



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2016

OF THE CONDITION AND AFFAIRS OF THE

AMICA MUTUAL INSURANCE COMPANY

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

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

Country of Domicile United States of America

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

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

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

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

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

Internet Website Address www.amica.com

Statutory Statement Contact 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

OTHER

Jill Holton Andy, Senior Vice President Robert Karl Benson, Senior Vice President & Chief Investment Officer James Arthur Bussiere, Senior Vice President Alicia Excil Charles, Vice President Lisa Maria DeCubellis, Vice President Peter Francis Drogan, Vice President & Chief Actuary David Joseph Macedo, #, Vice President & Contoller Darlene Ann Major, Vice President James Edward McDermott Jr., #, Senior Vice President & Chief Marketing Officer Peter Ernest Moreau, Senior Vice President & Chief Information Officer Theodore Charles Murphy, Senior Vice President Paul Alfred Pyne, Executive Vice President & Chief Operations Officer Robert Paul Suglia, Senior Vice President & General Counsel Sean Francis Welch, Vice President

DIRECTORS OR TRUSTEES

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

State of Rhode Island SS: County of Providence

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

Robert Anthony DiMuccio 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 Oceau Notary Public June 8, 2018

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE AMICA MUTUAL 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	2,132,507,431		2,132,507,431	2,132,480,253
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks	1,812,336,896		1,812,336,896	1,856,452,616
3. Mortgage loans on real estate:				
3.1 First liens	25,889,885		25,889,885	7,620,285
3.2 Other than first liens				
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)	44,717,907		44,717,907	43,778,058
4.2 Properties held for the production of income (less \$ encumbrances)				1,381,241
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$(55,875,834)), cash equivalents (\$174,887,468) and short-term investments (\$88,512,630)	207,524,264		207,524,264	135,209,245
6. Contract loans (including \$ premium notes)				
7. Derivatives				
8. Other invested assets	114,287,789		114,287,789	94,609,084
9. Receivables for securities	3,367,778		3,367,778	148
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	4,340,631,950		4,340,631,950	4,271,530,930
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	18,537,556		18,537,556	20,602,777
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	89,358,806	1,644,246	87,714,560	82,598,705
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	495,674,303	296,205	495,378,098	439,597,701
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	1,574,179		1,574,179	1,264,398
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	12,974,677		12,974,677	15,645,510
18.2 Net deferred tax asset	74,202,110		74,202,110	48,825,194
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	85,147,339	85,147,339		
21. Furniture and equipment, including health care delivery assets (\$)	2,949,247	2,949,247		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	1,160,131		1,160,131	1,268,759
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	444,282,256	360,501,160	83,781,096	80,518,138
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	5,566,492,554	450,538,197	5,115,954,357	4,961,852,112
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	5,566,492,554	450,538,197	5,115,954,357	4,961,852,112
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. Amica Companies Supplemental Retirement Trust	66,178,503	26,073,302	40,105,201	38,592,050
2502. Amica Companies Supplemental Retirement Trust II	17,018,370		17,018,370	14,139,279
2503. Equities and deposits in pools and associations	25,207,606		25,207,606	26,339,498
2598. Summary of remaining write-ins for Line 25 from overflow page	335,877,777	334,427,858	1,449,919	1,447,311
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	444,282,256	360,501,160	83,781,096	80,518,138

