 8.00% CARVM 1984-1985	15,362,025	XXX	15,362,025	XXX	
0200019. 83a 8.25% CARVM 1983	8,650,609	XXX	8,650,609	XXX	
0200020. 83a 9.25% CARVM 1982	876,587	XXX	876,587	XXX	
0200021. a2000 3.50% Imm 2013	24,682	XXX	24,682	XXX	
0200022. a2000 4.00% Imm 2013	176,380	XXX	176,380	XXX	
0200023. a2000 4.25% Imm 2012	873,580	XXX	873,580	XXX	
0200024. a2000 4.50% Imm 2014	868,879	XXX	868,879	XXX	
0200025. a2000 4.75% Imm 1999-2011	667,189	XXX	667,189	XXX	
0200026. 83a 5.00% Imm 1994-1996	510,246	XXX	510,246	XXX	
0200027. a2000 5.00% Imm 2001-2011	2,233,471	XXX	2,233,471	XXX	
0200028. 83a 5.25% Imm 1993-1997	264,543	XXX	264,543	XXX	
0200029. a2000 5.25% Imm 2005-2010	8,710,070	XXX	8,710,070	XXX	
0200030. 83a 5.30% Imm 1989-1997	23,130,464	XXX	23,130,464	XXX	
0200031. a2000 5.30% Imm 1998-1999	5,310,387	XXX	5,310,387	XXX	
0200032. a2000 5.50% Imm 2003-2009	7,596,776	XXX	7,596,776	XXX	
0200033. a2000 5.75% Imm 2003-2009	907,491	XXX	907,491	XXX	
0200034. a2000 6.00% Imm 2001-2009	5,118,075	XXX	5,118,075	XXX	
0200035. a2000 6.25% Imm 2000	242,140	XXX	242,140	XXX	
0200036. a2000 6.50% Imm 2001-2002	5,132,214	XXX	5,132,214	XXX	
0200037. a2000 6.75% Imm 2000-2001	2,322,443	XXX	2,322,443	XXX	
0200038. a2000 7.00% Imm 2000	1,005,492	XXX	1,005,492	XXX	
0299997. Totals (Gross)	423,020,374	XXX	423,020,374	XXX	
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)	423,020,374	XXX	423,020,374	XXX	
0300001. 2012IAM 4.00% Imm 2015NB	1,069,396		1,069,396		
0300002. a2000 4.00% Imm 2013	934,004		934,004		
0300003. a2000 4.25% Imm 2012	2,001,288		2,001,288		
0300004. a2000 4.50% Imm 2014	427,905		427,905		
0300005. a2000 5.00% Imm 2005-2011	1,153,563		1,153,563		
0300006. a2000 5.25% Imm 2005-2010	1,401,452		1,401,452		
0300007. 83a 5.30% Imm 1988-1997	1,698,733		1,698,733		
0300008. a2000 5.30% Imm 1998-1999	382,191		382,191		
0300009. a2000 5.50% Imm 2003-2008	1,026,628		1,026,628		
0300010. a2000 6.00% Imm 2003-2009	253,744		253,744		
0300011. a2000 6.50% Imm 2001-2002	386,190		386,190		

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE AMICA LIFE INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5 Credit (Group and Individual)	6
Valuation Standard	Total	Industrial	Ordinary		Group
0300012. a2000 6.75% Imm 2000-2001	402,661		402,661		
0300013. a2000 7.00% Imm 2000	403,620		403,620		
0399997. Totals (Gross)	11,541,374		11,541,374		
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)	11,541,374		11,541,374		
0400001. 59 ADB, with 58 CSO 3 1/2%	17,611		17,611		
0400002. 59 ADB, with 80 CSO 3 1/2%	20,855		16,747		4,108
0499997. Totals (Gross)	38,466		34,358		4,108
0499998. Reinsurance ceded	36,412		34,358		2,054
0499999. Accidental Death Benefits: Totals (Net)	2,054				2,054
0500001. 52 INTERCO DISA, Period 2, with 58 CSO 3 1/2%	21,882		21,882		
0500002. 52 INTERCO DISA, Period 2, with 80 CSO 4 1/2%	177,565		177,565		
0599997. Totals (Gross)	199,447		199,447		
0599998. Reinsurance ceded					
0599999. Disability-Active Lives: Totals (Net)	199,447		199,447		
0600001. 52 INTERCO DISA, Period 2, with 58 CSO 3 1/2%	446,668		446,668		
0600002. 52 INTERCO DISA, Period 2, with 80 CSO 3 1/2%	303,467		303,467		
0600003. 52 INTERCO DISA, Period 2, with 80 CSO 4 1/2%	2,238,947		2,238,947		
0699997. Totals (Gross)	2,989,082		2,989,082		
0699998. Reinsurance ceded					
0699999. Disability-Disabled Lives: Totals (Net)	2,989,082		2,989,082		
0700001. Excess of valuation net premiums over gross premiums on respective policies, computed according to the standard valuation required by this state	23,092,557		23,092,557		
0700002. Non-deduction of deferred fractional premiums or return of premiums at the death of the insured	2,946,996		2,946,996		
0700003. Excess of Cash Value Reserve	564,038		564,038		
0799997. Totals (Gross)	26,603,591		26,603,591		
0799998. Reinsurance ceded	9,787,804		9,787,804		
0799999. Miscellaneous Reserves: Totals (Net)	16,815,788		16,815,788		
9999999. Totals (Net) - Page 3, Line 1	698,210,533		698,207,359		3,174

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [] No [X]
- 1.2 If not, state which kind is issued.
 Non-participating
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [] No [X]
- 2.2 If not, state which kind is issued.
 Non-participating
3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [X] No []
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [] No [X]
 If so, state:
 4.1 Amount of insurance? \$
 4.2 Amount of reserve? \$
 4.3 Basis of reserve:
- 4.4 Basis of regular assessments:
- 4.5 Basis of special assessments:
- 4.6 Assessments collected during the year \$
5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?..... Yes [] No [X]
 6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$
 6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$
 Attach statement of methods employed in their valuation.
7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements \$
 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
- 7.3 State the amount of reserves established for this business: \$
 7.4 Identify where the reserves are reported in the blank:
8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
 8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$
 8.2 State the amount of reserves established for this business: \$
 8.3 Identify where the reserves are reported in the blank:
9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [] No [X]
 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$
 9.2 State the amount of reserves established for this business: \$
 9.3 Identify where the reserves are reported in the blank:

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

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
Ordinary Life - Implementation	ID3	Triton	(636,078)
Individual Annuities - Implementation	PolySystems	Triton	587,243
Supplementary Contracts - Implementation	PolySystems	Triton	132,056
0199999. Subtotal (Page 7, Line 6)	XXX	XXX	83,221
0299999. Subtotal	XXX	XXX	
Deposit Type Contracts - Implementation	PolySystems	Triton	950,502
0399999. Subtotal	XXX	XXX	950,502
9999999 - Total (Column 4, only)			1,033,723

Amica Life Insurance Company
Statement for
Non-Guaranteed Elements
Exhibit 5, Question 3
December 31, 2015

Determination Procedures

Statement of policy regarding the determination and redetermination of non-guaranteed charges and benefits for life insurance and annuity contracts.

This is a statement regarding changes to contractual non-guaranteed elements with respect to solvency concerns, marketing goals, and profit objectives. Nothing in this statement is intended to contravene contractual obligations or regulatory and legal requirements.

With regard to universal life, traditional permanent and term life insurance premiums, the Company will review the premium rates at least once every five years to determine whether or not a change should be made. For traditional plans, the Company may change such rates as often as each policy anniversary. For universal life, changes to COI will be made on monthaversary. Any change the Company makes will be based on the Company's expectations as to future mortality, persistency, expenses and investment earnings (except for universal life) experience. For universal life and annuities, the interest credited rate is reviewed at least once a month, but spreads remain constant. An actuarial review is performed whenever changes are made to anticipated spreads.

Any change will be uniformly made for all policies of this type for all insureds of the same age, sex, face amount and rate class; and will be in accordance with procedures and standards on file with the department of insurance. The Company will notify policyholders, in writing, at least twenty days before the policy anniversary on which the premium rates will be changed.

If the premium rates change, the new rates may be higher or lower than those previously in effect. However, the rates will never exceed the guaranteed premium or cost of insurance rates in the policy.

No changes will be made due to changes in the health or occupation of any one insured.

In determining possible changes, historical premiums or charges, credited interest (if any), and actuarial assumptions will be used to project test cells to the review date. Expected experience will be relied on to revise actuarial assumptions for subsequent years. Premiums or charges will be solved for to maintain original profit objectives. The decision to change premiums and charges, without recouping any past losses, involves profit objectives, solvency, and marketing objectives.

The Company profit objective is to achieve a present value of book profits that is at least five to seven percent of the present value of premium measured over a thirty year period. The breakeven objective is seven to ten years.

With regard to solvency, each product should contribute to capital and surplus at a rate commensurate with risk and dependent on emergence of profit. Actuarial measures of asset risk and insurance risk will be employed to determine minimum levels of capital and surplus.

Amica Life Insurance Company
Statement for
Non-Guaranteed Elements
Exhibit 5, Question 3
December 31, 2015

This policy is to remain in effect unless or until changed by senior management.

Answers to Interrogatories

1. Yes. The current interest rates for annuities changed during the year as described below. Values on a current and guaranteed basis are always illustrated for annuities and universal life.
2. No.
3. The changes did not vary from the policy and procedures last reported.
4. Yes. The expense figures for life business do not presently recoup 100% of the expenses of the Company. Current marketing efforts are designed to grow our customer base and result in actual unit costs that will drop to expected levels.
5. Anticipated investment income experience factors are based on an average portfolio approach. These averages vary by line, based on the assets allocated to that line. Segments for annuities, universal life, and other business have been established. Assets are allocated to segments at the end of each year. The factors are based on future expectations for each segment.
6. Functional cost analyses are the basis for the allocation of expenses by line and within line. Mortality, lapse, and premium persistency experience is monitored annually and compared to our expectations and to published industry data. Experience studies analyze experience for the various product lines separately.
7. No.
8. None.

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves									
2. Additional contract reserves (a)									
3. Additional actuarial reserves-Asset/Liability analysis									
4. Reserve for future contingent benefits									
5. Reserve for rate credits									
6. Aggregate write-ins for reserves									
7. Totals (Gross)									
8. Reinsurance ceded									
9. Totals (Net)									
CLAIM RESERVE									
10. Present value of amounts not yet due on claims									
11. Additional actuarial reserves-Asset/Liability analysis									
12. Reserve for future contingent benefits									
13. Aggregate write-ins for reserves									
14. Totals (Gross)									
15. Reinsurance ceded									
16. Totals (Net)									
17. TOTAL (Net)									
18. TABULAR FUND INTEREST									
DETAILS OF WRITE-INS									
0601.									
0602.									
0603.									
0698. Summary of remaining write-ins for Line 6 from overflow page									
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)									
1301.									
1302.									
1303.									
1398. Summary of remaining write-ins for Line 13 from overflow page									
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)									

NONE

(a) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	160,899,232		153,047,351	7,848,548		3,333
2. Deposits received during the year	13,563,715		11,549,972	2,013,743		
3. Investment earnings credited to the account	7,981,529		7,620,554	360,851		124
4. Other net change in reserves	(85,785)		(124,746)	38,961		
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	26,648,385		25,184,417	1,463,755		213
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	155,710,306		146,908,714	8,798,348		3,244
10. Reinsurance balance at the beginning of the year						
11. Net change in reinsurance assumed						
12. Net change in reinsurance ceded						
13. Reinsurance balance at the end of the year (Lines 10+11-12)						
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	155,710,306		146,908,714	8,798,348		3,244

