



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT
AS OF SEPTEMBER 30, 2016
OF THE CONDITION AND AFFAIRS OF THE
AMICA LIFE INSURANCE COMPANY

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

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

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

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

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

Internet Website Address www.amica.com

Statutory Statement Contact David Joseph Macedo (Name), 800-652-6422-24014 (Area Code) (Telephone Number), dmacedo@amica.com (E-mail Address), 401-334-2270 (FAX Number)

OFFICERS

Chairman, President and Chief Executive Officer Robert Anthony DiMuccio; Senior Vice President, Chief Financial Officer and Treasurer James Parker Loring; Senior Assistant Vice President and Secretary Suzanne Ellen Casey; Actuary Ernst & Young LLP

OTHER

Robert Karl Benson, Senior Vice President & Chief Investment Officer; Edmund Shallcross III, #, Senior Vice President & General Manager; Robert Paul Suglia, Senior Vice President & General Counsel

DIRECTORS OR TRUSTEES

Jeffrey Paul Aiken, Patricia Walsh Chadwick, Barry George Hittner, Richard Alan Plotkin; Jill Janice Avery, Edward Francis DeGraan, Michael David Jeans, Donald Julian Reaves; Debra Ann Canales, Robert Anthony DiMuccio, Ronald Keith Machtley, Cheryl Watkins Snead

State of Rhode Island County of Providence SS:

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

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

Subscribed and sworn to before me this 15th day of November, 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 Octeau Notary Public June 8, 2018

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE AMICA LIFE INSURANCE COMPANY

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	1,001,127,147		1,001,127,147	1,010,541,016
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks	47,520,815		47,520,815	47,703,873
3. Mortgage loans on real estate:				
3.1 First liens	17,259,923		17,259,923	5,080,190
3.2 Other than first liens.....				
4. Real estate:				
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 (\$4,855,074), cash equivalents (\$41,466,036) and short-term investments (\$17,609,011)	63,930,121		63,930,121	50,047,072
6. Contract loans (including \$ premium notes)	7,745,168		7,745,168	7,770,663
7. Derivatives				
8. Other invested assets	36,218,751		36,218,751	29,017,649
9. Receivables for securities	77,449		77,449	78
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	1,173,879,374		1,173,879,374	1,150,160,541
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	8,160,320		8,160,320	8,824,578
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	(3,396,750)		(3,396,750)	(3,902,910)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	31,597,345		31,597,345	30,857,512
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	2,114,750		2,114,750	1,563,000
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	1,145,151		1,145,151	1,162,267
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	3,440,706		3,440,706	2,263,362
18.2 Net deferred tax asset	14,999,261	9,127,680	5,871,581	5,706,075
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	406,156	406,156		
21. Furniture and equipment, including health care delivery assets (\$)	2,858,542	2,858,542		
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	30,722,019	1,890,173	28,831,846	28,083,963
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,265,926,874	14,282,551	1,251,644,323	1,224,718,388
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	1,265,926,874	14,282,551	1,251,644,323	1,224,718,388
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)				
2501. Reinsurance premium receivable	26,556,894		26,556,894	25,934,723
2502. Amica Companies Supplemental Retirement Trust	3,970,247	1,695,295	2,274,952	2,149,240
2503. Prepaid expenses	194,878	194,878		
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	30,722,019	1,890,173	28,831,846	28,083,963

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE AMICA LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$ 717,455,502 less \$ included in Line 6.3 (including \$ Modco Reserve)	717,455,502	698,210,533
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)		
3. Liability for deposit-type contracts (including \$ Modco Reserve)	153,733,116	155,710,306
4. Contract claims:		
4.1 Life	4,512,413	4,924,272
4.2 Accident and health		
5. Policyholders' dividends \$ and coupons \$ due and unpaid		
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	254,348	216,086
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	12,259,739	12,105,468
10. Commissions to agents due or accrued-life and annuity contracts \$ 476, accident and health \$ and deposit-type contract funds \$	476	139
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued	5,883,319	5,146,286
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	27,378	64,000
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)		
15.2 Net deferred tax liability		
16. Unearned investment income	3,451	4,646
17. Amounts withheld or retained by company as agent or trustee	226,544	149,337
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	6,908,287	6,959,955
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	13,590,608	10,386,381
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	167,220	321,277
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	8,671,072	140,054
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	45,755,571	42,852,572
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	969,449,044	937,191,312
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	969,449,044	937,191,312
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	102,000,000	102,000,000
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	175,195,279	180,527,076
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)	277,195,279	282,527,076
38. Totals of Lines 29, 30 and 37	282,195,279	287,527,076
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	1,251,644,323	1,224,718,388
DETAILS OF WRITE-INS		
2501. Reserve for retired lives	36,439,832	35,099,685
2502. Post retirement medical transition liability (SSAP92)	5,174,787	3,737,647
2503. Reserve for non-funded pensions and deferrals	2,274,952	2,149,240
2598. Summary of remaining write-ins for Line 25 from overflow page	1,866,000	1,866,000
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	45,755,571	42,852,572
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 through 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 through 3403 plus 3498)(Line 34 above)		

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE AMICA LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	51,238,321	48,070,665	63,620,466
2. Considerations for supplementary contracts with life contingencies	2,534,813	845,686	972,815
3. Net investment income	30,405,076	29,130,492	39,164,700
4. Amortization of Interest Maintenance Reserve (IMR)	1,837,135	1,903,999	2,550,979
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded	7,604,353	7,195,159	9,848,198
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	176,464	7,640	9,140
9. Totals (Lines 1 to 8.3)	93,796,162	87,153,641	116,166,298
10. Death benefits	23,455,513	23,104,470	30,629,140
11. Matured endowments (excluding guaranteed annual pure endowments)			
12. Annuity benefits	13,517,907	12,250,615	18,407,197
13. Disability benefits and benefits under accident and health contracts	243,978	259,131	335,951
14. Coupons, guaranteed annual pure endowments and similar benefits			
15. Surrender benefits and withdrawals for life contracts	7,474,814	7,369,183	9,397,862
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds	5,113,966	5,581,774	7,065,752
18. Payments on supplementary contracts with life contingencies	1,106,093	978,999	1,336,379
19. Increase in aggregate reserves for life and accident and health contracts	11,315,837	8,745,662	12,126,407
20. Totals (Lines 10 to 19)	62,228,108	58,289,834	79,298,688
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	41,251	13,576	31,003
22. Commissions and expense allowances on reinsurance assumed			
23. General insurance expenses	28,310,357	27,472,122	37,548,063
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,503,679	2,392,863	3,087,936
25. Increase in loading on deferred and uncollected premiums	(967,646)	186,261	(3,830,167)
26. Net transfers to or (from) Separate Accounts net of reinsurance			
27. Aggregate write-ins for deductions	1,342,356	913,874	712,642
28. Totals (Lines 20 to 27)	93,458,105	89,268,530	116,848,165
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	338,057	(2,114,889)	(681,867)
30. Dividends to policyholders			
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	338,057	(2,114,889)	(681,867)
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(2,916,191)	(2,292,919)	(3,408,696)
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)	3,254,248	178,030	2,726,829
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 666,551 (excluding taxes of \$ 1,072,296 transferred to the IMR)	3,059,972	2,266,363	2,276,242
35. Net income (Line 33 plus Line 34)	6,314,220	2,444,393	5,003,071
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	287,527,076	260,313,648	260,313,648
37. Net income (Line 35)	6,314,220	2,444,393	5,003,071
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 273,767	508,429	(4,913,696)	(3,470,490)
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in net deferred income tax	641,303	1,783,061	(11,983,698)
41. Change in nonadmitted assets	(103,849)	(4,444,681)	9,908,452
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	(3,204,227)	1,958,873	390,324
45. Change in treasury stock			
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)	(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			
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	(8,050,533)	(6,859,732)	29,836,632
54. Net change in capital and surplus for the year (Lines 37 through 53)	(5,331,797)	(11,468,922)	27,213,428
55. Capital and surplus, as of statement date (Lines 36 + 54)	282,195,279	248,844,726	287,527,076
DETAILS OF WRITE-INS			
08.301. Reinsurance ceded experience rating refund	170,214		
08.302. Referral fees	6,250	7,640	9,140
08.303.			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page			
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	176,464	7,640	9,140
2701. Change in reserve for retired lives	1,340,147	913,148	710,910
2702. Fines and penalties of regulatory authorities	2,209	726	1,732
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page			
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	1,342,356	913,874	712,642
5301. Change in Amica Companies Supplemental Retirement Trust	99,813	(212,406)	(188,010)
5302. Change in XXX reserves	(7,781,318)	(6,517,448)	(11,115,942)
5303. Correction of an error	(369,028)		(1,873,045)
5398. Summary of remaining write-ins for Line 53 from overflow page		(129,878)	43,013,629
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)	(8,050,533)	(6,859,732)	29,836,632

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE AMICA LIFE INSURANCE COMPANY