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

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ 434,933,503)	1,004,354,657	962,900,350
2. Reinsurance payable on paid losses and loss adjustment expenses	12,400,414	12,493,441
3. Loss adjustment expenses	164,191,258	170,825,143
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)	46,574,731	48,207,658
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	7,012,864	9,824,963
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))		
7.2 Net deferred tax liability		
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ 1,684,500 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	1,115,626,235	1,013,363,111
10. Advance premium	15,778,469	10,941,121
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders	12,284,196	9,836,404
12. Ceded reinsurance premiums payable (net of ceding commissions)		116,786
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others	2,723,999	2,137,108
15. Remittances and items not allocated	2,061,890	1,085,717
16. Provision for reinsurance (including \$ certified)		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates		
20. Derivatives		
21. Payable for securities	26,903,202	6,502,469
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	122,306,100	102,353,669
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	2,532,218,015	2,350,587,940
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	2,532,218,015	2,350,587,940
29. Aggregate write-ins for special surplus funds	6,000,000	6,000,000
30. Common capital stock		
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus		
35. Unassigned funds (surplus)	2,577,736,342	2,605,264,172
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		
36.2 shares preferred (value included in Line 31 \$)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36)	2,583,736,342	2,611,264,172
38. Totals (Page 2, Line 28, Col. 3)	5,115,954,357	4,961,852,112
DETAILS OF WRITE-INS		
2501. Reserve for non-qualified pensions and deferrals	57,123,571	52,731,329
2502. Reserve for unassessed insolvencies	2,368,000	2,368,000
2503. Post retirement medical transition liability (SSAP 92)	62,814,529	47,254,340
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	122,306,100	102,353,669
2901. Guaranty fund	3,000,000	3,000,000
2902. Voluntary reserve	3,000,000	3,000,000
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Lines 2901 through 2903 plus 2998)(Line 29 above)	6,000,000	6,000,000
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Lines 3201 through 3203 plus 3298)(Line 32 above)		

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

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$1,598,103,340)	1,495,628,480	1,409,427,221	1,901,168,666
1.2 Assumed (written \$19,512,817)	19,277,262	16,968,762	21,027,128
1.3 Ceded (written \$28,238,207)	27,790,916	25,391,357	33,171,962
1.4 Net (written \$1,589,377,950)	1,487,114,826	1,401,004,626	1,889,023,832
DEDUCTIONS:			
2. Losses incurred (current accident year \$1,088,131,044):			
2.1 Direct	1,020,696,323	964,704,207	1,300,825,183
2.2 Assumed	14,545,931	14,286,952	18,300,089
2.3 Ceded	688,778	(184,552)	3,713,534
2.4 Net	1,034,553,476	979,175,711	1,315,411,738
3. Loss adjustment expenses incurred	158,705,308	150,860,271	212,199,578
4. Other underwriting expenses incurred	371,877,587	350,154,916	467,827,438
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2 through 5)	1,565,136,371	1,480,190,898	1,995,438,754
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1 minus Line 6 + Line 7)	(78,021,545)	(79,186,272)	(106,414,922)
INVESTMENT INCOME			
9. Net investment income earned	77,317,972	76,049,161	125,519,578
10. Net realized capital gains (losses) less capital gains tax of \$42,498,531	112,262,733	83,484,561	106,713,336
11. Net investment gain (loss) (Lines 9 + 10)	189,580,705	159,533,722	232,232,914
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$997,665 amount charged off \$4,414,188)	(3,416,523)	(3,538,814)	(4,953,751)
13. Finance and service charges not included in premiums	4,401,072	4,564,023	6,103,871
14. Aggregate write-ins for miscellaneous income	42,291	88,119	90,946
15. Total other income (Lines 12 through 14)	1,026,840	1,113,328	1,241,066
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	112,586,000	81,460,778	127,059,058
17. Dividends to policyholders	114,719,249	111,136,381	142,511,394
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	(2,133,249)	(29,675,603)	(15,452,336)
19. Federal and foreign income taxes incurred	(40,574,654)	(54,836,542)	(71,641,051)
20. Net income (Line 18 minus Line 19)(to Line 22)	38,441,405	25,160,939	56,188,715
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	2,611,264,172	2,759,755,486	2,759,755,486
22. Net income (from Line 20)	38,441,405	25,160,939	56,188,715
23. Net transfers (to) from Protected Cell accounts			
24. Change in net unrealized capital gains (losses) less capital gains tax of \$(18,451,022)	(37,535,071)	(175,033,720)	(134,277,613)
25. Change in net unrealized foreign exchange capital gain (loss)			
26. Change in net deferred income tax	6,925,894	10,834,766	15,644,584
27. Change in nonadmitted assets	(28,501,088)	(48,036,497)	(76,703,373)
28. Change in provision for reinsurance			1,000
29. Change in surplus notes			
30. Surplus (contributed to) withdrawn from protected cells			
31. Cumulative effect of changes in accounting principles	(15,560,189)	(15,560,189)	(15,560,189)
32. Capital changes:			
32.1 Paid in			
32.2 Transferred from surplus (Stock Dividend)			
32.3 Transferred to surplus			
33. Surplus adjustments:			
33.1 Paid in			
33.2 Transferred to capital (Stock Dividend)			
33.3 Transferred from capital			
34. Net remittances from or (to) Home Office			
35. Dividends to stockholders			
36. Change in treasury stock			
37. Aggregate write-ins for gains and losses in surplus	8,701,219	670,077	6,215,562
38. Change in surplus as regards policyholders (Lines 22 through 37)	(27,527,830)	(201,964,624)	(148,491,314)
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	2,583,736,342	2,557,790,862	2,611,264,172
DETAILS OF WRITE-INS			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page			
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)			
1401. Discount earned on accounts payable	44,113	88,277	127,584
1402. Penalties of regulatory authorities	(1,822)	(158)	(36,638)
1403.			
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. Totals (Lines 1401 through 1403 plus 1498)(Line 14 above)	42,291	88,119	90,946
3701. Change in Amica Companies Supplemental Retirement Trust	1,768,438	(3,795,168)	(3,353,529)
3702. Miscellaneous surplus adjustment		(3,658,585)	
3703. Change in retiree medical overfunded asset	6,932,781	8,123,830	10,185,975
3798. Summary of remaining write-ins for Line 37 from overflow page			(616,884)
3799. Totals (Lines 3701 through 3703 plus 3798)(Line 37 above)	8,701,219	670,077	6,215,562