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE AMICA LIFE INSURANCE COMPANY
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct											
1.2 Reinsurance assumed											
1.3 Reinsurance ceded											
1.4 Net											
2. In course of settlement:											
2.1 Resisted											
2.11 Direct											
2.12 Reinsurance assumed											
2.13 Reinsurance ceded											
2.14 Net			(b)	(b)		(b)	(b)				
2.2 Other											
2.21 Direct	7,478,072		7,086,104	51,768			340,200				
2.22 Reinsurance assumed											
2.23 Reinsurance ceded	3,043,800		3,043,800								
2.24 Net	4,434,272		(b) 4,042,304	(b) 51,768		(b)	(b) 340,200		(b)	(b)	(b)
3. Incurred but unreported:											
3.1 Direct	570,000		520,000				50,000				
3.2 Reinsurance assumed											
3.3 Reinsurance ceded	80,000		80,000								
3.4 Net	490,000		(b) 440,000	(b)		(b)	(b) 50,000		(b)	(b)	(b)
4. TOTALS											
4.1 Direct	8,048,072		7,606,104	51,768			390,200				
4.2 Reinsurance assumed											
4.3 Reinsurance ceded	3,123,800		3,123,800								
4.4 Net	4,924,272	(a)	(a) 4,482,304	51,768			(a) 390,200				

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

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE AMICA LIFE INSURANCE COMPANY
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	69,210,394		45,483,513	18,365,202	1,336,379		4,025,300				
1.2 Reinsurance assumed											
1.3 Reinsurance ceded	24,103,850		23,838,750				265,100				
1.4 Net	(d) 45,106,544		21,644,763	18,365,202	1,336,379		3,760,200				
2. Liability December 31, current year from Part 1:											
2.1 Direct	8,048,072		7,606,104	51,768			390,200				
2.2 Reinsurance assumed											
2.3 Reinsurance ceded	3,123,800		3,123,800								
2.4 Net	4,924,272		4,482,304	51,768			390,200				
3. Amounts recoverable from reinsurers December 31, current year	1,563,000		1,563,000								
4. Liability December 31, prior year:											
4.1 Direct	11,270,299		10,944,926	9,773			315,600				
4.2 Reinsurance assumed											
4.3 Reinsurance ceded	4,997,700		4,997,700								
4.4 Net	6,272,599		5,947,226	9,773			315,600				
5. Amounts recoverable from reinsurers December 31, prior year	8,513,450		8,513,450								
6. Incurred Benefits											
6.1 Direct	65,988,167		42,144,691	18,407,197	1,336,379		4,099,900				
6.2 Reinsurance assumed											
6.3 Reinsurance ceded	15,279,500		15,014,400				265,100				
6.4 Net	50,708,667		27,130,291	18,407,197	1,336,379		3,834,800				

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.
 \$ in Line 6.1, and \$ in Line 6.4.

(d) Includes \$335,951 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (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)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums and contracts subject to redetermination			
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	8,925,650	18,569,412	9,643,762
19. Guaranty funds receivable or on deposit			
20. Electronic data processing equipment and software	577,906	210,513	(367,393)
21. Furniture and equipment, including health care delivery assets	2,953,956	3,580,704	626,748
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets	1,721,189	1,726,524	5,335
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	14,178,701	24,087,153	9,908,452
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	14,178,701	24,087,153	9,908,452
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Amica Companies Supplemental Retirement Trust	1,604,343	1,581,516	(22,827)
2502. Prepaid expenses	115,746	145,008	29,262
2503. Travel advances	1,100		(1,100)
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,721,189	1,726,524	5,335

NOTES TO FINANCIAL STATEMENTS

Note 1 - Summary of Significant Accounting Policies

A. Accounting Practices

The accompanying financial statements of Amica Life Insurance Company (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.

Effective January 1, 2014, the Rhode Island Division of Insurance approved a permitted accounting practice to allow the Company to record directly to surplus the change in XXX reserves that is above the change in the reserves calculated on a discounted cash flow basis instead of recording the change in XXX reserves directly to net income as required by NAIC statutory accounting practices (NAIC SAP). This practice has no effect on the surplus of the Company nor its reserve position, as the Company continues to establish reserves in accordance with Rhode Island Regulation 93. If the change in XXX reserves were recognized in accordance with NAIC SAP net income would have decreased by \$11,115,942 and \$8,380,508 and there would be no change in surplus as of December 31, 2015 and 2014, respectively.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by the State of Rhode Island as of December 31, 2015 and 2014 is shown below:

	State of Domicile	12/31/15	12/31/14
Net Income - Rhode Island Basis	RI	\$5,003,071	\$4,538,372
State Prescribed Practices - None	RI	0	0
State Permitted Practices - Change in XXX Reserves	RI	(11,115,942)	(8,380,508)
Net Income - NAIC SAP	RI	(\$6,112,871)	(\$3,842,136)
Statutory Surplus - Rhode Island Basis	RI	\$287,527,076	\$260,313,648
State Prescribed Practices - None	RI	0	0
State Permitted Practices - None	RI	0	0
Statutory Surplus - NAIC SAP	RI	\$287,527,076	\$260,313,648

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

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

In addition the Company uses the following accounting policies:

1. Short-term investments are stated at cost.
2. Bonds not backed by other loans are stated at amortized value using the scientific method.
3. Common stocks 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. First lien mortgage loans on real estate are reported at the unpaid balance of the loan.
6. Loan-backed bonds and structured securities are valued at amortized cost using the retrospective method (or a method which approximates the retrospective method).
7. The Company has no investments in subsidiaries, controlled or affiliated companies.
8. The Company's other invested assets in unaffiliated joint venture interests are carried at market value.
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. The Company does not write Accident and Health insurance.
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 \$5,000 for furniture, fixtures and equipment are expensed when purchased. The Company has not modified its capitalization policy from the prior period.
13. The Company has no pharmaceutical rebate receivables.

NOTES TO FINANCIAL STATEMENTS

D. Going Concern

Management's review of relevant conditions and events, considered in the aggregate, indicate that it is probable that the Company will be able to meet its obligations as they become due within one year after the date that the financial statements are issued.

Note 2 - Accounting Changes and Corrections of Errors

A. Accounting Changes and Corrections of Errors

During 2015 the Company transitioned to a new reserving system and began utilizing the system for valuation. During implementation, differences from our existing reserve system were identified in the calculation of both reserves and deferred and uncollected premiums. The financial impact of the change was calculated as of January 1, 2015 and recorded as an adjustment to reduce reserves by \$15,431,044 and increase the deferred and uncollected asset by \$24,650,907, which resulted in a corresponding increase to surplus of \$40,081,951. The changes are categorized below:

The change to the new reserving system has resulted in increased accuracy with regards to the calculation of the reserves. The implementation has led to an increase to our base reserves of \$1,033,723. This is reported as a change in basis on exhibit 5A and therefore reduces surplus by \$1,033,723 as of January 1, 2015. The implementation also caused deficiency reserves to increase by \$480,752 as of January 1, 2015. This adjustment is included in Line 5305 on the Summary of Operations Page, reducing surplus by \$480,752 as of January 1, 2015.

With the transition to the new reserving system, the Company has the ability to better reflect COLA provisions (indexed to CPI) on the following level term series: 1997, 2000, 2004, 2008, 2011, 2013 and 2014. This change, which results in an increase in deficiency reserves, is included in Line 5305 on the Summary of Operations Page, reducing surplus by \$4,902,072 as of January 1, 2015.

The Company reviewed and updated X-Factors for our 2001 CSO products to reflect our experience since 2012 (the last time our X-Factors were updated). In addition, the Company has implemented current 1980 CSO X-Factors for the Level Term 2000 series of products. The updated X-Factors, which result in a decrease to reserves, is reported on Line 5304 on the Summary of Operations Page, increasing surplus by \$23,720,636 as of January 1, 2015.

During the testing of this system, it was noted that there were two errors in the calculation of base and deficiency reserves related to two products. These errors resulted in an understatement of reserves totaling \$1,873,045 at December 31, 2014. In the prior year, Aggregate Reserves for Life Contracts (Liabilities, Surplus and Other Funds Page, Line 1) were understated by \$1,873,045 and Surplus (Liabilities, Surplus and Other Funds Page, Line 37) was overstated by \$1,873,045. Since the entire correction would be subjected to the Rhode Island permitted practice described in Note 1A, there would be no effect to net income for the prior year presented. Line 1 on the Liabilities, Surplus, and Other Funds Page and Line 5306 on the Summary of Operations Page have been adjusted in the current year to correct the entire error of \$1,873,045.

In conjunction with the reserving system implementation, the Company updated the deferred premium calculation resulting in a \$24,650,907 increase to the asset as of January 1, 2015. This adjustment is included in Line 5305 on the Summary of Operations Page, increasing surplus by \$24,650,907.

In 2015, the Company determined that retiree life benefits qualify for valuation under SSAP No. 92, "Accounting for Postretirement Benefits Other Than Pensions, A Replacement of SSAP No. 14". The adoption of SSAP No. 92 created an additional liability of \$129,878, which was recognized immediately, with a corresponding charge to surplus.

During 2014 the Company discovered an error in the calculation of traditional reserves related to two products. These errors resulted in an understatement of reserves totaling \$1,350,009 at December 31, 2013. In the prior year, Aggregate Reserves for Life Contracts (Liabilities, Surplus and Other Funds Page, Line 1) were understated by \$1,350,009 and Increase in Aggregate Reserves (Summary of Operations Page, Line 19) were understated by \$969,977 for the portion of the error relating to 2013. The charge to miscellaneous surplus (Summary of Operations Page) was understated by \$380,032 for the remaining portion of the error. Line 1 on the Liabilities, Surplus, and Other Funds Page and Line 5302 on the Summary of Operations Page have been adjusted in the prior year to correct the entire error of \$1,350,009.

Effective January 1, 2013 the Company adopted SSAP No. 92, "Accounting for Postretirement Benefits Other Than Pensions, A Replacement of SSAP No. 14" to account for retiree medical benefits. 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 \$5,494,867 and an additional transition liability of \$3,138,806 to recognize previously unrecognized items in the funded status. 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 the current year transition liability of \$1,437,140 as of December 31, 2015 and 2014 on Summary of Operations, line 49.

Note 3 - Business Combinations and Goodwill

Not applicable.

Note 4 - Discontinued Operations

Not applicable.

Note 5 - Investments

A. Mortgage Loans

1. The Company has invested in three commercial mortgage loans at December 31, 2015. The maximum and minimum lending rates were 4.2% and 4.0%.
2. The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgages, was 63.3%.

NOTES TO FINANCIAL STATEMENTS

3. There were no taxes, assessments or any amounts advanced and not included in the mortgage loan total.

4. Age Analysis of Mortgage Loans:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
A. Current Year							
1. Recorded Investment (All)							
(a) Current	\$0	\$0	\$0	\$0	\$5,080,190	\$0	\$5,080,190
(b) 30-59 Days Past Due	0	0	0	0	0	0	0
(c) 60-89 Days Past Due	0	0	0	0	0	0	0
(d) 90-179 Days Past Due	0	0	0	0	0	0	0
(e) 180+ Days Past Due	0	0	0	0	0	0	0
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded Investment	0	0	0	0	0	0	0
(b) Interest Accrued	0	0	0	0	0	0	0
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	0	0	0	0	0	0	0
(b) Interest Accrued	0	0	0	0	0	0	0
4. Interest Reduced							
(a) Recorded Investment	0	0	0	0	0	0	0
(b) Number of Loans	0	0	0	0	0	0	0
(c) Percent Reduced	0	0	0	0	0	0	0
B. Prior Year							
1. Recorded Investment (All)							
(a) Current	0	0	0	0	0	0	0
(b) 30-59 Days Past Due	0	0	0	0	0	0	0
(c) 60-89 Days Past Due	0	0	0	0	0	0	0
(d) 90-179 Days Past Due	0	0	0	0	0	0	0
(e) 180+ Days Past Due	0	0	0	0	0	0	0
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded Investment	0	0	0	0	0	0	0
(b) Interest Accrued	0	0	0	0	0	0	0
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	0	0	0	0	0	0	0
(b) Interest Accrued	0	0	0	0	0	0	0
4. Interest Reduced							
(a) Recorded Investment	0	0	0	0	0	0	0
(b) Number of Loans	0	0	0	0	0	0	0
(c) Percent Reduced	0	0	0	0	0	0	0

5-9. There were no impaired mortgage loans, mortgage loans derecognized as a result of a foreclosure or allowances for credit losses on mortgage loans.

B. Debt Restructuring

No change.