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	52,910,874	48,366,925	64,385,856
2. Net investment income	33,252,705	32,051,305	42,756,723
3. Miscellaneous income	7,797,933	7,629,591	9,913,077
4. Total (Lines 1 to 3)	93,961,512	88,047,821	117,055,656
5. Benefit and loss related payments	46,958,344	37,376,624	54,625,041
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	30,219,222	31,283,732	41,287,138
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)			(1,480,516)
10. Total (Lines 5 through 9)	77,177,566	68,660,356	94,431,663
11. Net cash from operations (Line 4 minus Line 10)	16,783,946	19,387,465	22,623,993
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	123,367,253	118,925,658	158,202,008
12.2 Stocks	11,935,663	9,522,589	13,454,008
12.3 Mortgage loans	37,074	13,444	25,550
12.4 Real estate			
12.5 Other invested assets	2,267,510	445,630	650,376
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments			
12.7 Miscellaneous proceeds	8,531,020	2,003,116	140,077
12.8 Total investment proceeds (Lines 12.1 to 12.7)	146,138,520	130,910,437	172,472,019
13. Cost of investments acquired (long-term only):			
13.1 Bonds	113,074,254	132,235,007	191,541,511
13.2 Stocks	8,611,624	6,457,402	10,524,765
13.3 Mortgage loans	12,216,807	5,105,740	5,105,740
13.4 Real estate			
13.5 Other invested assets	8,100,869	12,030,256	15,459,274
13.6 Miscellaneous applications	77,371		78
13.7 Total investments acquired (Lines 13.1 to 13.6)	142,080,925	155,828,405	222,631,368
14. Net increase (or decrease) in contract loans and premium notes	(25,495)	67,008	149,126
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	4,083,090	(24,984,976)	(50,308,475)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes			
16.2 Capital and paid in surplus, less treasury stock			
16.3 Borrowed funds			
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(7,115,939)	(9,384,398)	(13,084,544)
16.5 Dividends to stockholders			
16.6 Other cash provided (applied)	131,952	(1,663,729)	2,031,671
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(6,983,987)	(11,048,127)	(11,052,873)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	13,883,049	(16,645,638)	(38,737,355)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	50,047,072	88,784,427	88,784,427
19.2 End of period (Line 18 plus Line 19.1)	63,930,121	72,138,789	50,047,072

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

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EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life			
2. Ordinary life insurance	66,118,473	62,687,544	85,494,447
3. Ordinary individual annuities	7,811,789	7,064,396	8,668,295
4. Credit life (group and individual)			
5. Group life insurance	3,870,709	3,372,959	3,997,207
6. Group annuities			
7. A & H - group			
8. A & H - credit (group and individual)			
9. A & H - other			
10. Aggregate of all other lines of business			
11. Subtotal	77,800,971	73,124,899	98,159,949
12. Deposit-type contracts	9,861,988	8,685,857	11,549,972
13. Total	87,662,959	81,810,756	109,709,921
DETAILS OF WRITE-INS			
1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page			
1099. Totals (Lines 1001 through 1003 plus 1098)(Line 10 above)			

NOTES TO FINANCIAL STATEMENTS

Note 1 - Summary of Significant Accounting Policies and Going Concern

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 \$7,781,318 and there would be no change in surplus as of September 30, 2016.

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 September 30, 2016 and December 31, 2015 is shown below:

	State of Domicile	09/30/16	12/31/15
Net Income - Rhode Island Basis	RI	\$6,314,220	\$5,003,071
State Prescribed Practices - None	RI	0	0
State Permitted Practices - Change in XXX Reserves	RI	(7,781,318)	(11,115,942)
Net Income - NAIC SAP	RI	(\$1,467,098)	(\$6,112,871)
Statutory Surplus - Rhode Island Basis	RI	\$282,195,279	\$287,527,076
State Prescribed Practices - None	RI	0	0
State Permitted Practices - None	RI	0	0
Statutory Surplus - NAIC SAP	RI	\$282,195,279	\$287,527,076

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

No change.

C. Accounting Policies

1-5. No change.

6. Loan-backed bonds and structured securities are valued at amortized cost using the retrospective method (or a method which approximates the retrospective method).

7-13. No change.

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

In May 2016, the Company discovered an error relating to the calculation of reserves for immediate annuities and deposit-type contracts. This error resulted in an understatement of reserves and liability for deposit-type contracts and the overstatement of net income by \$369,028 at December 31, 2015. In the prior year, aggregate reserves for life contracts (Liabilities, Surplus and Other Funds Page, Line 1) and increase in reserves for life contracts (Summary of Operations, line 19) were understated by \$147,814, liability for deposit-type contracts (Liabilities, Surplus and Other Funds Page, Line 3) and interest and adjustments on deposit-type contracts (Summary of Operations, line 17) were understated by \$221,214, and Surplus (Liabilities, Surplus and Other Funds Page, Line 37) was overstated by \$369,028. Line 1 and 3 on the Liabilities, Surplus, and Other Funds Page and Line 5303 on the Summary of Operations Page have been adjusted in the current year to correct the entire error of \$369,028.

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 on January 1, 2016 on Summary of Operations, line 49.

Note 3 - Business Combinations and Goodwill

No change.

NOTES TO FINANCIAL STATEMENTS

Note 4 - Discontinued Operations

No change.

Note 5 - Investments

A. Mortgage Loans

1. The Company has invested in eight commercial mortgage loans at September 30, 2016. The maximum and minimum lending rates were 4.2% and 3.7%.
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%.
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	\$17,259,923	\$0	\$17,259,923
(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	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

5-9. There were no impaired 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.

NOTES TO FINANCIAL STATEMENTS

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 2016, 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.

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	\$ 145,066
2. 12 Months or Longer	\$ 449,055

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

1. Less than 12 Months	\$ 45,253,266
2. 12 Months or Longer	\$ 32,913,860

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

The Company has no repurchase agreements and/or securities lending transactions.

F. Real Estate

No change.

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

No change.

H. Restricted Assets

No change.

I. Working Capital Finance Investments

The Company has no working capital finance investments.

J. Offsetting and Netting of Assets and Liabilities

Not applicable.

K. Structured Notes

No change.

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

No change.

Note 7 - Investment Income

No change.

Note 8 - Derivative Instruments

No change.

NOTES TO FINANCIAL STATEMENTS

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
09/30/16			
(a) Gross deferred tax assets	\$39,017,053	\$1,728,750	\$40,745,803
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	39,017,053	1,728,750	40,745,803
(d) Deferred tax assets nonadmitted	9,127,680	0	9,127,680
(e) Subtotal net admitted deferred tax asset (1c-1d)	29,889,373	1,728,750	31,618,123
(f) Deferred tax liabilities	19,518,749	6,227,793	25,746,542
(g) Net admitted deferred tax asset/(Net deferred tax liability) (1e-1f)	\$10,370,624	(\$4,499,043)	\$5,871,581
	(4)	(5)	(6)
	Ordinary	Capital	(Col 4+5) 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
	(7)	(8)	(9)
	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
Change:			
(a) Gross deferred tax assets	\$1,521,689	(\$214,074)	\$1,307,615
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	1,521,689	(214,074)	1,307,615
(d) Deferred tax assets nonadmitted	202,030	0	202,030
(e) Subtotal net admitted deferred tax asset (1c-1d)	1,319,659	(214,074)	1,105,585
(f) Deferred tax liabilities	666,312	273,767	940,079
(g) Net admitted deferred tax asset/(Net deferred tax liability) (1e-1f)	\$653,347	(\$487,841)	\$165,506

NOTES TO FINANCIAL STATEMENTS

2. Admission calculation components SSAP No. 101:

	(1)	(2)	(3)
	Ordinary	Capital	(Col 1+2) Total
09/30/16			
(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)	1,519,090	0	1,519,090
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date.	1,519,090	0	1,519,090
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	41,448,555
(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	28,370,283	(2,623,741)	25,746,542
(d) Deferred tax assets admitted as the result of application of SSAP No. 101	<u>\$29,889,373</u>	<u>\$1,728,750</u>	<u>\$31,618,123</u>
	(4)	(5)	(6)
	Ordinary	Capital	(Col 4+5) 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>
	(7)	(8)	(9)
	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
Change			
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$0	\$0	\$0
(b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (The lesser of 2(b)1 and 2(b)2 below)	165,506	0	165,506
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date.	165,506	0	165,506
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	(824,595)
(c) Adjusted gross deferred tax assets (Excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	1,154,153	(214,074)	940,079
(d) Deferred tax assets admitted as the result of application of SSAP No. 101	<u>\$1,319,659</u>	<u>(\$214,074)</u>	<u>\$1,105,585</u>

3. Ratios used for threshold limitation:

	2016	2015
(a) Ratio used to determine recovery period and threshold limitations amount	1608%	1621%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	<u>\$ 276,323,698</u>	<u>\$ 281,821,001</u>

NOTES TO FINANCIAL STATEMENTS

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

	09/30/16		12/31/15		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).	\$39,017,053	\$1,728,750	\$37,495,364	\$1,942,824	\$1,521,689	(\$214,074)
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).	\$29,889,373	\$1,728,750	\$28,569,714	\$1,942,824	\$1,319,659	(\$214,074)
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)
	09/30/16	12/31/15	(Col 1-2) Change
(a) Federal	(\$2,916,191)	(\$3,408,696)	\$492,505
(b) Foreign	0	0	0
(c) Subtotal	(2,916,191)	(3,408,696)	492,505
(d) Federal income tax on net capital gains	1,738,847	1,435,983	302,864
(e) Utilization of capital loss carry-forwards	0	0	0
(f) Other	0	0	0
(g) Federal and foreign income taxes incurred	(\$1,177,344)	(\$1,972,713)	\$795,369