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE AMICA MUTUAL 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	1,534,139,851	1,444,573,271	1,925,018,167
2. Net investment income	89,287,473	87,982,191	140,793,378
3. Miscellaneous income	2,639,274	289,238	(2,385,079)
4. Total (Lines 1 to 3)	1,626,066,598	1,532,844,700	2,063,426,466
5. Benefit and loss related payments	993,501,977	968,288,470	1,264,730,396
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	524,989,523	510,925,315	667,706,002
8. Dividends paid to policyholders	112,271,458	108,824,931	142,277,613
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	(746,956)	2,317,009	1,064,632
10. Total (Lines 5 through 9)	1,630,016,002	1,590,355,725	2,075,778,643
11. Net cash from operations (Line 4 minus Line 10)	(3,949,404)	(57,511,025)	(12,352,177)
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	254,274,600	271,409,212	404,438,591
12.2 Stocks	440,070,104	328,789,663	460,317,841
12.3 Mortgage loans	55,610	20,166	38,326
12.4 Real estate			
12.5 Other invested assets	6,050,954	4,208,957	4,523,968
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments			
12.7 Miscellaneous proceeds	20,400,734		
12.8 Total investment proceeds (Lines 12.1 to 12.7)	720,852,002	604,427,998	869,318,726
13. Cost of investments acquired (long-term only):			
13.1 Bonds	254,772,870	254,438,350	405,492,333
13.2 Stocks	304,441,893	192,262,272	353,567,355
13.3 Mortgage loans	18,325,210	7,658,610	7,658,611
13.4 Real estate	1,407,208	523,231	614,642
13.5 Other invested assets	26,028,563	13,992,088	22,130,770
13.6 Miscellaneous applications	3,367,630	21,237,328	17,952,219
13.7 Total investments acquired (Lines 13.1 to 13.6)	608,343,374	490,111,879	807,415,930
14. Net increase (or decrease) in contract loans and premium notes			
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	112,508,628	114,316,119	61,902,796
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			
16.5 Dividends to stockholders			
16.6 Other cash provided (applied)	(36,244,205)	(53,101,030)	(86,411,809)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(36,244,205)	(53,101,030)	(86,411,809)
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)	72,315,019	3,704,064	(36,861,190)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	135,209,245	172,070,435	172,070,435
19.2 End of period (Line 18 plus Line 19.1)	207,524,264	175,774,499	135,209,245

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

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NOTES TO FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The accompanying financial statements of the Amica Mutual 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.