C. Reverse Mortgages

No change.

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 uses HubData, Inc., to determine the market value of its loan-backed securities. In 2015, there were no changes from the retrospective to prospective methodologies.

2-3. The Company did not write down any loan-backed securities during the period.

NOTES TO FINANCIAL STATEMENTS

4. All impaired securities (fair value is less than cost or amortized cost) for which an other-than-temporary impairment has not been recognized in earnings as a realized loss (including securities with a recognized other-than-temporary impairment for non-interest related declines when a non-recognized interest related impairment remains):

a. The aggregate amount of unrealized losses:

1. Less than 12 Months	\$ 1,432,473
2. 12 Months or Longer	\$ 1,395,081

b. The aggregate related fair value of securities with unrealized losses:

1. Less than 12 Months	\$ 109,242,603
2. 12 Months or Longer	\$ 69,793,271

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 and modestly wider spread levels. It is possible that the Company could recognize other-than-temporary impairments in the future on some of the securities, if future events, information and the passage of time cause it to conclude that declines in the value are other-than temporary.

E. Repurchase Agreements and/or Securities Lending Transactions

Not applicable.

F. Real Estate

Not applicable.

G. Investments in Low-Income Housing Tax Credits (LIHTC)

Not applicable.

NOTES TO FINANCIAL STATEMENTS

H. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross Restricted							Percentage		
	Current year					6	7	8	9	10
	1	2	3	4	5					
Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets	
a. Subject to contractual obligation for which liability is not shown	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%	0.0%
b. Collateral held under security lending arrangements	0	0	0	0	0	0	0	0	0.0%	0.0%
c. Subject to repurchase agreements	0	0	0	0	0	0	0	0	0.0%	0.0%
d. Subject to reverse repurchase agreements	0	0	0	0	0	0	0	0	0.0%	0.0%
e. Subject to dollar repurchase agreements	0	0	0	0	0	0	0	0	0.0%	0.0%
f. Subject to dollar reverse repurchase agreements	0	0	0	0	0	0	0	0	0.0%	0.0%
g. Placed under option contracts	0	0	0	0	0	0	0	0	0.0%	0.0%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	0	0	0	0	0	0	0	0	0.0%	0.0%
i. FHLB capital stock	0	0	0	0	0	0	0	0	0.0%	0.0%
j. On deposit with states	3,099,755	0	0	0	3,099,755	3,144,048	(44,293)	3,099,755	0.3%	0.3%
k. On deposit with other regulatory bodies	0	0	0	0	0	0	0	0	0.0%	0.0%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	0	0	0	0	0	0	0	0	0.0%	0.0%
m. Pledged as collateral not captured in other categories	0	0	0	0	0	0	0	0	0.0%	0.0%
n. Other restricted assets	0	0	0	0	0	0	0	0	0.0%	0.0%
o. Total restricted assets	\$3,099,755	\$0	\$0	\$0	\$3,099,755	\$3,144,048	(\$44,293)	\$3,099,755	0.3%	0.3%

(a) Subset of column 1

(b) Subset of column 3

2. Detail of Assets Pledged as Collateral Not Captured in Other Categories

Not applicable.

3. Detail of Other Restricted Assets

Not applicable.

I. Working Capital Finance Investments

Not applicable.

J. Offsetting and Netting of Assets and Liabilities

Not applicable.

NOTES TO FINANCIAL STATEMENTS

K. Structured Notes

Not applicable.

Note 6 - Joint Ventures, Partnerships, and Limited Liability Companies

A. Detail for Those Greater than 10% of Admitted Assets

The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.

B. Writedowns for Impairment of Joint Ventures, Partnerships and Limited Liability Companies:

There were no writedowns for impairment in 2015.

Note 7 - Investment Income

A. Due and Accrued Income was Excluded from Surplus on the Following Bases:

The Company non-admits investment income due and accrued if amounts are over 90 days past due.

B. Amounts Non-Admitted

No investment income due and accrued was non-admitted in 2015 and 2014.

Note 8 - Derivative Instruments

Not applicable.

Note 9 - Income Taxes

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

1.

	(1)	(2)	(3)
	Ordinary	Capital	(Col 1+2) Total
12/31/15			
(a) Gross deferred tax assets	\$37,495,364	\$1,942,824	\$39,438,188
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	37,495,364	1,942,824	39,438,188
(d) Deferred tax assets nonadmitted	8,925,650	0	8,925,650
(e) Subtotal net admitted deferred tax asset (1c-1d)	28,569,714	1,942,824	30,512,538
(f) Deferred tax liabilities	18,852,437	5,954,026	24,806,463
(g) Net admitted deferred tax asset/(Net deferred tax liability) (1e-1f)	\$9,717,277	(\$4,011,202)	\$5,706,075
	(4)	(5)	(6)
	Ordinary	Capital	(Col 4+5) Total
12/31/14			
(a) Gross deferred tax assets	\$39,614,668	\$1,930,577	\$41,545,245
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	39,614,668	1,930,577	41,545,245
(d) Deferred tax assets nonadmitted	18,569,412	0	18,569,412
(e) Subtotal net admitted deferred tax asset (1c-1d)	21,045,256	1,930,577	22,975,833
(f) Deferred tax liabilities	8,975,796	7,822,753	16,798,549
(g) Net admitted deferred tax asset/(Net deferred tax liability) (1e-1f)	\$12,069,460	(\$5,892,176)	\$6,177,284
	(7)	(8)	(9)
	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
Change:			
(a) Gross deferred tax assets	(\$2,119,304)	\$12,247	(\$2,107,057)
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	(2,119,304)	12,247	(2,107,057)
(d) Deferred tax assets nonadmitted	(9,643,762)	0	(9,643,762)
(e) Subtotal net admitted deferred tax asset (1c-1d)	7,524,458	12,247	7,536,705
(f) Deferred tax liabilities	9,876,641	(1,868,727)	8,007,914
(g) Net admitted deferred tax asset/(Net deferred tax liability) (1e-1f)	(\$2,352,183)	\$1,880,974	(\$471,209)

NOTES TO FINANCIAL STATEMENTS

2. Admission calculation components SSAP No. 101:

	(1) Ordinary	(2) Capital	(3) (Col 1+2) Total
12/31/15			
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$0	\$4,352,491	\$4,352,491
(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)	1,353,584	0	1,353,584
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date.	1,353,584	0	1,353,584
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	42,273,150
(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	27,216,130	(2,409,667)	24,806,463
(d) Deferred tax assets admitted as the result of application of SSAP No. 101	<u>\$28,569,714</u>	<u>\$1,942,824</u>	<u>\$30,512,538</u>
<hr/>			
	(4) Ordinary	(5) Capital	(6) (Col 4+5) Total
12/31/14			
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$6,177,284	\$0	\$6,177,284
(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)	0	0	0
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date.	0	0	0
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	38,120,455
(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	16,798,549	0	16,798,549
(d) Deferred tax assets admitted as the result of application of SSAP No. 101	<u>\$22,975,833</u>	<u>\$0</u>	<u>\$22,975,833</u>
<hr/>			
	(7) (Col 1-4) Ordinary	(8) (Col 2-5) Capital	(9) (Col 7+8) Total
Change			
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	(\$6,177,284)	\$4,352,491	(\$1,824,793)
(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)	1,353,584	0	1,353,584
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date.	1,353,584	0	1,353,584
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	4,152,695
(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	10,417,581	(2,409,667)	8,007,914
(d) Deferred tax assets admitted as the result of application of SSAP No. 101	<u>\$5,593,881</u>	<u>\$1,942,824</u>	<u>\$7,536,705</u>

3. Ratios used for threshold limitation:

	2015	2014
(a) Ratio used to determine recovery period and threshold limitations amount	1621%	1581%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	<u>\$ 281,821,001</u>	<u>\$ 254,136,364</u>

NOTES TO FINANCIAL STATEMENTS

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

	12/31/15		12/31/14		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	(Col 1-3) Ordinary	(Col 2-4) 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).	\$37,495,364	\$1,942,824	\$39,614,668	\$1,930,577	(\$2,119,304)	\$12,247
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).	\$28,569,714	\$1,942,824	\$21,045,256	\$1,930,577	\$7,524,458	\$12,247
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)	(2)	(3)
	12/31/15	12/31/14	(Col 1-2) Change
(a) Federal	(\$3,408,696)	(\$1,160,498)	(\$2,248,198)
(b) Foreign	0	0	0
(c) Subtotal	(3,408,696)	(1,160,498)	(2,248,198)
(d) Federal income tax on net capital gains	1,435,983	1,667,312	(231,329)
(e) Utilization of capital loss carry-forwards	0	0	0
(f) Other	0	0	0
(g) Federal and foreign income taxes incurred	(\$1,972,713)	\$506,814	(\$2,479,527)

NOTES TO FINANCIAL STATEMENTS

2. Deferred tax assets:

	(1)	(2)	(3)
	12/31/15	12/31/14	(Col 1-2) Change
(a) Ordinary:			
(1) Discounting of unpaid losses	\$0	\$0	\$0
(2) Unearned premium reserve	0	0	0
(3) Policyholder reserves	26,665,139	29,708,418	(3,043,279)
(4) Investments	0	0	0
(5) Deferred acquisition costs	5,383,345	5,094,791	288,554
(6) Policyholder dividends accrual	0	0	0
(7) Fixed assets	549,266	643,271	(94,005)
(8) Compensation and benefits accrual	3,601,582	2,878,719	722,863
(9) Pension accrual	561,520	553,531	7,989
(10) Receivables - nonadmitted	0	0	0
(11) Net operating loss carry-forward	0	0	0
(12) Tax credit carry-forward	0	0	0
(13) Other (including items <5% of total ordinary tax assets)	734,512	735,938	(1,426)
(99) Subtotal	37,495,364	39,614,668	(2,119,304)
(b) Statutory valuation allowance adjustment	0	0	0
(c) Nonadmitted	8,925,650	18,569,412	(9,643,762)
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	28,569,714	21,045,256	7,524,458
(e) Capital:			
(1) Investments	\$1,942,824	\$1,930,577	\$12,247
(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	1,942,824	1,930,577	12,247
(f) Statutory valuation allowance adjustment	0	0	0
(g) Nonadmitted	0	0	0
(h) Admitted capital deferred tax assets (2e99-2f-2g)	1,942,824	1,930,577	12,247
(i) Admitted deferred tax assets (2d + 2h)	\$30,512,538	\$22,975,833	\$7,536,705

3. Deferred tax liabilities:

	(1)	(2)	(3)
	12/31/15	12/31/14	(Col 1-2) Change
(a) Ordinary:			
(1) Investments	\$341,173	\$389,926	(\$48,753)
(2) Fixed assets	0	0	0
(3) Deferred and uncollected premium	9,434,111	4,389,849	5,044,262
(4) Policyholder reserves	0	0	0
(5) Other (including items <5% of total ordinary tax liabilities)	9,077,153	4,196,021	4,881,132
(99) Subtotal	18,852,437	8,975,796	9,876,641
(b) Capital:			
(1) Investments	5,954,026	7,822,753	(\$1,868,727)
(2) Real estate	0	0	0
(3) Other (including items <5% of total ordinary tax liabilities)	0	0	0
(99) Subtotal	5,954,026	7,822,753	(1,868,727)
(c) Deferred tax liabilities (3a99 + 3b99)	\$24,806,463	\$16,798,549	\$8,007,914

NOTES TO FINANCIAL STATEMENTS

4. Net deferred tax assets/liabilities:

	(1)	(2)	(3)
	12/31/15	12/31/14	(Col 1-2) Change
Net deferred tax assets (liabilities) (2i - 3c)	\$5,706,075	\$6,177,284	(\$471,209)

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

	12/31/15	12/31/14	Change
Total deferred tax assets	\$39,438,188	\$41,545,245	(\$2,107,057)
Total deferred tax liabilities	24,806,463	16,798,549	8,007,914
Net deferred tax assets/(liabilities)	14,631,725	24,746,696	(10,114,971)
Statutory valuation allowance adjustment	0	0	0
Net deferred tax assets/(liabilities) after SVA	14,631,725	24,746,696	(10,114,971)
Tax effect of unrealized gains (losses)	5,954,026	7,822,753	(1,868,727)
Statutory valuation allowance adjustment allocation to unrealized	0	0	0
Change in net deferred tax	\$20,585,751	\$32,569,449	(\$11,983,698)

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:

	12/31/15		12/31/14	
	Amount	Effective Tax Rate	Amount	Effective Tax Rate
Income before taxes	\$1,125,818	35.0%	\$2,271,156	35.0%
Amortization of interest maintenance reserve	(892,843)	-27.8%	(923,403)	-14.2%
Change in non-admitted assets	92,641	2.9%	316,807	4.9%
Change in XXX reserves	(3,890,580)	-121.0%	(2,933,178)	-45.2%
Reserve adjustments	15,431,044	479.7%	(472,503)	-7.3%
Other	(1,855,095)	-57.6%	(916,071)	-14.2%
Total	\$10,010,985	311.2%	(\$2,657,192)	-41.0%
Federal income taxes incurred	(\$3,408,696)	-106.0%	(\$1,160,498)	-17.9%
Tax on capital gains (losses)	1,435,983	44.6%	1,667,312	25.7%
Change in net deferred taxes	11,983,698	372.6%	(3,164,006)	-48.8%
Total statutory income taxes	\$10,010,985	311.2%	(\$2,657,192)	-41.0%

E. Operating Loss and Tax Credit Carryforwards

- At December 31, 2015, the Company did not have any unused operating loss carryforwards available to offset against future taxable income.
- The amounts of Federal income taxes incurred and available for recoupment in the event of future net losses are:

Year	Total
2015	\$0
2014	\$478,276
2013	\$4,357,825

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

F. Consolidated Federal Income Tax Return

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

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

A. Nature of Relationships

Amica Life Insurance Company is a wholly-owned subsidiary of Amica Mutual Insurance Company.