NOTES TO FINANCIAL STATEMENTS

2. Deferred tax assets:

	(1)	(2)	(3)
	09/30/16	12/31/15	(Col 1-2) Change
(a) Ordinary:			
(1) Discounting of unpaid losses	\$0	\$0	\$0
(2) Unearned premium reserve	0	0	0
(3) Policyholder reserves	27,083,323	26,665,139	418,184
(4) Investments	0	0	0
(5) Deferred acquisition costs	5,727,067	5,383,345	343,722
(6) Policyholder dividends accrual	0	0	0
(7) Fixed assets	516,187	549,266	(33,079)
(8) Compensation and benefits accrual	4,335,718	3,601,582	734,136
(9) Pension accrual	593,353	561,520	31,833
(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)	761,405	734,512	26,893
(99) Subtotal	39,017,053	37,495,364	1,521,689
(b) Statutory valuation allowance adjustment	0	0	0
(c) Nonadmitted	9,127,680	8,925,650	202,030
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	29,889,373	28,569,714	1,319,659
(e) Capital:			
(1) Investments	\$1,728,750	\$1,942,824	(\$214,074)
(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	1,728,750	1,942,824	(214,074)
(f) Statutory valuation allowance adjustment	0	0	0
(g) Nonadmitted	0	0	0
(h) Admitted capital deferred tax assets (2e99-2f-2g)	1,728,750	1,942,824	(214,074)
(i) Admitted deferred tax assets (2d + 2h)	\$31,618,123	\$30,512,538	\$1,105,585

3. Deferred tax liabilities:

	(1)	(2)	(3)
	09/30/16	12/31/15	(Col 1-2) Change
(a) Ordinary:			
(1) Investments	\$353,628	\$341,173	\$12,455
(2) Fixed assets	0	0	0
(3) Deferred and uncollected premium	9,870,208	9,434,111	436,097
(4) Policyholder reserves	0	0	0
(5) Other (including items <5% of total ordinary tax liabilities)	9,294,913	9,077,153	217,760
(99) Subtotal	19,518,749	18,852,437	666,312
(b) Capital:			
(1) Investments	6,227,793	5,954,026	\$273,767
(2) Real estate	0	0	0
(3) Other (including items <5% of total ordinary tax liabilities)	0	0	0
(99) Subtotal	6,227,793	5,954,026	273,767
(c) Deferred tax liabilities (3a99 + 3b99)	\$25,746,542	\$24,806,463	\$940,079

NOTES TO FINANCIAL STATEMENTS

4. Net deferred tax assets/liabilities:

	(1)	(2)	(3)
	09/30/16	12/31/15	(Col 1-2) Change
Net deferred tax assets (liabilities) (2i - 3c)	\$5,871,581	\$5,706,075	\$165,506

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):

	09/30/16	12/31/15	Change
Total deferred tax assets	\$40,745,803	\$39,438,188	\$1,307,615
Total deferred tax liabilities	25,746,542	24,806,463	940,079
Net deferred tax assets/(liabilities)	14,999,261	14,631,725	367,536
Statutory valuation allowance adjustment	0	0	0
Net deferred tax assets/(liabilities) after SVA	14,999,261	14,631,725	367,536
Tax effect of unrealized gains (losses)	6,227,793	5,954,026	273,767
Statutory valuation allowance adjustment allocation to unrealized	0	0	0
Change in net deferred tax	\$21,227,054	\$20,585,751	\$641,303

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:

	09/30/16		12/31/15	
	Amount	Effective Tax Rate	Amount	Effective Tax Rate
Income before taxes	\$2,494,899	35.0%	\$1,125,818	35.0%
Amortization of interest maintenance reserve	(642,997)	-9.0%	(892,843)	-27.8%
Change in non-admitted assets	34,363	0.5%	92,641	2.9%
Change in XXX reserves	(2,723,461)	-38.2%	(3,890,580)	-121.0%
Reserve adjustments	(129,160)	-1.8%	15,431,044	479.7%
Other	(852,291)	-12.0%	(1,855,095)	-57.6%
Total	(\$1,818,647)	-25.5%	\$10,010,985	311.2%
Federal income taxes incurred	(\$2,916,191)	-40.9%	(\$3,408,696)	-106.0%
Tax on capital gains (losses)	1,738,847	24.4%	1,435,983	44.6%
Change in net deferred taxes	(641,303)	-9.0%	11,983,698	372.6%
Total statutory income taxes	(\$1,818,647)	-25.5%	\$10,010,985	311.2%

E. Operating Loss and Tax Credit Carryforwards

- At September 30, 2016, 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

No change.

NOTES TO FINANCIAL STATEMENTS

- B. Detail of Transactions Greater than ½% of Admitted Assets
No change.
- C. Changes in Terms of Intercompany Arrangements
No change.
- D. Amounts Due to or from Related Parties
No change.
- E. Guarantees or Undertakings for Related Parties
No change.
- F. Management, Service Contracts, Cost Sharing Arrangements
No change.
- G. Nature of Relationship that Could Affect Operations
No change.
- H. Amount Deducted for Investment in Upstream Company
No change.
- I. Detail of Investments in Affiliates Greater than 10% of Admitted Assets
No change.
- J. Writedowns for Impairment of Investments in Affiliates
No change.
- K. Foreign Insurance Subsidiary Value Using CARVM
No change.
- L. Downstream Holding Company Valued Using Look-Through Method
No change.
- M. Non-insurance Subsidiary, Controlled and Affiliated (SCA) Entity Valuations
No change.
- N. Insurance SCA Entities Utilizing Prescribed and Permitted Practices
No change.

Note 11 - Debt

- A. Debt Outstanding
No change.
- B. Funding Agreements with the Federal Home Loan Bank (FHLB)
The Company has no funding agreements with Federal Home Loan Banks (FHLB).

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. Description of Investment Policies
No change.
- C. Fair Value of Plan Assets
No change.
- D. Rate of Return Assumptions
No change.
- E. Defined Contribution Plans
No change.

NOTES TO FINANCIAL STATEMENTS

F. Multiemployer Plans

No change.

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 2016 and 2015 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 \$3,970,247 and \$3,753,583 at September 30, 2016 and December 31, 2015, respectively. The Company has recorded \$2,274,952 and \$2,149,240 at September 30, 2016 and December 31, 2015, 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 \$214,800 and \$203,600 as of September 30, 2016 and 2015, 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 \$5,174,787 as of September 30, 2016. The Company expects to recognize \$1,437,140 in 2017 and the remaining \$728,546 in 2018. The periodic benefit cost for this plan totals \$684,000 and \$764,300 as of September 30, 2016 and 2015, respectively.

Retiree Life Benefits

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 between January 1, 2005 and before March 1, 2016, 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. For employees who retire on or after March 1, 2016, the amount of life insurance will be \$25,000 effective on the retirement date or the date employment terminated due to a qualified disability.

H. Postemployment Benefits and Compensated Absences

No change.

I. Impact of Medicare Modernization Act on Postretirement Benefits

No change.

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

1. Outstanding Shares

No change.

2. Dividend Rate of Preferred Stock

No change.

3. Dividend Restrictions

No change.

4. Dates and Amounts of Dividends Paid

No change.

5. Amounts of Ordinary Dividends That May Be Paid

No change.

6. Restrictions on Unassigned Funds

No change.

7. Mutual Surplus Advances

No change.

8. Company Stock Held for Special Purposes

No change.

NOTES TO FINANCIAL STATEMENTS

9. Change in Special Surplus Funds

No change.

10. Changes in Unassigned Funds

The portion of unassigned funds (surplus) represented by cumulative unrealized gains is \$11,224,434, net of deferred taxes.

11. Surplus Notes

No change.

12. Impact of Quasi Reorganizations

No change.

13. Effective Date of Quasi Reorganizations

No change.

Note 14 – Liabilities, Contingencies and Assessments

A. Contingent Commitments

1. The Company has made commitments to make additional investments in the following:

Investment Fund	Amount
AEA Mezzanine Fund III, LP	\$6,971,657
Cyprium Investors IV, LP	2,097,680
GLC Direct Credit Fund, LP	1,899,390
Goldman Sachs Private Equity Partners XI, LP	67,577
GoldPoint Mezzanine Partners IV, LP	3,074,129
Graycliff Mezzanine II Parallel, LP	6,790,116
Heartwood Forestland REIT III, LLC	65,691
Lyme Forest Fund IV, LP	56,100
Midwest Mezzanine Fund V SBIC, LP	4,108,005
Morgan Stanley Private Markets Fund III	19,270
Point Judith Venture Fund III, LP	73,800
Point Judith Venture Fund IV, LP	91,600
Savano Capital Partners II, LP	80,000
Total	<u>\$25,395,015</u>

2-3. No change.

B. Assessments

No change.

C. Gain Contingencies

No change.

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

No change.

E. Joint and Several Liabilities

No change.

F. All Other Contingencies

No change.

Note 15 - Leases

No change.

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

No change.

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

A. Transfers of Receivables Reported as Sales

No change.

NOTES TO FINANCIAL STATEMENTS

B. Transfer and Servicing of Financial Assets

Not applicable.

C. Wash Sales

The Company did not have any wash sales during 2016 or 2015.

Note 18 - Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

No change.

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

No change.

Note 20 - Fair Value Measurements

A. Assets and Liabilities Measured at Fair Value

1. Fair Value Measurements at September 30, 2016:

Description	Level 1	Level 2	Level 3	Total
<u>(a) Assets at fair value:</u>				
Common stock:				
Industrial and miscellaneous	\$47,520,815	\$0	\$0	\$47,520,815
Total common stock	47,520,815	0	0	47,520,815
Total assets at fair value	\$47,520,815	\$0	\$0	\$47,520,815
<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 September 30, 2016, 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 2016.

3. Policy on Transfers Into and Out of Level 3

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

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

As of September 30, 2016, the Company did not hold any investments with a Level 3 fair value measurement. There were no purchases, sales, or settlements of Level 2 assets during 2016.

5. Derivative Fair Values

The Company did not hold derivative assets or liabilities at September 30, 2016.