A reconciliation of the Company's net income and capital and surplus between NAIC statutory accounting practices (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	\$38,441,405	\$56,188,715
State Prescribed Practices - None	RI	0	0
State Permitted Practices - None	RI	0	0
Net Income - NAIC SAP	RI	\$38,441,405	\$56,188,715
Statutory Surplus - Rhode Island Basis	RI	\$2,583,736,342	\$2,611,264,172
State Prescribed Practices - None	RI	0	0
State Permitted Practices - None	RI	0	0
Statutory Surplus - NAIC SAP	RI	\$2,583,736,342	\$2,611,264,172

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).

7-15. No change.

D. Going Concern

As of November 15, 2016, management has determined there is no substantial doubt about the entity's ability to continue as a going concern within one year after the date that the financial statements are issued.

Note 2 – Accounting Changes and Correction of Errors

Effective January 1, 2013 the Company adopted SSAP No. 92, "Accounting for Postretirement Benefits Other Than Pensions, A Replacement of SSAP No. 14." This statement requires participants not yet eligible to retire to be included in the accumulated postretirement benefit obligation. In accordance with this statement, the Company has elected to phase in the corresponding transition liability over a period not to exceed ten years and recorded the current year transition liability of \$15,560,189 on January 1, 2016. See Note 12 for additional information.

Note 3 – Business Combinations and Goodwill

No change.

Note 4 – Discontinued Operations

No change.

Note 5 – Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

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

NOTES TO FINANCIAL STATEMENTS

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	\$25,889,885	\$0	\$25,889,885
(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	7,620,285	0	7,620,285
(b) 30-59 Days Past Due	0	0	0	0	0	0	0
(c) 60-89 Days Past Due	0	0	0	0	0	0	0
(d) 90-179 Days Past Due	0	0	0	0	0	0	0
(e) 180+ Days Past Due	0	0	0	0	0	0	0
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded Investment	0	0	0	0	0	0	0
(b) Interest Accrued	0	0	0	0	0	0	0
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	0	0	0	0	0	0	0
(b) Interest Accrued	0	0	0	0	0	0	0
4. Interest Reduced							
(a) Recorded Investment	0	0	0	0	0	0	0
(b) Number of Loans	0	0	0	0	0	0	0
(c) Percent Reduced	0	0	0	0	0	0	0

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

B. Debt Restructuring

No change.

C. Reverse Mortgages

No change.

D. Loan-Backed Securities

1. Prepayment assumptions for single-class and multi-class mortgage-backed and asset-backed securities were obtained from broker dealer survey values, nationally recognized data services or internal estimates. The Company used Hub Data, Inc. to determine the market value of its loan-backed securities. In 2016, there were no changes from retrospective to prospective methodologies.

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

NOTES TO FINANCIAL STATEMENTS

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

a. The aggregate amount of unrealized losses:

1. Less than 12 Months	\$ 246,787
2. 12 Months or Longer	\$ 1,054,237

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

1. Less than 12 Months	\$ 78,741,837
2. 12 Months or Longer	\$ 87,772,802

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

E. Repurchase Agreements and/or Securities Lending Transactions

The Company has no open repurchase agreements 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

The Company does not offset or net assets and liabilities.

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. Deferred Tax Asset/(Liability)

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

	(1)	(2)	(3)
	Ordinary	Capital	(Col 1+2) Total
09/30/16			
(a) Gross deferred tax assets	\$478,300,819	\$25,748,322	\$504,049,141
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	478,300,819	25,748,322	504,049,141
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax asset (1c-1d)	478,300,819	25,748,322	504,049,141
(f) Deferred tax liabilities	240,781,258	189,065,773	429,847,031
(g) Net admitted deferred tax asset/(Net deferred tax liability) (1e-1f)	\$237,519,561	(\$163,317,451)	\$74,202,110
	(4)	(5)	(6)
	Ordinary	Capital	(Col 4+5) Total
12/31/15			
(a) Gross deferred tax assets	\$448,622,161	\$37,835,627	\$486,457,788
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	448,622,161	37,835,627	486,457,788
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax asset (1c-1d)	448,622,161	37,835,627	486,457,788
(f) Deferred tax liabilities	230,115,799	207,516,795	437,632,594
(g) Net admitted deferred tax asset/(Net deferred tax liability) (1e-1f)	\$218,506,362	(\$169,681,168)	\$48,825,194
	(7)	(8)	(9)
	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
Change			
(a) Gross deferred tax assets	\$29,678,658	(\$12,087,305)	\$17,591,353
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	29,678,658	(12,087,305)	17,591,353
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax asset (1c-1d)	29,678,658	(12,087,305)	17,591,353
(f) Deferred tax liabilities	10,665,459	(18,451,022)	(7,785,563)
(g) Net admitted deferred tax asset/(Net deferred tax liability) (1e-1f)	\$19,013,199	\$6,363,717	\$25,376,916