On December 31, 2015, Amica Property and Casualty Insurance Company merged with Amica Texas Insurance Company (formally known as Amica Lloyd's of Texas), with the Amica Property and Casualty Insurance Company continuing as the surviving entity of the merger. Both companies are property and casualty insurance affiliates under the control of their Parent, Amica Mutual Insurance Company.

NOTES TO FINANCIAL STATEMENTS

Effective December 31, 2015, Amica Lloyd's of Texas, Inc., an attorney-in-fact and a non-insurance affiliate of the Company, was dissolved. Amica Lloyd's of Texas, Inc. managed Amica Texas Insurance Company and was no longer deemed a necessary component of the holding company system subsequent to the aforementioned merger.

Effective January 1, 2015, the Company's non-insurance affiliate, Amica General Agency, Inc., was converted from a C Corporation to a Limited Liability Company. From that date forward, Amica General Agency, Inc. will be known as Amica General Agency, LLC.

Effective April 1, 2015, all agency business previously conducted by Amica General Insurance Agency of California, Inc. was transferred to Amica General Agency, LLC. Amica General Insurance Agency of California, Inc. was dissolved on June 30, 2015.

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

During 2015 and 2014, the Company received premiums of \$3,843,334 and \$2,870,204, respectively, for group life insurance on the lives of employees and retirees from its Parent, Amica Mutual Insurance Company. The Company received premiums and deposits of \$10,481,769 and \$14,307,644 in 2015 and 2014, respectively from its parent, Amica Mutual Insurance Company, to fund structured settlement transactions.

The Company received two cash contributions of \$25.0 million on January 31, 2014 and March 31, 2014 from its parent, Amica Mutual Insurance Company. These contributions are intended to provide additional support with regard to the Company's growth initiatives.

C. Changes in Terms of Intercompany Arrangements

There were no changes to the terms of intercompany arrangements in 2015 and 2014.

D. Amounts Due to or from Related Parties

At December 31, 2015, the Company reported \$321,277 payable to its Parent and affiliate, Amica Mutual Insurance Company. The terms of the settlement require that these amounts are settled within 55 days.

E. Guarantees or Undertakings for Related Parties

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

F. Management, Service Contracts, Cost Sharing Arrangements

The Company is a party to a cost sharing agreement with its Parent. The Company reimburses its Parent for rent and sales and support services provided such as data processing, mail, accounting, investing, and other corporate provided services. Total reimbursement to the Parent was \$2,204,520 and \$3,054,432 in 2015 and 2014, respectively. The Company is also a party to a cost sharing agreement with its Affiliate, Amica General Agency, LLC. There were no reimbursement transactions in 2015 and 2014 to the Affiliate.

In addition, the Company receives reimbursement from its Parent for sales and support services provided. Total reimbursement from the Parent was \$1,797,640 and \$2,124,217 in 2015 and 2014, respectively. The Company also receives reimbursements from its Affiliate, Amica General Agency, LLC. for sales and support services provided. Total reimbursement from the Affiliate was \$2,835 and \$876 in 2015 and 2014, respectively.

G. Nature of Relationship that Could Affect Operations

Not applicable.

H. Amount Deducted for Investment in Upstream Company

Not applicable.

I. Detail of Investments in Affiliates Greater than 10% of Admitted Assets

Not applicable.

J. Writedowns for Impairment of Investments in Affiliates

Not applicable.

K. Foreign Insurance Subsidiary Value Using CARVM

Not applicable.

L. Downstream Holding Company Valued Using Look-Through Method

Not applicable.

M. Non-insurance Subsidiary, Controlled and Affiliated (SCA) Entity Valuations

Not applicable.

N. Insurance SCA Entities Utilizing Prescribed and Permitted Practices

Not applicable.

Note 11 - Debt

A. Debt Outstanding

The Company has no outstanding debt.

NOTES TO FINANCIAL STATEMENTS

B. Funding Agreements with the Federal Home Loan Bank (FHLB)

Not applicable.

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

A. Defined Benefit Plans

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

B-D. The Company participates in various defined benefit plans sponsored by its Parent. Details can be found in note 12 of the Parent's annual statement.

E. Defined Contribution Plans

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

F. Multiemployer Plans

Not applicable.

G. Consolidated/ Holding Company Plans

Pension Benefits

The Company participates in a qualified non-contributory defined benefit pension plan sponsored by its Parent. The benefits are based on years of service and the employee's career average compensation. The plan is funded through a pension trust (Amica Pension Fund). The adoption of SSAP No. 102 "Accounting for Pensions, A Replacement of SSAP No. 89" did not have any impact on the Company's results of operation or financial condition. No pension expense was recognized in 2015 and 2014 because, in accordance with SSAP No. 102, the Company's share of the net periodic pension cost was \$0.

Supplemental Retirement Plans

The Company funds supplemental pension benefits and deferred compensation through the Amica Companies Supplemental Retirement Trust. The supplemental pension benefits are amounts otherwise payable under the Company's qualified pension plan which is in excess of that allowed under Sections 401 and/or 415 of the Internal Revenue Code. The assets supporting these deferred compensation liabilities are included in the Amica Companies Supplemental Retirement Trust. The Company's share of the Trust assets amounted to \$3,753,583 and \$3,772,043 at December 31, 2015 and 2014, respectively. The Company has recorded \$2,149,240 and \$2,190,527 at December 31, 2015 and 2014, respectively, to reflect the Company's obligations under this plan. Assets in excess of the Company's obligations are non-admitted. The Company's net periodic benefit cost for these plans total \$227,193 and \$186,035 in 2015 and 2014, respectively.

Postretirement Health Care

The Company provides postretirement medical insurance to retirees meeting certain eligibility requirements. On January 1, 2013 the Company adopted SSAP No. 92, "Accounting for Postretirement Benefits Other Than Pensions, A Replacement of SSAP No. 14". The Company has elected to phase in the transition liability over a period not to exceed ten years. In accordance with the guidance, a transition liability was recorded for \$3,737,647 as of December 31, 2015. The Company recognized \$1,437,140 in 2015 and expects to recognize \$1,437,140 in 2016 and 2017. The remaining \$728,546 will be recognized in 2018. The liability for this plan, including the transition liability, totals \$5,816,703 and \$3,798,986 as of December 31, 2015 and 2014, respectively. The periodic benefit cost for this plan totals \$1,018,953 and \$811,276 in 2015 and 2014, respectively.

Defined Contribution Savings Plan

The Company participates with its Parent in a defined contribution savings plan covering substantially all employees of the Company. The Company matches employee contributions according to an established formula. The plan is subject to ERISA rules and regulations. The plan qualifies for exemption from Federal income tax under the Internal Revenue Code. The Company made contributions to the plan of \$531,229 and \$470,961 during 2015 and 2014, respectively.

Retiree Life Insurance

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 performed a review of the retiree life insurance benefits in 2015 which resulted in an update to the liability calculation and actuarial assumptions to be in accordance with SSAP No. 92. These changes resulted in an additional liability of \$3,788,463 as of January 1, 2015. The Company's share of the liability, which was recorded as an adjustment to surplus, was of \$129,878. At December 31, 2015 and 2014, the Company recorded a liability of \$534,716 and \$388,019, respectively, for retiree life insurance benefits. The Company's share of the net periodic benefit cost for retiree life insurance benefits was \$49,473 for 2015.

H. Postemployment Benefits and Compensated Absences

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

NOTES TO FINANCIAL STATEMENTS

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

1. Recognition of the existence of the Act

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

- a. A Federal subsidy (based on 28% of an individual beneficiary's annual prescription drug costs between \$320 and \$6,600 for 2015), which is not taxable, to sponsors of retiree healthcare benefit plan that provide a prescription drug benefit that is at least actuarially equivalent to Medicare Part D; and
- 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

For fiscal year 2015, the effect of the Act was a \$20,997 increase in the Company's net postretirement benefit cost for the subsidy related to benefits attributed to former employees. This includes a \$12,839 decrease to the interest cost, a \$40,193 increase in the amortization of prior service cost for non-vested participants, and a \$6,357 decrease in the amortization of gain or loss.

3. Disclosure of Gross Benefit Payments

The Company's gross benefit payments for 2015 were \$472,369 including the prescription drug benefit. Future gross benefit payments are estimated to be \$480,000 annually. The Company's subsidy related to The Medicare Prescription Drug, Improvement and Modernization Act of 2003 was \$33,993 for 2015. Future subsidies are estimated to be \$20,000 annually.

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

1. Outstanding Shares

The Company has 100,000 shares authorized, 50,000 shares issued and outstanding. All shares are class A shares with a par value of \$100.

2. Dividend Rate of Preferred Stock

Not applicable.

3. Dividend Restrictions

The Company is subject to certain statutory restrictions on payment of dividends to its Parent. These restrictions are based on earned surplus and net gain from operations. The maximum dividend payout which may be made without prior approval of the Insurance Commissioner was \$1,921,000 in 2015.

4. Dates and Amounts of Dividends Paid

Not applicable.

5. Amount of Ordinary Dividends That May Be Paid

Within limitations of (3) above, there are no restrictions placed on the portion of the Company profits that may be paid as ordinary dividends to stockholders.

6. Restrictions on Unassigned Funds

Not applicable.

7. Mutual Surplus Advances

Not applicable.

8. Company Stock Held for Special Purposes

Not applicable.

9. Change in Special Surplus Funds

Not applicable.

10. Changes in Unassigned Funds

The portion of unassigned funds (surplus) represented by cumulative unrealized gains is \$10,733,847 net of deferred taxes.

11. Surplus Notes

Not applicable.

12. Impact of Quasi Reorganizations

Not applicable.

13. Effective Date of Quasi Reorganizations

Not applicable.

NOTES TO FINANCIAL STATEMENTS

Note 14 – Liabilities, Contingencies and Assessments

A. Contingent Commitments

1. The Company has commitments for additional investments to the following:

Investment Fund	Amount
AEA Mezzanine Fund III, LP	\$8,115,223
Cyprium Investors IV, LP	3,458,489
GLC Direct Credit Fund, LP	3,845,000
Goldman Sachs Private Equity Partnership	81,120
Goldpoint Mezzanine Partners IV, LP	3,976,080
Graycliff Mezzanine II Parallel, LP	7,507,268
Heartwood Forestland REIT III, LLC	65,691
Midwest Mezzanine Fund V SBIC LP	4,108,005
Morgan Stanley Private Markets Fund III, LP	19,270
Point Judith Venture Fund III, LP	84,800
Point Judith Venture Fund IV, LP	97,400
Total	\$31,358,346

- 2-3. The Company had no guarantees as of December 31, 2015.