B. Other Fair Value Disclosures

Not applicable.

NOTES TO FINANCIAL STATEMENTS

C. Fair Value Measurement for All Financial Instruments at September 30, 2016:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)
Bonds:						
U.S. governments	\$455,390,792	\$434,714,448	\$42,690,934	\$412,699,858	\$0	\$0
Municipal bonds	263,798,121	245,490,101	0	263,020,638	777,483	0
U.S. special revenue and assessments	9,312,326	8,397,386	0	9,312,326	0	0
Industrial and miscellaneous	334,411,063	312,525,212	0	325,257,034	9,154,029	0
Total bonds	1,062,912,302	1,001,127,147	42,690,934	1,010,289,856	9,931,512	0
Common stock:						
Industrial and miscellaneous	47,520,815	47,520,815	47,520,815	0	0	0
Total common stock	47,520,815	47,520,815	47,520,815	0	0	0
Mortgage loans:						
Commercial mortgages	17,638,613	17,259,923	0	17,638,613	0	0
Total mortgage loans	17,638,613	17,259,923	0	17,638,613	0	0
Cash equivalents and short-term investments:						
Exempt money market mutual funds	17,609,011	17,609,011	0	17,609,011	0	0
Commercial paper	41,466,036	41,466,036	0	41,466,036	0	0
Total cash equivalents and short-term investments	59,075,047	59,075,047	0	59,075,047	0	0
Total assets	\$1,187,146,777	\$1,124,982,932	\$90,211,749	\$1,087,003,516	\$9,931,512	\$0

D. Not Practicable to Estimate Fair Value

The Company does not have any securities for which it is not practicable to estimate fair value.

Note 21 - Other Items

No change

Note 22 - Events Subsequent

No change

Note 23 - Reinsurance

No change

Note 24 - Retrospectively Rated Contracts & Contracts Subject to Redetermination

Not applicable.

Note 25 - Changes in Incurred Losses and Loss Adjustment Expenses

The Company does not write accident and health contracts.

Note 26 - Intercompany Pooling Arrangements

No change.

Note 27 - Structured Settlements

No change.

Note 28 - Health Care Receivables

No change.

Note 29 - Participating Policies

No change.

Note 30 - Premium Deficiency Reserves

No change.

Note 31 - Reserves for Life Contracts and Annuity Contracts

No change.

NOTES TO FINANCIAL STATEMENTS

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

No change.

Note 33 - Premium and Annuity Considerations Deferred and Uncollected

No change.

Note 34 - Separate Accounts

No change.

Note 35 - Loss/Claim Adjustment Expenses

No change.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [] No [X]
- 1.2 If yes, has the report been filed with the domiciliary state? Yes [] No []
- 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 [X] No []
- 2.2 If yes, date of change: 02/11/2016
- 3.1 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 and 1A.
- 3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] No [X]
- 3.3 If the response to 3.2 is yes, provide a brief description of those changes.
- 4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 4.2 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

- 5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [] No [X] N/A []
If yes, attach an explanation.
- 6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2014
- 6.2 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. 12/31/2014
- 6.3 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). 06/02/2016
- 6.4 By what department or departments?
Rhode Island
- 6.5 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 []
- 6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] N/A []
- 7.1 Has this 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]
- 7.2 If yes, give full information:
- 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

GENERAL INTERROGATORIES

- 9.1 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.
- 9.11 If the response to 9.1 is No, please explain:
- 9.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 9.21 If the response to 9.2 is Yes, provide information related to amendment(s).
- 9.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

FINANCIAL

- 10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No [X]
- 10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$

INVESTMENT

- 11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [] No [X]
- 11.2 If yes, give full and complete information relating thereto:

12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$
13. Amount of real estate and mortgages held in short-term investments: \$
- 14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [] No [X]
- 14.2 If yes, please complete the following:

	1 Prior Year-End Book/Adjusted Carrying Value	2 Current Quarter Book/Adjusted Carrying Value
14.21 Bonds	\$	\$
14.22 Preferred Stock	\$	\$
14.23 Common Stock	\$	\$
14.24 Short-Term Investments	\$	\$
14.25 Mortgage Loans on Real Estate	\$	\$
14.26 All Other	\$	\$
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	\$	\$
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above	\$	\$

- 15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [] No [X]
- 15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No []
- If no, attach a description with this statement.

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE AMICA LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

16. For the reporting entity's security lending program, state the amount of the following as of the current statement date:
- 16.1 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2\$
- 16.2 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2\$
- 16.3 Total payable for securities lending reported on the liability page\$

17. 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]
- 17.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
State Street Bank and Trust Company	801 Pennsylvania Ave., Kansas City, MO 64105

- 17.2 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
Fidelity	Fidelity Institutional Asset Management	Fidelity Mutual Funds

- 17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? Yes [] No [X]
- 17.4 If yes, give full information relating thereto:

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

- 17.5 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/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	2 Name(s)	3 Address

- 18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []
- 18.2 If no, list exceptions:

GENERAL INTERROGATORIES

PART 2 - LIFE & HEALTH

1.	Report the statement value of mortgage loans at the end of this reporting period for the following categories:	1 Amount
1.1	Long-Term Mortgages In Good Standing	
1.11	Farm Mortgages	\$
1.12	Residential Mortgages	\$
1.13	Commercial Mortgages	\$ 17,259,923
1.14	Total Mortgages in Good Standing	\$ 17,259,923
1.2	Long-Term Mortgages In Good Standing with Restructured Terms	
1.21	Total Mortgages in Good Standing with Restructured Terms	\$
1.3	Long-Term Mortgage Loans Upon which Interest is Overdue more than Three Months	
1.31	Farm Mortgages	\$
1.32	Residential Mortgages	\$
1.33	Commercial Mortgages	\$
1.34	Total Mortgages with Interest Overdue more than Three Months	\$
1.4	Long-Term Mortgage Loans in Process of Foreclosure	
1.41	Farm Mortgages	\$
1.42	Residential Mortgages	\$
1.43	Commercial Mortgages	\$
1.44	Total Mortgages in Process of Foreclosure	\$
1.5	Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)	\$ 17,259,923
1.6	Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter	
1.61	Farm Mortgages	\$
1.62	Residential Mortgages	\$
1.63	Commercial Mortgages	\$
1.64	Total Mortgages Foreclosed and Transferred to Real Estate	\$
2.	Operating Percentages:	
2.1	A&H loss percent	%
2.2	A&H cost containment percent	%
2.3	A&H expense percent excluding cost containment expenses	%
3.1	Do you act as a custodian for health savings accounts?	Yes [] No [X]
3.2	If yes, please provide the amount of custodial funds held as of the reporting date	\$
3.3	Do you act as an administrator for health savings accounts?	Yes [] No [X]
3.4	If yes, please provide the balance of the funds administered as of the reporting date	\$

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE AMICA LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

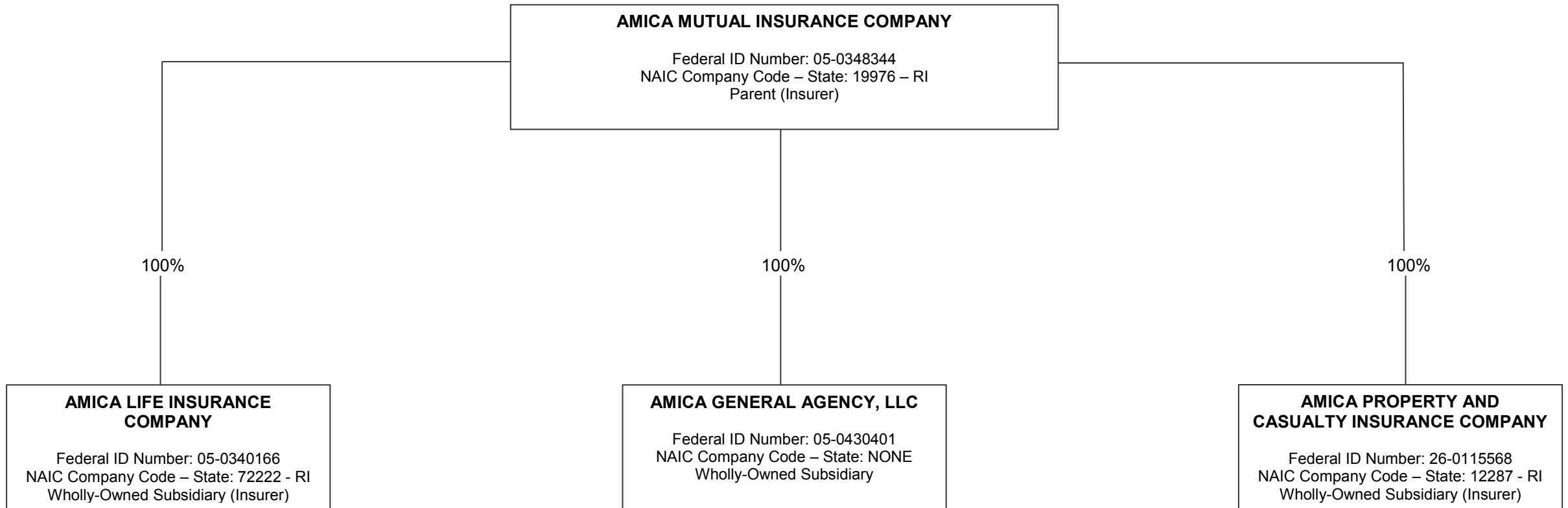
Current Year To Date - Allocated by States and Territories