NOTES TO FINANCIAL STATEMENTS

2. Admission Calculation Components

	(1)	(2)	(3)
	Ordinary	Capital	(Col 1+2) Total
09/30/16			
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$812,563	\$24,501,935	\$25,314,498
(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)	150,708,228	0	150,708,228
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	150,708,228	0	150,708,228
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	376,430,135
(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	326,780,028	1,246,387	328,026,415
(d) Deferred tax assets admitted as the result of application of SSAP No. 101	\$478,300,819	\$25,748,322	\$504,049,141
	(4)	(5)	(6)
	Ordinary	Capital	(Col 4+5) Total
12/31/15			
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$812,563	\$24,501,935	\$25,314,498
(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)	139,178,548	0	139,178,548
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	139,178,548	0	139,178,548
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	384,365,847
(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	308,631,050	13,333,692	321,964,742
(d) Deferred tax assets admitted as the result of application of SSAP No. 101	\$448,622,161	\$37,835,627	\$486,457,788
	(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)	11,529,680	0	11,529,680
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	11,529,680	0	11,529,680
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	(7,935,712)
(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	18,148,978	(12,087,305)	6,061,673
(d) Deferred tax assets admitted as the result of application of SSAP No. 101	\$29,678,658	(\$12,087,305)	\$17,591,353

3. Other Admissibility Criteria

	2016	2015
(a) Ratio used to determine recovery period and threshold limitations amount	1292%	1319%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$2,509,534,232	\$2,611,264,172

NOTES TO FINANCIAL STATEMENTS

4. Impact of Tax Planning Strategies

	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).	\$478,300,819	\$25,748,322	\$448,622,161	\$37,835,627	\$29,678,658	(\$12,087,305)
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).	\$478,300,819	\$25,748,322	\$448,622,161	\$37,835,627	\$29,678,658	(\$12,087,305)
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. Deferred Tax Liabilities Not Recognized

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

C. Current and Deferred Income Taxes

1. Current Income Tax

	(1)	(2)	(3)
	09/30/16	12/31/15	(Col 1-2) Change
(a) Federal	(\$40,574,654)	(\$71,641,051)	\$31,066,397
(b) Foreign	0	0	0
(c) Subtotal	(40,574,654)	(71,641,051)	31,066,397
(d) Federal income tax on net capital gains	42,498,531	54,100,777	(11,602,246)
(e) Utilization of capital loss carry-forwards	0	0	0
(f) Other	0	0	0
(g) Federal and foreign income taxes incurred	\$1,923,877	(\$17,540,274)	\$19,464,151

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	\$62,610,947	\$62,128,222	\$482,725
2. Unearned premium reserve	79,192,107	71,704,364	7,487,743
3. Policyholder reserves	0	0	0
4. Investments	0	0	0
5. Deferred acquisition costs	0	0	0
6. Policyholder dividends accrual	0	0	0
7. Fixed assets	30,833,805	21,575,810	9,257,995
8. Compensation and benefits accrual	63,983,773	58,161,358	5,822,415
9. Pension accrual	207,262,599	203,220,939	4,041,660
10. Receivables - nonadmitted	743,151	674,512	68,639
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)	33,674,437	31,156,956	2,517,481
99. Subtotal	478,300,819	448,622,161	29,678,658
(b) Statutory valuation allowance adjustment	0	0	0
(c) Nonadmitted	0	0	0
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	478,300,819	448,622,161	29,678,658
(e) Capital:			
1. Investments	\$25,748,322	\$37,835,627	(\$12,087,305)
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	25,748,322	37,835,627	(12,087,305)
(f) Statutory valuation allowance adjustment	0	0	0
(g) Nonadmitted	0	0	0
(h) Admitted capital deferred tax assets (2e99-2f-2g)	25,748,322	37,835,627	(12,087,305)
(i) Admitted deferred tax assets (2d + 2h)	\$504,049,141	\$486,457,788	\$17,591,353