B. Assessments

1. Liability and related assets

The Company's estimated liability at December 31, 2015 for future insolvency assessments is \$1,866,000, and is included as a write-in for liabilities. This represents management's best estimate 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. No provisions have been made for any future premium tax credits or policy surcharges which may result from future paid assessments. The Company has not recorded a related asset as of December 31, 2015.

2. Rollforward of related asset

Not applicable.

C. Gain Contingencies

Not applicable.

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

There was no activity pertaining to claims related extra contractual obligations or bad faith losses stemming from lawsuits during the period and no such liabilities exist as of December 31, 2015.

E. Joint and Several Liabilities

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

Not applicable.

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

The Company does not have financial instruments with off balance sheet risk or with concentrations of credit risk.

Note 17 - Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. Transfers of Receivables Reported as Sales

Not applicable.

B. Transfer and Servicing of Financial Assets

Not applicable.

C. Wash Sales

The Company did not have any wash sales during 2015 or 2014.

NOTES TO FINANCIAL STATEMENTS

Note 18 - Gain or Loss to the Reporting Entity from Uninsured 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, 2015:

Description	Level 1	Level 2	Level 3	Total
<u>(a) Assets at fair value:</u>				
Common stock:				
Industrial and miscellaneous	\$47,703,873	\$0	\$0	\$47,703,873
Total common stock	47,703,873	0	0	47,703,873
Total assets at fair value	\$47,703,873	\$0	\$0	\$47,703,873
<u>(b) Liabilities at fair value:</u>				
Total liabilities at fair value	\$0	\$0	\$0	\$0

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

2. Rollforward of Level 3 Items

As of December 31, 2015, 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 2015.

3. Policy on Transfers Into and Out of Level 3

Not applicable.

4. Inputs and Techniques Used for Level 2 and Level 3 Fair Values

Not applicable.

5. Derivative Fair Values

Not applicable.

B. Other Fair Value Disclosures

Not applicable.

NOTES TO FINANCIAL STATEMENTS

C. Fair Value Measurement for All Financial Instruments at December 31, 2015:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Bonds:						
U.S. governments	\$477,601,673	\$465,546,459	\$44,157,718	\$433,443,955	\$0	\$0
Municipal bonds	253,613,627	244,001,734	0	253,613,627	0	0
U.S. special revenue and assessments	11,508,406	10,581,229	0	11,508,406	0	0
Industrial and miscellaneous	299,415,206	290,411,594	0	299,415,206	0	0
Total bonds	<u>1,042,138,912</u>	<u>1,010,541,016</u>	<u>44,157,718</u>	<u>997,981,194</u>	<u>0</u>	<u>0</u>
Common stock:						
Industrial and miscellaneous	47,703,873	47,703,873	47,703,873	0	0	0
Total common stock	<u>47,703,873</u>	<u>47,703,873</u>	<u>47,703,873</u>	<u>0</u>	<u>0</u>	<u>0</u>
Mortgage loans:						
Commercial mortgages	5,069,217	5,080,190	0	5,069,217	0	0
Total mortgage loans	<u>5,069,217</u>	<u>5,080,190</u>	<u>0</u>	<u>5,069,217</u>	<u>0</u>	<u>0</u>
Cash equivalents and short-term investments:						
Bonds - industrial and miscellaneous	3,284,477	3,048,076	0	3,284,477	0	0
Exempt money market mutual funds	23,867,780	23,867,780	0	23,867,780	0	0
Commercial paper	21,482,117	21,482,117	0	21,482,117	0	0
Total cash equivalents and short-term investments	<u>48,634,374</u>	<u>48,397,973</u>	<u>0</u>	<u>48,634,374</u>	<u>0</u>	<u>0</u>
Total assets	<u>\$1,143,546,376</u>	<u>\$1,111,723,052</u>	<u>\$91,861,591</u>	<u>\$1,051,684,785</u>	<u>\$0</u>	<u>\$0</u>

D. Not Practicable to Estimate Fair Value

Not applicable.

Note 21 - Other Items

A. Unusual or Infrequent Items

There were no unusual or infrequent items meriting recognition or disclosure in these statements during 2015 or 2014.

B. Troubled Debt Restructuring: Debtors

Not applicable.

C. Other Disclosures

Assets with book values in the amount of \$3,099,755 and \$3,144,048 at December 31, 2015 and 2014, respectively, were on deposit with government authorities or trustees as required by law.

D. Business Interruption Insurance Recoveries

The Company did not have any business interruption insurance recoveries during the period.

E. State Transferable and Non-Transferable Tax Credits

The Company does not have any state transferable or non-transferable tax credits as of December 31, 2015 or 2014.

F. Subprime Mortgage Related Risk Exposure

- At December 31, 2015, 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 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.
- As of December 31, 2015, substantially all of 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.
- As of December 31, 2015, 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.
- As of December 31, 2015, the Company has no underwriting exposure to subprime mortgage risk.

NOTES TO FINANCIAL STATEMENTS

G. Retained Assets

Not applicable.

H. Proceeds from Issuance of Insurance-linked Securities

Not applicable.

Note 22 – Events Subsequent

Subsequent events have been considered through February 10, 2016 for the statutory statement issued on February 10, 2016. There were no events occurring subsequent to the end of the year that merited recognition or disclosure in these statements.

Note 23 - Reinsurance

A. Ceded Reinsurance Report

Section 1 – General Interrogatories

1. Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company?

Yes () No (X)

2. Have any policies issued by the company been reissued with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) which is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any insured or any person not primarily engaged in the insurance business?

Yes () No (X)

Section 2 – Ceded Reinsurance Report – Part A

1. Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credit?

Yes () No (X)

2. Does the company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts which, in the aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?

Yes () No (X)

Section 3 – Ceded Reinsurance Report – Part B

1. What is the estimated amount of the aggregate reduction in surplus, for agreements not reflected in Section 2 above, of termination of all reinsurance agreements, either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$0

2. Have any new agreements been executed or existing agreements been amended, January 1 of the year of this statement, to include policies or contracts which were in-force or which had existing reserves established by the company as of the effective date of the agreement?

Yes () No (X)

If yes, what is the amount of reinsurance credits, whether an asset or reduction of liability, taken for such new agreements or amendments?

B. Uncollectible Reinsurance

Not applicable.

C. Commutation of Ceded Reinsurance

Not applicable.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

Not applicable.

E. Reinsurance of Variable Annuity Contracts with an Affiliated Captive Reinsurer – Transactions Description

Not applicable.

F. Reinsurance of Variable Annuity Contracts with an Affiliated Captive Reinsurer – Reserve Credit Taken and Collateral Information

Not applicable.

G. Ceding Companies that Utilize a Captive to Reinsure XXX/AXXX Reserves

Not applicable.

Note 24 - Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not applicable.

NOTES TO FINANCIAL STATEMENTS

Note 25 - Changes in Incurred Losses and Loss Adjustment Expenses

Not applicable.

Note 26 - Intercompany Pooling Arrangements

Not applicable.

Note 27 - Structured Settlements

Not applicable.

Note 28 - Health Care Receivables

Not applicable.

Note 29 - Participating Policies

Not applicable.

Note 30 - Premium Deficiency Reserves

Not applicable.

Note 31 - Reserves for Life Contracts and Annuity Contracts

- The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
- Extra premiums are charged for substandard lives plus the gross premium for a rated age. Mean reserves are determined by computing the regular mean reserve for the plan at the rated age and holding, one-half (1/2) of the extra premium charge for the year.
- As of December 31, 2015 the Company had \$4,574,454,964 of insurance in force for which the gross premiums are less than the net premium according to the standard valuation set by the State of Rhode Island. Gross reserves to cover the above insurance totaled \$23,092,557 at year-end and are reported in Exhibit 5.
- The Tabular Interest (Page 7, Line 4) has been determined by formula described in the instructions for Page 7. The Tabular Less Actual Reserve Released (Page 7, Line 5) has been determined using basic data. The Tabular Cost (Page 7, Line 9) has been determined by formula as described in the instructions for Page 7.
- For the determination of Tabular Interest on funds not involving life contingencies for each valuation rate of interest, the Tabular Interest is calculated as the product of the valuation interest rate times the mean of the reserve at the beginning and end of the valuation year for each policy.
- The Company decreased reserves for life and annuity contracts by \$16,381,546 on January 1, 2015 due to the new reserving system used for valuations. Base reserve changes represent an increase of \$83,221, which is presented on Page 7, Line 6 in the Analysis of Increase in Reserves and Exhibit 5A. The \$16,464,767 decrease in reserve is shown on Page 7, Line 7 of the Analysis of Increase in Reserves during the year as this portion relates to deficiency reserve changes.

The details for other changes shown on line 7 are as follows:

Item	Total	Industrial Life	ORDINARY			Credit Life Group and Individual	GROUP	
			Life Insurance	Individual Annuities	Supplementary Contracts		Life Insurance	Annuities
Correction to LT2013 reserve factors	\$549,778	\$0	\$549,778	\$0	\$0	\$0	\$0	\$0
New X-Factors for LT2000 contracts	(17,093,383)	0	(17,093,383)	0	0	0	0	0
ART 2014 missing deficiency reserve	1,323,267	0	1,323,267	0	0	0	0	0
Other deficiency reserve changes	480,752	0	480,752	0	0	0	0	0
Implementing new COLA logic	4,902,072	0	4,902,072	0	0	0	0	0
2015 X-Factors	(6,627,253)	0	(6,627,253)	0	0	0	0	0
Group accidental death benefit	2,054	0	-	0	0	0	2,054	0
3106999 Total	(\$16,462,713)	\$0	(\$16,464,767)	\$0	\$0	\$0	\$2,054	\$0

In addition, the Company strengthened the liability for deposit-type contracts by \$950,502 on January 1, 2015 due to the new reserving system implementation. This amount is included in Exhibit 7, Line 4 and Exhibit 5A.

NOTES TO FINANCIAL STATEMENTS

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

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
A. Subject to discretionary withdrawal:					
(1) With market value adjustment	\$0	\$0	\$0	\$0	0.0%
(2) At book value less current surrender charge of 5% or more	7,135,841	0	0	7,135,841	1.2%
(3) At fair value	0	0	0	0	0.0%
(4) Total with market value adjustment or at fair value (total of 1 through 3)	7,135,841	0	0	7,135,841	1.2%
(5) At book value without adjustment (minimal or no charge or adjustment)	350,793,253	0	0	350,793,253	59.4%
B. Not subject to discretionary withdrawal					
	232,342,960	0	0	232,342,960	39.4%
C. Total (gross: direct + assumed)	590,272,054	0	0	590,272,054	100%
D. Reinsurance ceded	0	0	0	0	0%
E. Total (net)* (C) - (D)	\$590,272,054	\$0	\$0	\$590,272,054	100%
* Reconciliation of total annuity actuarial reserves and deposit fund liabilities.					

F. Life & Accident & Health Annual Statement:	<u>Amount</u>
1. Exhibit 5, Annuities Section, Total (net)	\$423,020,374
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	11,541,374
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	155,710,306
4. Subtotal	590,272,054
Separate Accounts Annual Statement:	
5. Exhibit 3, Line 0399999, Column 2	0
6. Exhibit 3, Line 0299999, Column 3	0
7. Policyholder dividend and coupon accumulations	0
8. Policyholder premiums	0
9. Guaranteed interest contracts	0
10. Other contracts deposit funds	0
11. Subtotal	0
12. Combined Total	\$590,272,054

Note 33 - Premium and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums as of December 31, 2015 were as follows:

Type	Gross	Net of Loading
1. Industrial	\$0	\$0
2. Ordinary new business	1,626,113	951,104
3. Ordinary renewal	673,537	26,003,498
4. Credit Life	0	0
5. Group Life	0	0
6. Group Annuity	0	0
7. Totals	\$2,299,650	\$26,954,602

Note 34 - Separate Accounts

Not applicable.