1	Direct Business Only						
	2	3	4	5	6	7	
Life Contracts	Life Contracts		Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 Through 5	Deposit-Type Contracts	
States, Etc.	Life Insurance Premiums	Annuity Considerations					
1. Alabama	AL	L	127,575	28,690		156,265	
2. Alaska	AK	L	31,314			31,314	
3. Arizona	AZ	L	741,720	26,249		767,969	
4. Arkansas	AR	L	67,926	2,500		70,426	
5. California	CA	L	3,902,858	117,975		4,020,833	
6. Colorado	CO	L	1,187,585	70,096		1,257,681	
7. Connecticut	CT	L	6,376,832	654,934		7,031,766	
8. Delaware	DE	L	161,919	500		162,419	
9. District of Columbia	DC	L	198,515	2,300		200,815	
10. Florida	FL	L	3,515,067	348,890		3,863,957	
11. Georgia	GA	L	2,184,533	52,313		2,236,846	
12. Hawaii	HI	L	22,744			22,744	
13. Idaho	ID	L	114,542			114,542	
14. Illinois	IL	L	1,195,161	51,750		1,246,911	
15. Indiana	IN	L	394,499	16,895		411,394	
16. Iowa	IA	L	95,196			95,196	
17. Kansas	KS	L	103,671			103,671	
18. Kentucky	KY	L	237,539	10,000		247,539	
19. Louisiana	LA	L	213,274	7,600		220,874	
20. Maine	ME	L	677,142	183,312		860,454	
21. Maryland	MD	L	1,440,371	68,369		1,508,740	
22. Massachusetts	MA	L	8,869,805	1,265,949		10,135,754	
23. Michigan	MI	L	731,751	12,150		743,901	
24. Minnesota	MN	L	507,774	5,000		512,774	
25. Mississippi	MS	L	42,674	90		42,764	
26. Missouri	MO	L	206,429	4,000		210,429	
27. Montana	MT	L	40,841			40,841	
28. Nebraska	NE	L	74,312			74,312	
29. Nevada	NV	L	230,178	35,561		265,739	
30. New Hampshire	NH	L	2,102,660	327,788		2,430,448	
31. New Jersey	NJ	L	3,202,956	301,535		3,504,491	
32. New Mexico	NM	L	209,033	11,000		220,033	
33. New York	NY	L	6,012,740	1,272,376		7,285,116	
34. North Carolina	NC	L	2,919,794	240,211		3,160,005	
35. North Dakota	ND	L	13,394			13,394	
36. Ohio	OH	L	919,998	46,290		966,288	
37. Oklahoma	OK	L	101,028			101,028	
38. Oregon	OR	L	689,611			689,611	
39. Pennsylvania	PA	L	2,139,046	90,106		2,229,152	
40. Rhode Island	RI	L	6,943,403	2,004,641		8,948,044	9,861,988
41. South Carolina	SC	L	678,410	59,132		737,542	
42. South Dakota	SD	L	21,298			21,298	
43. Tennessee	TN	L	565,796	47,300		613,096	
44. Texas	TX	L	6,027,110	177,510		6,204,620	
45. Utah	UT	L	139,204	6,500		145,704	
46. Vermont	VT	L	340,860	26,269		367,129	
47. Virginia	VA	L	1,386,328	125,092		1,511,420	
48. Washington	WA	L	1,424,706	89,624		1,514,330	
49. West Virginia	WV	L	76,070	7,792		83,862	
50. Wisconsin	WI	L	368,011	13,500		381,511	
51. Wyoming	WY	L	38,228			38,228	
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 Aliens	OT	XXX					
59. Subtotal	(a)	.51	70,013,431	7,811,789		77,825,220	9,861,988
90. Reporting entity contributions for employee benefits plans	XXX		166,754			166,754	
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		243,978			243,978	
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX		70,424,163	7,811,789		78,235,952	9,861,988
96. Plus Reinsurance Assumed	XXX						
97. Totals (All Business)	XXX		70,424,163	7,811,789		78,235,952	9,861,988
98. Less Reinsurance Ceded	XXX		27,859,891			27,859,891	
99. Totals (All Business) less Reinsurance Ceded	XXX		42,564,272	7,811,789		50,376,061	9,861,988
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.

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

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



SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
...0028	Amica Mutual Insurance Company	...19976	05-0348344				Amica Mutual Insurance Company	...RI	UDP					
...0028	Amica Mutual Insurance Company	...72222	05-0340166				Amica Life Insurance Company	...RI	RE	Amica Mutual Insurance Company	Ownership	...100.000	Amica Mutual Insurance Company	
...0028	Amica Mutual Insurance Company	...12287	26-0115568				Amica Property and Casualty Company	...RI	IA	Amica Mutual Insurance Company	Ownership	...100.000	Amica Mutual Insurance Company	
...0028	Amica Mutual Insurance Company	...00000	05-0430401				Amica General Agency, LLC	...RI	NIA	Amica Mutual Insurance Company	Ownership	...100.000	Amica Mutual Insurance Company	

NONE

Asterisk	Explanation

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

The following supplemental reports are required to be filed as part of your statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

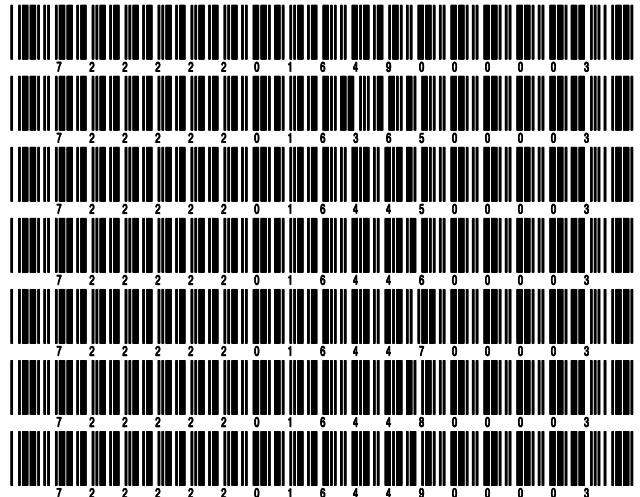
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
3. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
4. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
5. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC?	NO
6. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC?	NO
7. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC?	NO

Explanation:

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.

Bar Code:

1. Trusteed Surplus Statement [Document Identifier 490]
2. Medicare Part D Coverage Supplement [Document Identifier 365]
3. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
4. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
5. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
6. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
7. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]



OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Liabilities Line 25

	1 Current Statement Date	2 December 31 Prior Year
2504. Reserve for unassessed insolvencies	1,866,000	1,866,000
2597. Summary of remaining write-ins for Line 25 from overflow page	1,866,000	1,866,000

Additional Write-ins for Summary of Operations Line 53

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
5304. X-Factor adjustments			23,720,636
5305. Reserving system adjustments			19,268,083
5306. Miscellaneous surplus adjustment		(129,878)	24,910
5397. Summary of remaining write-ins for Line 53 from overflow page		(129,878)	43,013,629

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE AMICA LIFE INSURANCE COMPANY

SCHEDULE A - VERIFICATION

Real Estate

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition		
3. Current year change in encumbrances		
4. Total gain (loss) on disposals		
5. Deduct amounts received on disposals		
6. Total foreign exchange change in book/adjusted carrying value		
7. Deduct current year's other than temporary impairment recognized		
8. Deduct current year's depreciation		
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)		
10. Deduct total nonadmitted amounts		
11. Statement value at end of current period (Line 9 minus Line 10)		

NONE

SCHEDULE B - VERIFICATION

Mortgage Loans

	1 Year to Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year	5,080,190	
2. Cost of acquired:		
2.1 Actual cost at time of acquisition	12,216,807	5,105,740
2.2 Additional investment made after acquisition		
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals	37,074	25,550
8. Deduct amortization of premium and mortgage interest points and commitment fees		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest		
10. Deduct current year's other than temporary impairment recognized		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	17,259,923	5,080,190
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)	17,259,923	5,080,190
14. Deduct total nonadmitted amounts		
15. Statement value at end of current period (Line 13 minus Line 14)	17,259,923	5,080,190

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	29,017,649	13,779,939
2. Cost of acquired:		
2.1 Actual cost at time of acquisition	76,864	2,206,942
2.2 Additional investment made after acquisition	8,024,005	13,252,332
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)	1,259,114	320,432
6. Total gain (loss) on disposals	108,629	108,380
7. Deduct amounts received on disposals	2,267,510	650,376
8. Deduct amortization of premium and depreciation		
9. Total foreign exchange change in book/adjusted carrying value		
10. Deduct current year's other than temporary impairment recognized		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	36,218,751	29,017,649
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	36,218,751	29,017,649

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	1,058,244,889	1,033,511,351
2. Cost of bonds and stocks acquired	121,685,878	202,066,276
3. Accrual of discount	482,558	443,737
4. Unrealized valuation increase (decrease)	(476,919)	(5,659,649)
5. Total gain (loss) on disposals	7,024,121	5,408,159
6. Deduct consideration for bonds and stocks disposed of	135,302,916	171,656,016
7. Deduct amortization of premium	2,667,123	4,250,897
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized	342,526	1,618,072
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	1,048,647,962	1,058,244,889
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	1,048,647,962	1,058,244,889

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE AMICA LIFE INSURANCE COMPANY

SCHEDULE D - PART 1B

Showing the Acquisitions, Dispositions and Non-Trading Activity
During the Current Quarter for all Bonds and Preferred Stock by NAIC Designation