3. Deferred Tax Liabilities

	(1)	(2)	(3)
	09/30/16	12/31/15	(Col 1-2) Change
(a) Ordinary:			
1. Investments	\$740,548	\$608,016	\$132,532
2. Fixed assets	28,675,976	19,731,516	8,944,460
3. Deferred and uncollected premium	0	0	0
4. Policyholder reserves	0	0	0
5. Other (including items <5% of total ordinary tax liabilities)	211,364,734	209,776,267	1,588,467
99. Subtotal	240,781,258	230,115,799	10,665,459
(b) Capital:			
1. Investments	\$189,065,773	\$207,516,795	(\$18,451,022)
2. Real estate	0	0	0
3. Other (including items <5% of total ordinary tax liabilities)	0	0	0
99. Subtotal	189,065,773	207,516,795	(18,451,022)
(c) Deferred tax liabilities (3a99 + 3b99)	\$429,847,031	\$437,632,594	(\$7,785,563)

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)	\$74,202,110	\$48,825,194	\$25,376,916

NOTES TO FINANCIAL STATEMENTS

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

	09/30/16	12/31/15	Change
Total deferred tax assets	\$504,049,141	\$486,457,788	\$17,591,353
Total deferred tax liabilities	429,847,031	437,632,594	(7,785,563)
Net deferred tax assets/(liabilities)	74,202,110	48,825,194	25,376,916
Statutory valuation allowance adjustment	0	0	0
Net deferred tax assets/(liabilities) after SVA	74,202,110	48,825,194	25,376,916
Tax effect of unrealized gains (losses)	189,065,773	207,516,795	(18,451,022)
Statutory valuation allowance adjustment allocation to unrealized	0	0	0
Change in net deferred tax	<u>\$263,267,883</u>	<u>\$256,341,989</u>	<u>\$6,925,894</u>

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. Among the more significant book to tax adjustments were the following:

	09/30/16		12/31/15	
	Amount	Effective Tax Rate	Amount	Effective Tax Rate
Income before taxes	\$14,127,849	35.0%	\$13,526,954	35.0%
Alternative Minimum Tax	814,860	2.0%	0	0.0%
Tax exempt interest, net of pro-ration	(5,160,389)	-12.8%	(5,395,592)	-14.0%
Dividends received deduction, net of pro-ration	(2,826,595)	-7.0%	(12,825,612)	-33.2%
Change in nonadmitted assets	(9,975,381)	-24.7%	(26,846,180)	-69.5%
Change in pension overfunded asset	0	0.0%	(618,423)	-1.6%
Change in accounting principles	(3,263,718)	-8.1%	(1,880,975)	-4.9%
Other	1,281,357	3.2%	854,970	2.2%
Total	<u>(\$5,002,017)</u>	<u>-12.4%</u>	<u>(\$33,184,858)</u>	<u>-85.9%</u>
Federal income taxes incurred	(\$40,574,654)	-100.5%	(\$71,641,051)	-185.4%
Tax on capital gains (losses)	42,498,531	105.3%	54,100,777	140.0%
Change in net deferred taxes	(6,925,894)	-17.2%	(15,644,584)	-40.5%
Total statutory income taxes	<u>(\$5,002,017)</u>	<u>-12.4%</u>	<u>(\$33,184,858)</u>	<u>-85.9%</u>

E. Operating Loss and Tax Credit Carryforwards and Protective Tax Deposits

- At September 30, 2016, the Company did not have any unused operating loss carry-forwards 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	\$28,127,220

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

F. Consolidated Federal Income Tax Return

- For 2016, the Company's Federal income tax return is consolidated with the following subsidiaries:
 - Amica General Agency, LLC
 - Amica Property and Casualty Insurance Company
- The method of allocation between the companies is contained in a written agreement approved by the Board of Directors. Allocation is made in accordance with Section 1552(a)(2) of the Internal Revenue Code based upon separate return calculations with current credit for net losses. Inter-company estimated tax balances are settled at least quarterly during the tax year with a final settlement during the month following the filing of the consolidated income tax return.