Note 35 - Loss/Claim Adjustment Expenses

Not applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
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. 12/31/2014
- 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 18A 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?
David Minches, ASA, MAAA Ernst & Young LLP, One Commerce Square, Suite 700, 2005 Market Street, Philadelphia, PA 19103
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [X] No []
- 12.11 Name of real estate holding company
- 12.12 Number of parcels involved
- 12.13 Total book/adjusted carrying value \$ 48,559,042
- 12.2 If, yes provide explanation:
The Company owns real estate indirectly through various securities listed in Schedule D.
- 13. FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules and regulations;
- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE AMICA LIFE INSURANCE COMPANY
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]

**ANNUAL STATEMENT FOR THE YEAR 2015 OF THE AMICA LIFE INSURANCE COMPANY
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 Placed under option agreements \$
 25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$
 25.27 FHLB Capital Stock \$
 25.28 On deposit with states \$3,099,755
 25.29 On deposit with other regulatory bodies \$
 25.30 Pledged as collateral - excluding collateral pledged to an FHLB \$
 25.31 Pledged as collateral to FHLB - including assets backing funding agreements \$
 25.32 Other \$

25.3 For category (25.26) 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 and Trust Company	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	Vanguard Mutual Funds
Morgan Stanley	Morgan Stanley	Morgan Stanley 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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE AMICA LIFE INSURANCE COMPANY

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
00306J-10-9	Aberdeen Japan Equity Fund, Inc.	15,677
169373-10-7	The China Fund, Inc.	26,167
19247R-10-3	Cohen & Steers Total Return Realty Fund, Inc.	79,443
47109U-10-4	Japan Smaller Capitalization Fund, Inc.	15,877
51828C-10-6	The Latin American Discovery Fund, Inc.	69,612
61744U-10-6	Morgan Stanley Asia-Pacific Fund, Inc.	443,307
617468-10-3	Morgan Stanley China A Share Fund, Inc.	44,837
61744G-10-7	Morgan Stanley Emerging Markets Fund, Inc.	305,969
61760X-83-6	Morgan Stanley Frontier Emerging Markets Fund, Inc.	232,166
870875-10-1	The Swiss Helvetia Fund, Inc.	14,647
88018T-10-1	Templeton Dragon Fund, Inc.	26,430
882904-10-5	The Thai Fund, Inc.	27,838
92206J-20-6	Vanguard Developed Markets Index Fund Institutional Plus Shares	7,236,392
922042-65-0	Vanguard Emerging Markets Stock Index Fund Institutional Plus Shares	2,624,795
922042-50-2	Vanguard European Stock Index Fund Institutional Shares	1,257,362
922042-40-3	Vanguard Pacific Stock Index Fund Institutional Shares	608,172
921908-86-9	Vanguard REIT Index Fund	460,003
29.2999 - Total		13,488,694

- 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
Aberdeen Japan Equity Fund, Inc.	Japan Tobacco	847	12/31/2015
Aberdeen Japan Equity Fund, Inc.	Shin-Etsu Chemical	800	12/31/2015
Aberdeen Japan Equity Fund, Inc.	Keyence Corp.	721	12/31/2015
Aberdeen Japan Equity Fund, Inc.	Seven & I Holdings	674	12/31/2015
Aberdeen Japan Equity Fund, Inc.	Amada Holdings Company	658	12/31/2015
The China Fund, Inc.	Ping An Insurance Group Co.	1,725	12/31/2015
The China Fund, Inc.	Taiwan Semiconductor Manufacturing Company Ltd.	1,685	12/31/2015
The China Fund, Inc.	Tencent Holdings Ltd.	1,295	12/31/2015
The China Fund, Inc.	China Merchants Bank Co., Ltd.	1,264	12/31/2015
The China Fund, Inc.	Hong Kong Exchanges & Clearing Ltd.	997	12/31/2015
Cohen & Steers Total Return Realty Fund, Inc.	Simon Property Group Inc.	5,989	12/31/2015
Cohen & Steers Total Return Realty Fund, Inc.	Equity Residential	4,705	12/31/2015
Cohen & Steers Total Return Realty Fund, Inc.	UDR Inc.	3,209	12/31/2015
Cohen & Steers Total Return Realty Fund, Inc.	Prologis Inc.	2,577	12/31/2015
Cohen & Steers Total Return Realty Fund, Inc.	SL Green Realty Corp.	2,514	12/31/2015
Japan Smaller Capitalization Fund, Inc.	Toenec Corporation	506	12/31/2015
Japan Smaller Capitalization Fund, Inc.	Sakai Chemical Industry Co., Ltd.	370	12/31/2015
Japan Smaller Capitalization Fund, Inc.	Create S D Co., Ltd.	357	12/31/2015
Japan Smaller Capitalization Fund, Inc.	The Yamanashi Chuo Bank, Ltd.	346	12/31/2015
Japan Smaller Capitalization Fund, Inc.	Ryoden Trading Company, Ltd.	321	12/31/2015
The Latin American Discovery Fund, Inc.	Fomento Economico Mexicano Sab de Cv	7,455	12/31/2015
The Latin American Discovery Fund, Inc.	Itau Unibanco Holding S.A.	5,478	12/31/2015
The Latin American Discovery Fund, Inc.	Brf S.A.	4,344	12/31/2015
The Latin American Discovery Fund, Inc.	Cemex Sab de Cv	3,488	12/31/2015
The Latin American Discovery Fund, Inc.	Grupo Financiero Banorte Sab de Cv	3,467	12/31/2015
Morgan Stanley Asia-Pacific Fund, Inc.	Samsung Electronics Co., Ltd.	24,958	12/31/2015
Morgan Stanley Asia-Pacific Fund, Inc.	Tencent Holdings Ltd.	21,633	12/31/2015
Morgan Stanley Asia-Pacific Fund, Inc.	China Mobile Ltd.	13,565	12/31/2015
Morgan Stanley Asia-Pacific Fund, Inc.	Taiwan Semiconductor Manufacturing Co., Ltd.	13,078	12/31/2015
Morgan Stanley Asia-Pacific Fund, Inc.	Bank of China Ltd.	12,989	12/31/2015
Morgan Stanley China A Share Fund, Inc.	Industrial & Commercial Bank of China Ltd.	4,332	12/31/2015
Morgan Stanley China A Share Fund, Inc.	Jiangsu Expressway Co., Ltd.	4,161	12/31/2015
Morgan Stanley China A Share Fund, Inc.	China Resources Sanjiu Medical & Pharmaceutical Co., Ltd.	3,318	12/31/2015
Morgan Stanley China A Share Fund, Inc.	Tsingtao Brewery Co., Ltd.	3,201	12/31/2015
Morgan Stanley China A Share Fund, Inc.	China Pacific Insurance Group Co., Ltd.	2,484	12/31/2015
Morgan Stanley Emerging Markets Fund, Inc.	Samsung Electronics Co., Ltd.	15,635	12/31/2015
Morgan Stanley Emerging Markets Fund, Inc.	Tencent Holdings Ltd.	10,831	12/31/2015
Morgan Stanley Emerging Markets Fund, Inc.	China Mobile Ltd.	7,343	12/31/2015
Morgan Stanley Emerging Markets Fund, Inc.	Taiwan Semiconductor Manufacturing Co., Ltd.	7,221	12/31/2015
Morgan Stanley Emerging Markets Fund, Inc.	Fomento Economico Mexicano Sab de Cv	6,854	12/31/2015
Morgan Stanley Frontier Emerging Markets Fund, Inc.	National Bank of Kuwait	18,620	12/31/2015
Morgan Stanley Frontier Emerging Markets Fund, Inc.	Banca Transilvania	9,403	12/31/2015
Morgan Stanley Frontier Emerging Markets Fund, Inc.	Banco Macro SA	8,288	12/31/2015
Morgan Stanley Frontier Emerging Markets Fund, Inc.	Safaricom Ltd.	7,638	12/31/2015
Morgan Stanley Frontier Emerging Markets Fund, Inc.	Lucky Cement Ltd.	7,545	12/31/2015
The Swiss Helvetia Fund, Inc.	Novartis AG	2,032	12/31/2015
The Swiss Helvetia Fund, Inc.	Roche Holding AG	1,670	12/31/2015
The Swiss Helvetia Fund, Inc.	Chocoladefabriken Lindt & Sprungli AG	808	12/31/2015
The Swiss Helvetia Fund, Inc.	Syngenta AG	492	12/31/2015
The Swiss Helvetia Fund, Inc.	Compagnie Financiere Richemont SA	451	12/31/2015
Templeton Dragon Fund, Inc.	Dairy Farm International Holdings Ltd	2,326	12/31/2015
Templeton Dragon Fund, Inc.	Taiwan Semiconductor Manufacturing Co., Ltd	2,031	12/31/2015
Templeton Dragon Fund, Inc.	China Petroleum and Chemical Corporation	1,385	12/31/2015
Templeton Dragon Fund, Inc.	China Mobile Ltd	894	12/31/2015
Templeton Dragon Fund, Inc.	Tencent Holdings Ltd	850	12/31/2015
The Thai Fund, Inc.	Advanced Info Service Pcl	2,764	12/31/2015

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE AMICA LIFE INSURANCE COMPANY

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation
The Thai Fund, Inc.	Airports of Thailand Pcl	2,458	12/31/2015
The Thai Fund, Inc.	Ch. Karnchang Pcl	2,377	12/31/2015
The Thai Fund, Inc.	Sino-Thai Engineering & Construction Pcl	2,227	12/31/2015
The Thai Fund, Inc.	Kasikornbank Pcl	1,693	12/31/2015
Vanguard Developed Markets Index Fund Institutional Plus Shares	Nestle SA	121,571	12/31/2015
Vanguard Developed Markets Index Fund Institutional Plus Shares	Roche Holding AG	100,586	12/31/2015
Vanguard Developed Markets Index Fund Institutional Plus Shares	Novartis AG	96,968	12/31/2015
Vanguard Developed Markets Index Fund Institutional Plus Shares	Toyota Motor Corp.	86,837	12/31/2015
Vanguard Developed Markets Index Fund Institutional Plus Shares	HSBC Holdings plc	80,324	12/31/2015
Vanguard Emerging Markets Stock Index Fund Institutional Plus Shares	Tencent Holdings Ltd.	89,506	12/31/2015
Vanguard Emerging Markets Stock Index Fund Institutional Plus Shares	Taiwan Semiconductor Manufacturing Co., Ltd.	57,483	12/31/2015
Vanguard Emerging Markets Stock Index Fund Institutional Plus Shares	China Construction Bank Corp.	53,283	12/31/2015
Vanguard Emerging Markets Stock Index Fund Institutional Plus Shares	China Mobile Ltd.	51,184	12/31/2015
Vanguard Emerging Markets Stock Index Fund Institutional Plus Shares	Naspers Ltd.	47,771	12/31/2015
Vanguard European Stock Index Fund Institutional Shares	Nestle SA	32,818	12/31/2015
Vanguard European Stock Index Fund Institutional Shares	Roche Holding AG	28,039	12/31/2015
Vanguard European Stock Index Fund Institutional Shares	Novartis AG	25,902	12/31/2015
Vanguard European Stock Index Fund Institutional Shares	HSBC Holdings plc	21,752	12/31/2015
Vanguard European Stock Index Fund Institutional Shares	Novo Nordisk A/S Class B	15,088	12/31/2015
Vanguard Pacific Stock Index Fund Institutional Shares	Toyota Motor Corp.	18,123	12/31/2015
Vanguard Pacific Stock Index Fund Institutional Shares	Samsung Electronics Co., Ltd.	11,798	12/31/2015
Vanguard Pacific Stock Index Fund Institutional Shares	Commonwealth Bank of Australia	11,008	12/31/2015
Vanguard Pacific Stock Index Fund Institutional Shares	Mitsubishi UFJ Financial Group Inc.	9,062	12/31/2015
Vanguard Pacific Stock Index Fund Institutional Shares	Westpac Banking Corp.	8,454	12/31/2015
Vanguard REIT Index Fund	Simon Property Group Inc.	37,767	12/31/2015
Vanguard REIT Index Fund	Public Storage	22,862	12/31/2015
Vanguard REIT Index Fund	Equity Residential	18,676	12/31/2015
Vanguard REIT Index Fund	AvalonBay Communities Inc.	15,364	12/31/2015
Vanguard REIT Index Fund	Welltower Inc.	15,042	12/31/2015

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	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	1,058,938,989	1,090,773,286	31,834,297
30.2 Preferred stocks			
30.3 Totals	1,058,938,989	1,090,773,286	31,834,297

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

Fair values are obtained from HubData Inc., Bloomberg, JP Morgan 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 [X] No []

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 [X] 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:
.....