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a)	849,449,845	139,754,911	113,240,732	12,379,491	854,478,814	849,449,845	888,343,515	881,084,046
2. NAIC 2 (a)	196,405,274	118,813,483	135,883,243	(12,974,263)	187,902,608	196,405,274	166,361,251	161,368,764
3. NAIC 3 (a)		67,154,311	61,656,883		11,691,963		5,497,428	16,486,179
4. NAIC 4 (a)								
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total Bonds	1,045,855,119	325,722,705	310,780,858	(594,772)	1,054,073,385	1,045,855,119	1,060,202,194	1,058,938,989
PREFERRED STOCK								
8. NAIC 1								
9. NAIC 2								
10. NAIC 3								
11. NAIC 4								
12. NAIC 5								
13. NAIC 6								
14. Total Preferred Stock								
15. Total Bonds and Preferred Stock	1,045,855,119	325,722,705	310,780,858	(594,772)	1,054,073,385	1,045,855,119	1,060,202,194	1,058,938,989

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$; NAIC 2 \$35,968,608 ; NAIC 3 \$5,497,428 ; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

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SCHEDULE DA - PART 1

Short-Term Investments

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year-to-Date	Paid for Accrued Interest Year-to-Date
9199999 Totals	17,609,011	xxx	17,609,011	31,347	

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	26,915,856	30,037,148
2. Cost of short-term investments acquired	245,310,957	400,053,802
3. Accrual of discount	234,924	129,923
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		25
6. Deduct consideration received on disposals	254,852,726	403,305,042
7. Deduct amortization of premium		
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	17,609,011	26,915,856
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	17,609,011	26,915,856

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

N O N E

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

N O N E

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of
Derivatives

N O N E

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE AMICA LIFE INSURANCE COMPANY

SCHEDULE E - VERIFICATION

(Cash Equivalents)

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	21,482,117	59,710,144
2. Cost of cash equivalents acquired	543,153,522	838,742,233
3. Accrual of discount		
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals	523,169,603	876,970,260
7. Deduct amortization of premium		
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	41,466,036	21,482,117
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	41,466,036	21,482,117

Schedule A - Part 2 - Real Estate Acquired and Additions Made

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE AMICA LIFE INSURANCE COMPANY

SCHEDULE B - PART 2

Showing All Mortgage Loans ACQUIRED AND ADDITIONS MADE During the Current Quarter

1 Loan Number	2 Location		4 Loan Type	5 Date Acquired	6 Rate of Interest	7 Actual Cost at Time of Acquisition	8 Additional Investment Made After Acquisition	9 Value of Land and Buildings
	3 City	3 State						
NONE								
3399999 - Totals								

SCHEDULE B - PART 3

Showing All Mortgage Loans DISPOSED, Transferred or Repaid During the Current Quarter

1 Loan Number	2 Location		4 Loan Type	5 Date Acquired	6 Disposal Date	7 Book Value/Recorded Investment Excluding Accrued Interest Prior Year	8 Change in Book Value/Recorded Investment					14 Book Value/Recorded Investment Excluding Accrued Interest on Disposal	15 Consid-eration	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal
	3 City	3 State					8 Unrealized Valuation Increase (Decrease)	9 Current Year's (Amortization) /Accretion	10 Current Year's Other Than Temporary Impairment Recognized	11 Capitalized Deferred Interest and Other	12 Total Change in Book Value (8+9-10+11)					
JP1210306	Studio City	CA		02/02/2015								7,048				7,048
JP1210603	Nashville	TN		08/04/2015								5,437				5,437
0299999. Mortgages with partial repayments												12,485	12,485			
0599999 - Totals																

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE AMICA LIFE INSURANCE COMPANY

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE During the Current Quarter

1 CUSIP Identification	2 Name or Description	3 Location		5 Name of Vendor or General Partner	6 NAIC Designation	7 Date Originally Acquired	8 Type and Strategy	9 Actual Cost at Time of Acquisition	10 Additional Investment Made After Acquisition	11 Amount of Encumbrances	12 Commitment for Additional Investment	13 Percentage of Ownership
		City	State									
000000-00-0	AEA Mezzanine Fund III, LP	New York	NY	AEA Mezzanine Partners III, LP		02/13/2014	2	652,906			6,971,657	2.610
000000-00-0	Cyprum Investors IV, LP	Cleveland	OH	Cyprum Partners		11/03/2014	2	272,162			2,097,680	1.090
000000-00-0	Goldpoint Mezzanine Partners IV, LP	New York	NY	Goldpoint Mezzanine Partners IV, LP		12/21/2015	2	239,920			3,074,129	0.570
000000-00-0	Point Judith Venture Fund III, LP	Providence	RI	Point Judith Capital Partners III, L.L.C.		06/03/2013	1	11,000			73,800	0.880
2199999. Joint Venture Interests - Other - Unaffiliated									1,175,988		12,217,266	XXX
4499999. Total - Unaffiliated									1,175,988		12,217,266	XXX
4599999. Total - Affiliated												XXX
4699999 - Totals									1,175,988		12,217,266	XXX

SCHEDULE BA - PART 3

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Quarter

1 CUSIP Identification	2 Name or Description	3 Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/ Adjusted Carrying Value Less Encum- brances, Prior Year	9 Change in Book/Adjusted Carrying Value						15 Book/ Adjusted Carrying Value Less Encum- brances on Disposal	16 Consid- eration	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Invest- ment Income
		City	State					9 Unrealized Valuation Increase (De- crease)	10 Current Year's (Depre- ciation) or (Amorti- zation)/ Accretion	11 Current Year's Other Than Temporary Impair- ment Recog- nized	12 Capital- ized Deferred Interest and Other	13 Total Change in Book/ Adjusted Carrying Value (9+10- 11+12)	14 Total Foreign Exchange Change in Book/ Adjusted Carrying Value						
000000-00-0	AEA Mezzanine Fund III, LP	New York	NY	AEA Mezzanine Partners III, LP	02/13/2014	08/05/2016	335,017	9,785						344,802	423,654	78,852	78,852		
000000-00-0	GLC Direct Credit Fund, LP	San Francisco	CA	GLC Investment Advisors, LLC	05/27/2015	09/27/2016	313,145	23,028						336,173	336,173				
000000-00-0	Goldman Sachs Private Equity Partners XI, LP	New York	NY	Goldman Sachs	08/19/2011	08/17/2016	1,822	(202)						1,620	1,805	185	185		
000000-00-0	Goldpoint Mezzanine Partners IV, LP	New York	NY	Goldpoint Mezzanine Partners IV, LP	12/21/2015	07/29/2016	151,339							151,339	151,339			209	
000000-00-0	Lyme Forest Fund IV, LP	Hanover	NH	LFF IV GP LLC	03/11/2016	09/30/2016								1,700					
000000-00-0	Morgan Stanley Private Markets Fund III, LP	West Conshohocken	PA	Morgan Stanley	04/26/2006	07/22/2016	13,362	(7,843)						5,519	12,357	6,838	6,838		
2199999. Joint Venture Interests - Other - Unaffiliated								814,685	24,768				24,768	841,153	927,028	85,875	85,875	209	
4499999. Total - Unaffiliated								814,685	24,768				24,768	841,153	927,028	85,875	85,875	209	
4599999. Total - Affiliated																			
4699999 - Totals								814,685	24,768				24,768	841,153	927,028	85,875	85,875	209	