G. Federal or Foreign Federal Income Tax Loss Contingencies

No change.

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 Relationships 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. Write-downs for Impairment of Investments in Affiliates

No change.

K. Foreign Insurance Subsidiary Valued 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

The Company owns 100% of Amica General Agency, LLC, an insurance agency which sells certain insurance products of other insurance companies through the Company's distribution system. The agency's value of \$8,411,531 is completely admitted in the Company's September 30, 2016 balance sheet.

N. Insurance SCA Entities Utilizing Prescribed or Permitted Practices

No change.

Note 11 – Debt

A. Debt Outstanding

Not applicable.

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

The Company has no funding agreements with the Federal Home Loan Bank.

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

A. Defined Benefit Plans

The Company sponsors a defined benefit pension plan and a postretirement health care benefit plan covering substantially all The Company has a noncontributory defined benefit pension plan whereby the benefits are based upon years of service and the employee's career average compensation. The plan is funded through a pension trust (Amica Pension Fund). employees of the Company.

The adoption of SSAP No. 102 did not have a surplus impact on the Company as the pension plan was overfunded by more than the transition liabilities.

In addition to pension benefits, the Company provides certain health care and life insurance benefits ("post retirement") for retired employees. Substantially all employees may become eligible for these benefits if they reach retirement age while working for the Company and satisfy certain service requirements. In 2005, the Company implemented an employee health care cost sharing arrangement with its employees. No employee contribution is required for employees retiring prior to January 1, 2005. Employees who retired after 2004 will contribute approximately 20% to their health care coverage for 2005 and going forward. In October 2013, the Company amended the postretirement health care benefits for current retirees and active employees. The amendment changes the future benefits provided to retirees to defined subsidy payments to facilitate purchasing coverage from an independent health exchange, effective January 1, 2015. In addition, employees hired on or after January 1, 2014 will not be eligible for postretirement health care 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

NOTES TO FINANCIAL STATEMENTS

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.

1-3. No change.

4. Components of net periodic benefit cost

	Pension Benefits		Postretirement Benefits	
	09/30/2016	12/31/2015	09/30/2016	12/31/2015
a. Service cost	\$25,269,544	\$38,907,936	\$4,386,745	\$6,782,831
b. Interest cost	44,055,973	55,501,987	12,997,363	16,733,920
c. Expected return on plan assets	(82,409,509)	(111,032,949)	(10,052,921)	(13,139,193)
d. Transition asset or obligation	354,865	473,153	8,238,198	10,984,263
e. (Gains) and losses	10,936,864	15,472,395	347,945	2,368,671
f. Prior service cost or (credit)	(5,837,063)	(7,650,356)	(8,307)	(11,076)
g. (Gain) or loss recognized due to a settlement or curtailment	0	0	0	0
h. Total net periodic benefit cost (income)	(\$7,629,326)	(\$8,327,834)	\$15,909,023	\$23,719,416

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

5-20. No change.

21. The Company elected to phase in the transition liability relating to postretirement health care benefits under the transition guidance set forth in SSAP No. 92, "Accounting for Postretirement Benefits Other Than Pensions, A Replacement of SSAP No. 14". The total transition liability for the postretirement health care benefits was \$169,973,289 resulting in a minimum transition liability of \$16,997,329 after applying the guidance in paragraphs 103bi and 103bii. Through September 30, 2016, \$144,359,291 of this transition liability has been recognized. The current year transition liability of \$16,997,329 was recorded on January 1, 2016, with Amica Mutual recording \$15,560,189 and the remaining \$1,437,140 recorded on the statements of Amica Life Insurance Company.

The following table includes the 2016 transition surplus activity:

	Transition liability
Beginning of year	(\$42,611,327)
Recognized during year	16,997,329
End of year funded status	(\$25,613,998)

The anticipated amortization of the remaining transition liability is:

Years	Anticipated Amortization
2017	16,997,329
2018	8,616,669

The Company's share of anticipated amortization is \$15,560,189 for 2017 and \$7,888,123 for 2018.