32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis 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?\$109,340

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
LIMRA International	39,851

34.1 Amount of payments for legal expenses, if any?\$90,031

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
Drinker Biddle & Reath, LLP	43,175
Goldberg Segalla	46,654

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$4,081

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
American Council of Life Insurers	4,081

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

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

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

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

1.31 Reason for excluding:
.....

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

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

1.6 Individual policies:

Most current three years:

1.61 Total premium earned \$

1.62 Total incurred claims \$

1.63 Number of covered lives

All years prior to most current three years

1.64 Total premium earned \$

1.65 Total incurred claims \$

1.66 Number of covered lives

1.7 Group policies:

Most current three years:

1.71 Total premium earned \$

1.72 Total incurred claims \$

1.73 Number of covered lives

All years prior to most current three years

1.74 Total premium earned \$

1.75 Total incurred claims \$

1.76 Number of covered lives

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	63,620,466	62,164,237
2.2 Premium Denominator	0.000	0.000
2.3 Premium Ratio (2.1/2.2)	686,319,018	686,834,736
2.4 Reserve Numerator	0.000	0.000
2.5 Reserve Denominator		
2.6 Reserve Ratio (2.4/2.5)		

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

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

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

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

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

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

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

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

4.2 Net reimbursement of such expenses between reporting entities:

4.21 Paid \$ 2,511,287

4.22 Received \$ 1,777,519

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

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

5.21 Page 3, Line 1 \$

5.22 Page 4, Line 1 \$

6. FOR STOCK REPORTING ENTITIES ONLY:

6.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$ 102,000,000

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

7.11 Cash \$ 723,268

7.12 Stock \$

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE AMICA LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

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

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

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

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

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

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

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

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

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

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

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

10.1 Amount of loss reserves established by these annuities during the current year: \$ 211,883,130

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

1	2
P&C Insurance Company And Location	Statement Value on Purchase Date of Annuities (i.e., Present Value)
Amica Mutual Insurance Company 100 Amica Way Lincoln, RI 02865	4,233,816

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

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

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

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE AMICA LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

12.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]

12.2 If the answer to 12.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other

13. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):

13.1 Direct Premium Written\$83,995,919
 13.2 Total Incurred Claims\$41,808,740
 13.3 Number of Covered Lives97,276

*Ordinary Life Insurance Includes
Term (whether full underwriting,limited underwriting,jet issue,"short form app")
Whole Life (whether full underwriting,limited underwriting,jet issue,"short form app")
Variable Life (with or without secondary gurarantee)
Universal Life (with or without secondary gurarantee)
Variable Universal Life (with or without secondary gurarantee)

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE AMICA LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

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

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

	1 2015	2 2014	3 2013	4 2012	5 2011
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	948,827	938,921	955,251	953,520	962,510
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	34,917,410	33,062,832	30,879,384	28,993,054	26,884,061
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	633,289	629,715	618,972	614,359	614,011
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	36,499,526	34,631,468	32,453,607	30,560,933	28,460,582
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	49,041	43,018	42,196	37,137	35,581
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	3,470,803	3,137,080	2,761,466	2,908,303	1,946,684
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)					
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	3,519,844	3,180,098	2,803,662	2,945,440	1,982,265
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)					
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	51,267,523	50,062,042	48,432,029	45,839,047	43,945,837
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	8,668,295	9,420,590	10,787,358	13,830,254	24,058,562
16. Credit life (group and individual) (Line 20.4, Col. 5)					
17.1 Group life insurance (Line 20.4, Col. 6)	3,684,648	2,681,605	2,587,858	2,484,381	2,259,401
17.2 Group annuities (Line 20.4, Col. 7)					
18.1 A & H-group (Line 20.4, Col. 8)					
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3 A & H-other (Line 20.4, Col. 10)					
19. Aggregate of all other lines of business (Line 20.4, Col. 11)					
20. Total	63,620,466	62,164,237	61,807,245	62,153,682	70,263,800
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	1,224,718,388	1,196,382,593	1,133,126,986	1,099,501,370	1,067,015,637
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	937,191,312	936,068,945	915,598,958	897,446,774	870,007,753
23. Aggregate life reserves (Page 3, Line 1)	698,210,533	691,349,730	673,889,911	658,514,019	638,035,546
24. Aggregate A & H reserves (Page 3, Line 2)					
25. Deposit-type contract funds (Page 3, Line 3)	155,710,306	160,899,232	166,346,024	165,632,284	163,232,244
26. Asset valuation reserve (Page 3, Line 24.01)	10,386,381	10,776,705	9,130,274	9,576,558	8,469,938
27. Capital (Page 3, Lines 29 and 30)	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
28. Surplus (Page 3, Line 37)	282,527,076	255,313,648	212,528,028	197,054,596	192,007,884
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	22,623,993	11,849,164	22,853,363	30,244,771	47,691,012
Risk-Based Capital Analysis					
30. Total adjusted capital	297,913,457	271,090,353	226,658,302	211,631,154	205,477,822
31. Authorized control level risk - based capital	18,031,317	16,753,193	13,277,875	12,003,214	13,562,174
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	87.9	85.8	90.0	90.1	92.6
33. Stocks (Lines 2.1 and 2.2)	4.1	4.6	4.8	4.5	4.2
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	0.4				
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	4.4	7.8	4.3	4.5	2.3
37. Contract loans (Line 6)	0.7	0.7	0.8	0.8	0.7
38. Derivatives (Page 2, Line 7)					
39. Other invested assets (Line 8)	2.5	1.2	0.2	0.2	0.2
40. Receivables for securities (Line 9)	0.0				
41. Securities lending reinvested collateral assets (Line 10)					
42. Aggregate write-ins for invested assets (Line 11)					
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2015	2 2014	3 2013	4 2012	5 2011
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)					
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),					
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
48. Affiliated mortgage loans on real estate					
49. All other affiliated					
50. Total of above Lines 44 to 49					
51. Total Investment in Parent included in Lines 44 to 49 above					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	14,178,701	24,087,153	22,606,449	29,646,729	23,960,372
53. Total admitted assets (Page 2, Line 28, Col. 3)	1,224,718,388	1,196,382,593	1,133,126,986	1,099,501,370	1,067,015,637
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	39,164,700	39,536,831	41,307,806	46,184,710	47,327,544
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	2,276,242	2,617,833	1,460,274	879,797	979,922
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(3,470,490)	(409,859)	989,020	3,316,432	(1,096,202)
57. Total of above Lines 54, 55 and 56	37,970,452	41,744,805	43,757,100	50,380,939	47,211,264
Benefits and Reserve Increases (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11, 12, 13, 14 and 15 Cols. 9, 10 and 11)	58,770,150	56,560,244	52,313,347	52,819,297	45,846,784
59. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)					
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)	11,612,170	5,790,244	12,650,011	13,787,491	13,442,736
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)					
62. Dividends to policyholders (Line 30, Col. 1)					
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	43.6	44.0	35.0	33.8	17.4
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	4.3	4.1	4.0	4.0	4.0
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)					
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)					
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)					
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)					
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)					
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)					
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)					
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2)					
73. Ordinary - life (Col. 3)	569,282	(2,488,148)	(1,017,329)	(1,853,882)	5,173,680
74. Ordinary - individual annuities (Col. 4)	1,741,251	2,531,567	3,547,661	3,868,756	5,598,849
75. Ordinary-supplementary contracts (Col. 5)	51,814	421,350	409,073	356,967	318,738
76. Credit life (Col. 6)					
77. Group life (Col. 7)	364,482	1,455,770	1,236,126	597,414	890,107
78. Group annuities (Col. 8)					
79. A & H-group (Col. 9)					
80. A & H-credit (Col. 10)					
81. A & H-other (Col. 11)					
82. Aggregate of all other lines of business (Col. 12)					
83. Total (Col. 1)	2,726,829	1,920,539	4,175,531	2,969,255	11,981,374

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1. In force end of prior year			93,075	34,001,753			2	4,424	629,715	34,631,468
2. Issued during year			8,889	3,519,844						3,519,844
3. Reinsurance assumed										
4. Revived during year			836	344,474						344,474
5. Increased during year (net)								233	7,409	7,409
6. Subtotals, Lines 2 to 5			9,725	3,864,318				233	7,409	3,871,727
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)			102,800	37,866,071			2	4,657	637,124	38,503,195
Deductions during year:										
10. Death			349	45,724			XXX	45	3,835	49,559
11. Maturity							XXX			
12. Disability							XXX			
13. Expiry			86	4,160						4,160
14. Surrender			1,188	282,888						282,888
15. Lapse			3,578	1,223,793						1,223,793
16. Conversion			73	21,666			XXX	XXX	XXX	21,666
17. Decreased (net)				421,603						421,603
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			5,274	1,999,834				45	3,835	2,003,669
21. In force end of year (Line 9 minus Line 20)			97,526	35,866,237			2	4,612	633,289	36,499,526
22. Reinsurance ceded end of year	XXX		XXX	19,569,001	XXX		XXX	XXX	98,258	19,667,259
23. Line 21 minus Line 22	XXX		XXX	16,297,236	XXX	(b)	XXX	XXX	535,031	16,832,267
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)										
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page										
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)										

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

(b) Group \$; Individual \$

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance			862	15,401
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies - decreasing			60	2,977
28. Term policies - other	8,000	3,470,803	81,054	34,908,864
29. Other term insurance - decreasing	XXX		XXX	6
30. Other term insurance	XXX		XXX	15
31. Totals (Lines 27 to 30)	8,000	3,470,803	81,114	34,911,862
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	321	5,548
34. Totals, whole life and endowment	889	49,041	16,091	948,827
35. Totals (Lines 31 to 34)	8,889	3,519,844	97,526	35,866,237

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1	2	3	4
	Non-Participating	Participating	Non-Participating	Participating
36. Industrial				
37. Ordinary	3,519,844		35,866,237	
38. Credit Life (Group and Individual)				
39. Group			633,289	
40. Totals (Lines 36 to 39)	3,519,844		36,499,526	

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX	4,612	XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	50,675
---	--------

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium			4,637	1,096,191				
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(b)	4,637	(b) 1,096,191		(b)		(b)

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

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	253	148		
2. Issued during year	9	12		
3. Reinsurance assumed				
4. Increased during year (net)	1	3		
5. Total (Lines 1 to 4)	263	163		
Deductions during year:				
6. Decreased (net)	15	23		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	15	23		
9. In force end of year	248	140		
10. Amount on deposit	11,541,374	(a) 8,798,348		(a)
11. Income now payable				
12. Amount of income payable	(a) 1,450,006	(a) 1,043,938	(a)	(a)

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	2,822	7,672		
2. Issued during year	137	77		
3. Reinsurance assumed				
4. Increased during year (net)		12		
5. Totals (Lines 1 to 4)	2,959	7,761		
Deductions during year:				
6. Decreased (net)	245	307		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	245	307		
9. In force end of year	2,714	7,454		
Income now payable:				
10. Amount of income payable	(a) 31,740,472	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 71,978,637	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a) 284,565,051	XXX	(a)

ACCIDENT AND HEALTH INSURANCE

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

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	6	
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	6	
Deductions During Year:		
6. Decreased (net)		
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)		
9. In force end of year	6	
10. Amount of account balance	(a) 3,244	(a)

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE AMICA LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