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE AMICA LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Desig- nation or Market Indicator (a)
361777-N4-5	GNMA HECM POOL #798510		09/20/2016	ACCRETION		7,535	7,535		1
38378K-2A-6	GNMA REMICS SER 2013-140 CL AG		08/03/2016	Amherst Pierpoint		381,423	361,325	226	1
38378X-NN-7	GNMA REMICS SER 2014-135 CL AK		08/18/2016	NOMURA SECURITIES		2,083,160	2,008,773	3,683	1
38379K-K8-0	GNMA REMICS SER 2015-128 CL AJ		07/12/2016	CITIGROUP GLOBAL MKTS INC		4,826,291	4,741,281	4,794	1
38379Y-6L-7	GNMA REMICS SER 2016-125 CL DA		09/01/2016	APS FINANCIAL CORPORATION		2,002,266	2,000,000	3,464	1
83162C-XY-4	U S SBA SER 2016-20H		08/11/2016	BANK OF AMERICA SECURITIE		3,500,000	3,500,000		1
831641-FG-5	U S SBA SER SBIC 2016-10B		09/14/2016	CREDIT SUISSE		3,000,000	3,000,000		1
0599999. Subtotal - Bonds - U.S. Governments						15,800,675	15,618,914	12,167	XXX
34074M-PF-2	FLORIDA ST HSG FIN CORP SER 2016 A		08/25/2016	CITIGROUP GLOBAL MKTS INC		3,000,000	3,000,000		1FE
34074M-PG-0	FLORIDA ST HSG FIN CORP SER 2016 B		08/25/2016	CITIGROUP GLOBAL MKTS INC		4,000,000	4,000,000		1FE
45202B-CJ-3	ILLINOIS ST HSG DEV 2016 SER A		09/09/2016	JEFFERIES & COMPANY		2,500,000	2,500,000		1FE
54627D-BW-0	LOUISIANA ST HSG CORP SF MTGE 2016		08/25/2016	GEORGE K BAUM & CO		2,000,000	2,000,000		1FE
677377-2P-7	OHIO HSG FIN REV BONDS 2016 SER 1		07/15/2016	GEORGE K BAUM & CO		2,000,000	2,000,000		1FE
3199999. Subtotal - Bonds - U.S. Special Revenues						13,500,000	13,500,000		XXX
00842B-AJ-6	AGATE BAY MTG TRUST 2015-5 CL A9		09/29/2016	WELLS FARGO SECURITIES		5,336,415	5,210,229	1,520	1FE
00842V-AE-3	AGATE BAY MTG TRUST 2016-3 CL A5		08/08/2016	WELLS FARGO SECURITIES		3,333,281	3,250,000	9,163	1FE
172967-KX-8	CITIGROUP INC NOTES		09/28/2016	BANK OF AMERICA SECURITIE		1,106,491	1,100,000	2,619	2FE
172967-KV-2	CITIGROUP INC SR NOTES		07/26/2016	CITIGROUP GLOBAL MKTS INC		1,099,230	1,100,000		2FE
12647P-AL-2	CREDIT SUISSE MTG TRUST SER 2013-7		09/08/2016	J.P. MORGAN SECURITIES		922,574	906,707	1,058	1FE
126408-GH-0	CSX CORPORATION		08/22/2016	APS FINANCIAL CORPORATION		455,900	350,000	8,400	2FE
30291W-AQ-7	FREMF MTG TRUST SER 2014- K3 CL C		09/09/2016	ROBERT W. BAIRD & CO. INC		1,015,273	1,000,000	1,624	2FE
30292C-AL-1	FREMF MTG TRUST SER 2014-K3B CL C		07/26/2016	ROBERT W. BAIRD & CO. INC		4,141,916	4,050,000	15,089	2FE
38145G-AG-5	GOLDMAN SACHS GROUP INC		09/22/2016	GOLDMAN, SACHS & CO.		998,970	1,000,000		1FE
755111-AF-8	RAYTHEON COMPANY BONDS		09/14/2016	MARKET AXESS		399,593	285,000	1,767	1FE
81746C-BQ-4	SEQUOIA MTG TRUST SER 2014-3 CLA10		09/16/2016	CITIGROUP GLOBAL MKTS INC		2,002,545	1,940,979	4,044	1FE
81746R-AU-3	SEQUOIA MTG TRUST SER 2016-2 CLA19		07/21/2016	RAYMOND JAMES & ASSOC.		1,524,750	1,500,000	3,937	1FE
871829-AZ-0	SYSCO CORPORATION COMPANY		09/07/2016	BOK FINANCIAL SECURITIES		1,086,280	1,000,000	16,771	2FE
91159H-HN-3	US BANCORP SR NOTES		07/19/2016	US BANCORP PIPER JAFFRAY		1,489,020	1,500,000		1FE
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						24,912,238	24,192,915	65,992	XXX
8399997. Total - Bonds - Part 3						54,212,913	53,311,829	78,159	XXX
8399998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
8399999. Total - Bonds						54,212,913	53,311,829	78,159	XXX
8999997. Total - Preferred Stocks - Part 3							XXX		XXX
8999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
8999999. Total - Preferred Stocks							XXX		XXX
053332-10-2	AUTOZONE INC		09/28/2016	FIG Partners LLC	84,000	65,063			L
11120U-10-5	BRIXMOR PROPERTY GROUP INC		08/30/2016	GREEN STREET ADVISORS INC	325,000	9,251			L
141624-10-6	CARE CAPITAL PROPERTIES INC		09/29/2016	GREEN STREET ADVISORS INC	70,000	1,994			L
166764-10-0	CHEVRON CORPORATION		08/10/2016	EVERCORE ISI	832,000	83,805			L
169656-10-5	CHIPOTLE MEXICAN GRILL INC		07/27/2016	Sanford C. Bernstein & Co.	55,000	23,581			L
237194-10-5	DARDEN RESTAURANTS INC		09/07/2016	GABELLI & COMPANY	213,000	13,419			L
24703L-10-3	DELL TECHNOLOGIES INC CL V		09/07/2016	MERGER	567,220	26,773			L
253868-10-3	DIGITAL REALTY TRUST INC		08/30/2016	GREEN STREET ADVISORS INC	135,000	13,383			L
30231G-10-2	EXXON MOBIL CORPORATION		08/10/2016	Sanford C. Bernstein & Co.	2,714,000	235,912			L
370023-10-3	GENERAL GROWTH PROPERTIES		08/30/2016	GREEN STREET ADVISORS INC	710,000	20,778			L
64918T-10-8	INVESCO LTD		07/06/2016	EVERCORE ISI	1,225,000	30,640			L
49427F-10-8	KILROY REALTY CORPORATION		09/29/2016	GREEN STREET ADVISORS INC	120,000	8,267			L
482490-10-0	KLA-TENCOR CORPORATION		08/12/2016	Sanford C. Bernstein & Co.	279,000	19,060			L
501797-10-4	L BRANDS INC		07/27/2016	J.P. MORGAN SECURITIES	457,000	33,765			L
525327-10-2	LEIDOS HOLDINGS INC		08/16/2016	EXCHANGED	369,612	1,667			L
53223X-10-7	LIFE STORAGE INC		08/30/2016	GREEN STREET ADVISORS INC	100,000	8,930			L
56585A-10-2	MARATHON PETROLEUM CORP		08/03/2016	Sanford C. Bernstein & Co.	402,000	16,415			L
58522J-10-3	MID-AMERICA APARTMENT COMM. INC		09/29/2016	GREEN STREET ADVISORS INC	110,000	10,660			L
608190-10-4	MOHAWK INDUSTRIES INC		08/31/2016	Sanford C. Bernstein & Co.	110,000	23,230			L
68389X-10-5	ORACLE CORPORATION		09/28/2016	GABELLI & COMPANY	1,677,000	66,172			L
697435-10-5	PALO ALTO NETWORKS INC		07/20/2016	Sanford C. Bernstein & Co.	267,000	34,664			L
698477-10-6	PANHANDLE OIL AND GAS INC		09/28/2016	VARIOUS	1,426,000	24,961			L
70509V-10-0	PEBBLEBROOK HOTEL TRUST		09/29/2016	GREEN STREET ADVISORS INC	115,000	3,020			L
709102-10-7	PENNSYLVANIA REAL ESTATE INVT TST		08/30/2016	GREEN STREET ADVISORS INC	100,000	2,533			L
718546-10-4	PHILLIPS 66		08/03/2016	Sanford C. Bernstein & Co.	205,000	16,053			L

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE AMICA LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

Show All Long-Term Bonds and Stock Acquired During the Current Quarter

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation or Market Indicator (a)
693475-10-5	PNC FINANCIAL SERVICES GROUP		07/20/2016	Sanford C. Bernstein & Co.	238,000	19,679			
76131V-20-2	RETAIL PROPERTIES OF AMERICA INC		08/30/2016	GREEN STREET ADVISORS INC	315,000	5,325			
74965L-10-1	RLJ LODGING TRUST		09/29/2016	GREEN STREET ADVISORS INC	285,000	6,025			
808524-84-7	SCHWAB U.S. REIT ETF		07/21/2016	JEFFERIES & COMPANY	23,029,000	1,028,427			
83088M-10-2	SKYWORKS SOLUTIONS INC		08/17/2016	Sanford C. Bernstein & Co.	535,000	37,500			
78440X-10-1	SL GREEN REALTY CORP		09/29/2016	GREEN STREET ADVISORS INC	75,000	8,166			
84860W-10-2	SPIRIT REALTY CAPITAL INC		09/29/2016	GREEN STREET ADVISORS INC	510,000	6,877			
858912-10-8	STERICYCLE INC		09/28/2016	VARIOUS	570,000	46,539			
684720-10-4	STERIS PLC		07/20/2016	Sanford C. Bernstein & Co.	497,000	34,346			
867892-10-1	SUNSTONE HOTEL INVESTORS INC		09/29/2016	GREEN STREET ADVISORS INC	500,000	6,399			
874036-10-6	TAIWAN FUND INC/THE		07/06/2016	Sanford C. Bernstein & Co.	101,000	1,512			
881609-10-1	TESORO CORPORATION		08/03/2016	Sanford C. Bernstein & Co.	231,000	17,793			
918204-10-8	V.F. CORPORATION		09/21/2016	GABELLI & COMPANY	695,000	39,158			
91913Y-10-0	VALERO ENERGY CORPORATION		08/03/2016	Sanford C. Bernstein & Co.	308,000	16,819			
651502-10-5	JOHNSON CONTROLS INTERNATIONAL PLC	F.	09/06/2016	MERGER	1,106,467	52,812			
806857-10-8	SCHLIMBERGER LTD	F.	07/27/2016	CAPITAL ONE SOUTHCOAST, INC.	851,000	68,004			
9099999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)							2,189,377		XXX
003244-10-0	ABERDEEN SINGAPORE FUND INC		09/14/2016	Sanford C. Bernstein & Co.	186,000	1,697			XXX
153436-10-0	CENTRAL EUROPE RUSSIA & TURK FUND		09/23/2016	Sanford C. Bernstein & Co.	291,000	5,512			
316146-17-4	FIDELITY EMRG MKTS IND FD PREM CL		09/29/2016	FIDELITY INVESTMENTS	6,615,215	60,000			
316146-32-3	FIDELITY GLOBAL EX US IND FD INST		09/29/2016	FIDELITY INVESTMENTS	88,731,145	1,000,000			
48126T-10-4	JPMORGAN CHINA REGION FUND INC		09/19/2016	Sanford C. Bernstein & Co.	42,000	734			
500638-10-4	KOREA EQUITY FUND INC		09/19/2016	Sanford C. Bernstein & Co.	22,000	179			
500634-20-9	KOREA FUND INC		09/09/2016	Sanford C. Bernstein & Co.	771,000	26,959			
51828C-10-6	LATIN AMERICAN DISCOVERY FUND INC		09/20/2016	Sanford C. Bernstein & Co.	3,417,000	34,551			
644465-10-6	NEW GERMANY FUND INC		09/30/2016	Sanford C. Bernstein & Co.	22,000	313			
900145-10-3	TURKISH INVESTMENT FUND INC/THE		09/15/2016	Sanford C. Bernstein & Co.	330,000	2,661			
92206J-20-6	VANGUARD DEV MKTS INDEX INST PLUS		09/13/2016	STOCK DIVIDEND	1,863,254	34,899			
922042-65-0	VANGUARD EMRG MKS STK IND INS PLUS		09/13/2016	STOCK DIVIDEND	439,213	34,469			
922042-50-2	VANGUARD EUROPE STK IND FUND, INST		09/13/2016	STOCK DIVIDEND	207,804	5,430			
922042-40-3	VANGUARD PACIFIC STK INDEX FUND		09/13/2016	STOCK DIVIDEND	111,916	1,260			
9299999. Subtotal - Common Stocks - Mutual Funds							1,208,664		XXX
9799997. Total - Common Stocks - Part 3							3,398,041		XXX
9799998. Total - Common Stocks - Part 5							XXX		XXX
9799999. Total - Common Stocks							3,398,041		XXX
9899999. Total - Preferred and Common Stocks							3,398,041		XXX
9999999 - Totals							57,610,954		78,159 XXX