1	Life Contracts		Direct Business Only				
	2	3	4	5	6	7	
States, Etc.	Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1. Alabama	AL	L	159,715	13,000		172,715	
2. Alaska	AK	L	36,570			36,570	
3. Arizona	AZ	L	899,272	154,982		1,054,254	
4. Arkansas	AR	L	92,751	6,500		99,251	
5. California	CA	L	4,991,528	172,442		5,163,970	
6. Colorado	CO	L	1,414,747	125,901		1,540,648	
7. Connecticut	CT	L	8,233,007	682,535		8,915,542	
8. Delaware	DE	L	210,727	600		211,327	
9. District of Columbia	DC	L	252,132	3,000		255,132	
10. Florida	FL	L	4,380,501	565,744		4,946,245	
11. Georgia	GA	L	2,608,534	32,917		2,641,451	
12. Hawaii	HI	L	31,886			31,886	
13. Idaho	ID	L	122,132			122,132	
14. Illinois	IL	L	1,521,957	28,689		1,550,646	
15. Indiana	IN	L	494,268	13,906		508,174	
16. Iowa	IA	L	114,972			114,972	
17. Kansas	KS	L	143,644			143,644	
18. Kentucky	KY	L	301,891	10,000		311,891	
19. Louisiana	LA	L	275,620	15,050		290,670	
20. Maine	ME	L	867,987	126,099		994,086	
21. Maryland	MD	L	1,810,924	131,063		1,941,987	
22. Massachusetts	MA	L	10,902,655	1,455,291		12,357,946	
23. Michigan	MI	L	929,776	13,400		943,176	
24. Minnesota	MN	L	654,540	5,300		659,840	
25. Mississippi	MS	L	37,713	120		37,833	
26. Missouri	MO	L	238,381	6,000		244,381	
27. Montana	MT	L	56,141	301		56,442	
28. Nebraska	NE	L	91,659			91,659	
29. Nevada	NV	L	621,801	83,533		705,334	
30. New Hampshire	NH	L	2,680,556	325,255		3,005,811	
31. New Jersey	NJ	L	4,104,144	397,704		4,501,848	
32. New Mexico	NM	L	272,102	79,500		351,602	
33. New York	NY	L	7,755,782	832,436		8,588,218	
34. North Carolina	NC	L	3,700,228	157,100		3,857,328	
35. North Dakota	ND	L	12,745			12,745	
36. Ohio	OH	L	1,182,901	36,913		1,219,814	
37. Oklahoma	OK	L	139,600			139,600	
38. Oregon	OR	L	824,900	6,000		830,900	
39. Pennsylvania	PA	L	2,739,172	121,730		2,860,902	
40. Rhode Island	RI	L	8,222,674	2,300,716		10,523,390	11,549,972
41. South Carolina	SC	L	837,436	29,830		867,266	
42. South Dakota	SD	L	27,099			27,099	
43. Tennessee	TN	L	714,471	57,400		771,871	
44. Texas	TX	L	7,252,405	415,857		7,668,262	
45. Utah	UT	L	223,191	6,000		229,191	
46. Vermont	VT	L	425,402	14,133		439,535	
47. Virginia	VA	L	1,845,547	136,511		1,982,058	
48. Washington	WA	L	1,765,070	87,837		1,852,907	
49. West Virginia	WV	L	101,605	13,000		114,605	
50. Wisconsin	WI	L	464,728	4,000		468,728	
51. Wyoming	WY	L	50,064			50,064	
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. Subtotal	(a)	51	87,839,253	8,668,295		96,507,548	11,549,972
90. Reporting entity contributions for employee benefits plans	XXX		153,873			153,873	
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX						
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						
93. Premium or annuity considerations waived under disability or other contract provisions	XXX		335,951			335,951	
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX		88,329,077	8,668,295		96,997,372	11,549,972
96. Plus reinsurance assumed	XXX						
97. Totals (All Business)	XXX		88,329,077	8,668,295		96,997,372	11,549,972
98. Less reinsurance ceded	XXX		33,478,402			33,478,402	
99. Totals (All Business) less Reinsurance Ceded	XXX		54,850,675	8,668,295	(b)	63,518,970	11,549,972
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						
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX						

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

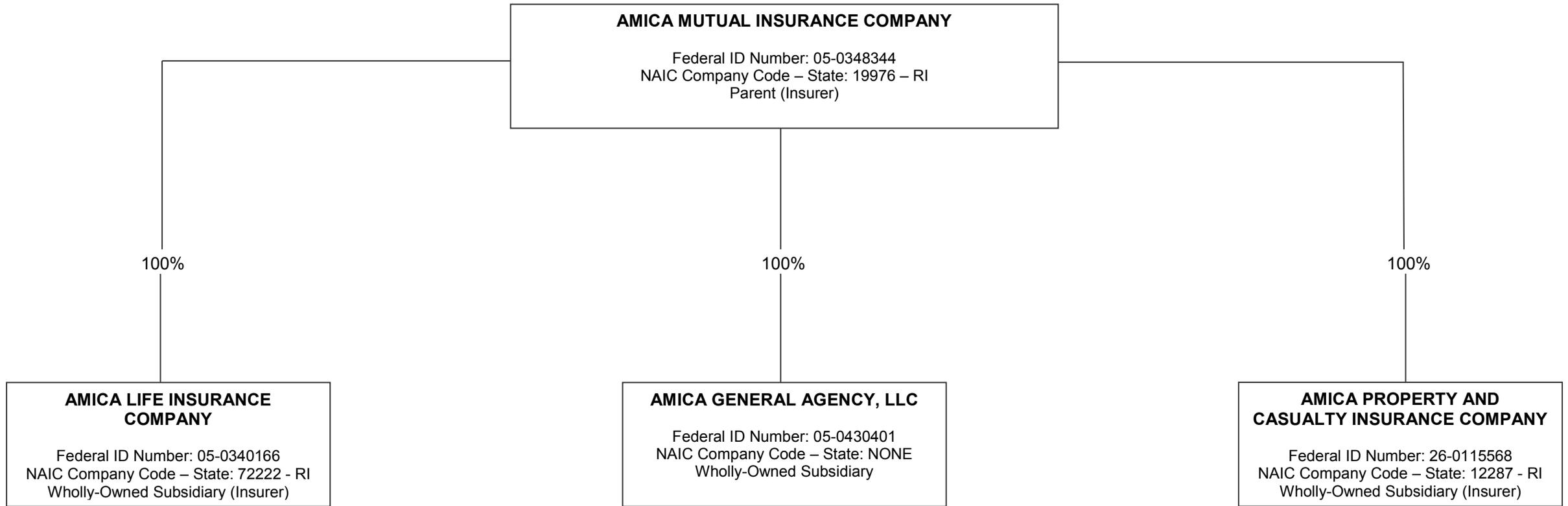
Explanation of basis of allocation by states, etc., of premiums and annuity considerations

Premiums and annuity considerations are allocated to state based on the residence of the insured. Structured settlement considerations and deposit-type contracts are allocated to state based on the residence of the payer.

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

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

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



OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols: 1 - 2)	4 Net Admitted Assets
2504. Travel advances	1,100	1,100		
2597. Summary of remaining write-ins for Line 25 from overflow page	1,100	1,100		

Additional Write-ins for Liabilities Line 25

	1 Current Year	2 Prior Year
2504. Post retirement medical transition liability (SSAP92)	3,737,647	2,300,507
2597. Summary of remaining write-ins for Line 25 from overflow page	3,737,647	2,300,507

Additional Write-ins for Summary of Operations Line 53

	1 Current Year	2 Prior Year
5304. X-Factor adjustments	23,720,636	
5305. Reserving system adjustments	19,268,083	
5306. Correction of an error	(1,873,045)	
5397. Summary of remaining write-ins for Line 53 from overflow page	41,115,674	

ALPHABETICAL INDEX

ANNUAL STATEMENT BLANK

Analysis of Increase in Reserves During The Year	7
Analysis of Operations By Lines of Business	6
Asset Valuation Reserve Default Component	30
Asset Valuation Reserve Equity	32
Asset Valuation Reserve Replications (Synthetic) Assets	35
Asset Valuation Reserve	29
Assets	2
Cash Flow	5
Exhibit 1 - Part 1 - Premiums and Annuity Considerations for Life and Accident and Health Contracts	9
Exhibit 1 - Part 2 - Dividends and Coupons Applied, Reinsurance Commissions and Expense	10
Exhibit 2 - General Expenses	11
Exhibit 3 - Taxes, Licenses and Fees (Excluding Federal Income Taxes)	11
Exhibit 4 - Dividends or Refunds	11
Exhibit 5 - Aggregate Reserve for Life Contracts	12
Exhibit 5 - Interrogatories	13
Exhibit 5A - Changes in Bases of Valuation During The Year	13
Exhibit 6 - Aggregate Reserves for Accident and Health Contracts	14
Exhibit 7 - Deposit-Type Contracts	15
Exhibit 8 - Claims for Life and Accident and Health Contracts - Part 1	16
Exhibit 8 - Claims for Life and Accident and Health Contracts - Part 2	17
Exhibit of Capital Gains (Losses)	8
Exhibit of Life Insurance	25
Exhibit of Net Investment Income	8
Exhibit of Nonadmitted Assets	18
Exhibit of Number of Policies, Contracts, Certificates, Income Payable and Account Values	27
Five-Year Historical Data	22
Form for Calculating the Interest Maintenance Reserve (IMR)	28
General Interrogatories	20
Jurat Page	1
Liabilities, Surplus and Other Funds	3
Life Insurance (State Page)	24
Notes To Financial Statements	19
Overflow Page For Write-ins	55
Schedule A - Part 1	E01
Schedule A - Part 2	E02
Schedule A - Part 3	E03
Schedule A - Verification Between Years	SI02
Schedule B - Part 1	E04
Schedule B - Part 2	E05
Schedule B - Part 3	E06
Schedule B - Verification Between Years	SI02
Schedule BA - Part 1	E07
Schedule BA - Part 2	E08
Schedule BA - Part 3	E09
Schedule BA - Verification Between Years	SI03
Schedule D - Part 1	E10
Schedule D - Part 1A - Section 1	SI05
Schedule D - Part 1A - Section 2	SI08
Schedule D - Part 2 - Section 1	E11
Schedule D - Part 2 - Section 2	E12
Schedule D - Part 3	E13
Schedule D - Part 4	E14
Schedule D - Part 5	E15
Schedule D - Part 6 - Section 1	E16
Schedule D - Part 6 - Section 2	E16
Schedule D - Summary By Country	SI04
Schedule D - Verification Between Years	SI03
Schedule DA - Part 1	E17
Schedule DA - Verification Between Years	SI10

ANNUAL STATEMENT BLANK (Continued)

Schedule DB - Part A - Section 1	E18
Schedule DB - Part A - Section 2	E19
Schedule DB - Part A - Verification Between Years	SI11
Schedule DB - Part B - Section 1	E20
Schedule DB - Part B - Section 2	E21
Schedule DB - Part B - Verification Between Years	SI11
Schedule DB - Part C - Section 1	SI12
Schedule DB - Part C - Section 2	SI13
Schedule DB - Part D - Section 1	E22
Schedule DB - Part D - Section 2	E23
Schedule DB - Verification	SI14
Schedule DL - Part 1	E24
Schedule DL - Part 2	E25
Schedule E - Part 1 - Cash	E26
Schedule E - Part 2 - Cash Equivalents	E27
Schedule E - Part 3 - Special Deposits	E28
Schedule E - Verification Between Years	SI15
Schedule F	36
Schedule H - Accident and Health Exhibit - Part 1	37
Schedule H - Part 2, Part 3 and Part 4	38
Schedule H - Part 5 - Health Claims	39
Schedule S - Part 1 - Section 1	40
Schedule S - Part 1 - Section 2	41
Schedule S - Part 2	42
Schedule S - Part 3 - Section 1	43
Schedule S - Part 3 - Section 2	44
Schedule S - Part 4	45
Schedule S - Part 5	46
Schedule S - Part 6	47
Schedule S - Part 7	48
Schedule T - Part 2 Interstate Compact	50
Schedule T - Premiums and Annuity Considerations	49
Schedule Y - Information Concerning Activities of Insurer Members of a Holding Company Group	51
Schedule Y - Part 1A - Detail of Insurance Holding Company System	52
Schedule Y - Part 2 - Summary of Insurer's Transactions With Any Affiliates	53
Summary Investment Schedule	SI01
Summary of Operations	4
Supplemental Exhibits and Schedules Interrogatories	54