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE AMICA LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

Table with 22 columns: 1 CUSIP Identification, 2 Description, 3 Foreign, 4 Disposal Date, 5 Name of Purchaser, 6 Number of Shares of Stock, 7 Consideration, 8 Par Value, 9 Actual Cost, 10 Prior Year Book/Adjusted Carrying Value, 11 Change In Book/Adjusted Carrying Value (Unrealized Valuation Increase/Decrease), 12 Current Year's (Amortization)/Accretion, 13 Current Year's Other Than Temporary Impairment Recognized, 14 Total Change in Book/Adjusted Carrying Value (11 + 12 - 13), 15 Total Foreign Exchange Change in Book/Adjusted Carrying Value, 16 Book/Adjusted Carrying Value at Disposal Date, 17 Foreign Exchange Gain (Loss) on Disposal, 18 Realized Gain (Loss) on Disposal, 19 Total Gain (Loss) on Disposal, 20 Bond Interest/Stock Dividends Received During Year, 21 Stated Contractual Maturity Date, 22 NAIC Designation or Market Indicator (a).

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STATEMENT AS OF SEPTEMBER 30, 2016 OF THE AMICA LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

Show All Long-Term Bonds and Stock Sold, Redeemed or Otherwise Disposed of During the Current Quarter

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22	
										11	12	13	14	15								
CUSIP Identification	Description	For-foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation or Market Indicator (a)	
816851-10-9	SEMPRA ENERGY		07/20/2016	Sanford C. Bernstein & Co.	488,000	54,699		22,636	45,877	(23,241)			(23,241)		22,636		32,063	32,063	1,078			
81721M-10-9	SENIOR HOUSING PROPERTIES TRUST		07/01/2016	ROC	0.000	326		326	326						326							
84860W-10-2	SPIRIT REALTY CAPITAL INC		07/20/2016	VARIOUS	600,000	8,213		5,302	6,039	(977)			(977)		5,302		2,911	2,911	315			
85254J-10-2	STAG INDUSTRIAL INC		07/01/2016	ROC	0.000	65		65	65						65							
857477-10-3	STATE STREET CORPORATION BOSTON MA		08/17/2016	DEUTSCHE BANK	1,083,000	74,734		8,488	71,868	(63,380)			(63,380)		8,488		66,246	66,246	1,105			
866674-10-4	SUN COMMUNITIES INC		07/01/2016	ROC	0.000	16		16	16						16							
871503-10-8	SYMANTEC CORP		07/20/2016	WILLIAM BLAIR & CO. GREEN STREET ADVISORS	2,468,000	50,799		34,082	51,828	(17,746)			(17,746)		34,082		16,717	16,717	10,427			
875465-10-6	TANGER FACTORY OUTLET CTNS INC		08/30/2016	INC	135,000	5,462		4,742	4,415	328			328		4,742		720	720	155			
876664-10-3	TAUBMAN CENTERS INC		07/01/2016	ROC	0.000	16		16	16						16							
896818-10-1	TRIUMPH GROUP INC		08/04/2016	Sanford C. Bernstein & Co.	4,670,000	139,343		143,976	91,703	5,375		13,977	(8,602)		143,976		(4,633)	(4,633)	374			
909218-10-9	UNIT CORP		08/15/2016	Sanford C. Bernstein & Co.	7,610,000	115,453		67,044	92,842		25,798		(25,798)		67,044		48,409	48,409				
91324P-10-2	UNITEDHEALTH GROUP INC		08/17/2016	J.P. MORGAN SECURITIES	116,000	16,330		9,133	13,646	(4,513)			(4,513)		9,133		7,197	7,197	131			
92343V-10-4	VERIZON COMMUNICATIONS		07/27/2016	Sanford C. Bernstein & Co.	194,000	10,676		5,008	8,967	(3,959)			(3,959)		5,008		5,668	5,668	264			
948741-10-3	WEINGARTEN REALTY INVESTORS		07/01/2016	ROC	0.000	6		6	6						6							
95040Q-10-4	WELLTOWER INC		07/20/2016	VARIOUS	140,000	10,907		8,791	9,581	(790)			(790)		8,791		2,117	2,117	241			
92396U-10-9	WP CAREY INC		07/01/2016	ROC	0.000	51		51	51						51							
H2906T-10-9	GARMAN LTD	F	08/24/2016	JEFFERIES & COMPANY	401,000	20,351		14,138	14,905	(768)			(768)		14,138		6,213	6,213	481			
9099999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)					3,215,243	XXX	1,985,157	2,413,150	(713,975)		47,383	(761,358)		1,985,157		1,230,087	1,230,087	55,437	XXX	XXX	
870875-10-1	SWISS HELVETIA FUND INC		08/02/2016	CAPITAL GAIN	0.000	416											416	416				
88018T-10-1	TEMPLETON DRAGON FUND INC		09/12/2016	CAPITAL GAIN	0.000	1,872											1,872	1,872				
92206J-20-6	VANGUARD DEV MKTS INDEX INST PLUS		09/29/2016	VANGUARD INTERNATIONAL	40,085,516	750,000		597,652	741,181	(143,529)			(143,529)		597,652		152,348	152,348	16,555			
922042-65-0	VANGUARD ENRG MKS STK IND INS PLUS		09/29/2016	VANGUARD INTERNATIONAL	3,812,913	300,000		247,327	42,327						247,327		52,673	52,673	5,963			
922042-50-2	VANGUARD EUROPE STK IND FUND, INST		09/29/2016	VANGUARD INTERNATIONAL	3,492,433	90,000		70,512	93,108	(22,596)			(22,596)		70,512		19,488	19,488	2,735			
922042-40-3	VANGUARD PACIFIC STK INDEX FUND		09/29/2016	VANGUARD INTERNATIONAL	3,059,441	35,000		30,660	29,149	(2,055)			(2,055)		30,660		4,340	4,340	432			
921908-86-9	VANGUARD REIT INDEX FUND		07/21/2016	VANGUARD INTERNATIONAL	26,835,829	535,375		466,058	460,003	(3,726)			(3,726)		466,058		69,317	69,317	9,781			
9299999	Subtotal - Common Stocks - Mutual Funds					1,712,663	XXX	1,412,209	1,365,768	(171,906)			(171,906)		1,412,209		300,454	300,454	35,466	XXX	XXX	
9799997	Total - Common Stocks - Part 4					4,927,906	XXX	3,397,366	3,778,918	(885,881)		47,383	(933,264)		3,397,366		1,530,541	1,530,541	90,903	XXX	XXX	
9799998	Total - Common Stocks - Part 5					XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9799999	Total - Common Stocks					4,927,906	XXX	3,397,366	3,778,918	(885,881)		47,383	(933,264)		3,397,366		1,530,541	1,530,541	90,903	XXX	XXX	
9899999	Total - Preferred and Common Stocks					4,927,906	XXX	3,397,366	3,778,918	(885,881)		47,383	(933,264)		3,397,366		1,530,541	1,530,541	90,903	XXX	XXX	
9999999	Totals					36,580,165	XXX	35,326,416	34,089,729	(885,881)	(245,535)	47,383	(1,178,799)		34,676,397		1,903,768	1,903,768	1,125,252	XXX	XXX	

(a) For all common stock bearing the NAIC market indicator "U" provide: the number of such issues.....

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open

N O N E

Schedule DB - Part B - Section 1 - Futures Contracts Open

N O N E

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

N O N E

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open

N O N E

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By

N O N E

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE AMICA LIFE INSURANCE COMPANY

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
Bank RI Providence, RI					2,777,584	4,349,305	1,852,526	.XXX.
Santander Bank Providence, RI					(900,924)	(3,012,455)	(1,507,225)	.XXX.
State Street Bank & Trust Co. Kansas City, MO						5,722		.XXX.
0199998. Deposits in ... 43 depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX			4,506,261	4,507,791	4,509,273	XXX
0199999. Totals - Open Depositories	XXX	XXX			6,382,921	5,850,363	4,854,574	XXX
0299998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX						XXX
0299999. Totals - Suspended Depositories	XXX	XXX						XXX
0399999. Total Cash on Deposit	XXX	XXX			6,382,921	5,850,363	4,854,574	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	500	500	500	XXX
0599999. Total - Cash	XXX	XXX			6,383,421	5,850,863	4,855,074	XXX