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.

F. Multiemployer Plans

No change.

G. Consolidated/Holding Company Plans

No change.

NOTES TO FINANCIAL STATEMENTS

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. Amount 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.

9. Changes in Special Surplus Funds

No change.

10. Changes in Unassigned Funds

The portion of unassigned funds (surplus) represented by cumulative unrealized capital gains is \$561,160,271, net of deferred taxes.

11. Surplus Notes

No change.

12. Impact of Quasi Reorganizations

No change.

13. Effective Date of Quasi Reorganizations

No change.

NOTES TO FINANCIAL STATEMENTS

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	5,118,347
GLC Direct Credit Fund, LP	2,849,086
Goldman Sachs Private Equity Partners XI, LP	168,934
GoldPoint Mezzanine Partners IV, LP	7,685,323
Graycliff Mezzanine II Parallel, LP	905,348
Heartwood Forestland REIT III, LLC	9,196,731
Lyme Forest Fund IV, LP	8,976,000
Midwest Mezzanine Fund V SBIC, LP	2,504,881
Morgan Stanley Private Markets Fund III	818,935
Point Judith Venture Fund III, LP	2,084,850
Point Judith Venture Fund IV, LP	25,648,000
Savano Capital Partners II, LP	12,800,000
Total	\$85,728,092

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. Product Warranties

No change.

F. Joint and Several Liabilities

No change.

G. All Other Contingencies

No change.

Note 15 – Leases

No change.

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

No change.

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

A. Transfers of Receivables Reported as Sales

No change.

B. Transfer and Servicing of Financial Assets

The Company did not transfer or service financial assets in 2016 or 2015.

C. Wash Sales

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

Note 18 – Gain or Loss from Uninsured Accident and Health 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.

NOTES TO FINANCIAL STATEMENTS

Note 20 – Fair Value Measurement

A. Assets and Liabilities Measured at Fair Value

1. Fair Value Measurements at September 30, 2016:

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

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

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

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

Description	Level 1	Level 2	Level 3	Total
<u>(a) Assets at fair value:</u>				
Common stock:				
Industrial and miscellaneous	\$1,451,868,689	\$0	\$0	\$1,451,868,689
Total common stock	1,451,868,689	0	0	1,451,868,689
Total assets at fair value	\$1,451,868,689	\$0	\$0	\$1,451,868,689
<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, or 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 2 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 Measurements 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 (Fair Value)
Bonds:						
U.S. governments	\$807,565,752	\$774,997,393	\$36,816,118	\$770,749,634	\$0	\$0
Municipal bonds	853,562,055	802,946,824	0	852,224,784	1,337,271	0
U.S. special revenue and assessments	10,227,349	9,603,193	0	10,227,349	0	0
Industrial and miscellaneous	580,163,609	544,960,021	0	555,521,810	24,641,799	0
Total bonds	2,251,518,765	2,132,507,431	36,816,118	2,188,723,577	25,979,070	0
Common stock:						
Industrial and miscellaneous	1,451,868,689	1,451,868,689	1,451,868,689	0	0	0
Total common stock	1,451,868,689	1,451,868,689	1,451,868,689	0	0	0
Mortgage loans:						
Commercial mortgages	26,457,919	25,889,885	0	26,457,919	0	0
Total mortgage loans	26,457,919	25,889,885	0	26,457,919	0	0
Cash equivalents and short-term investments:						
Bonds - Industrial and Miscellaneous	0	0	0	0	0	0
Exempt money market mutual funds	83,523,677	83,523,677	0	83,523,677	0	0
Commercial paper	179,876,421	179,876,421	0	179,876,421	0	0
Total cash equivalents and short-term investments	263,400,098	263,400,098	0	263,400,098	0	0
Total assets	\$3,993,245,471	\$3,873,666,103	\$1,488,684,807	\$2,478,581,594	\$25,979,070	\$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

A. Extraordinary Items

No change.

B. Troubled Debt Restructuring: Debtors

No change.

C. Other Disclosures and Unusual Items

The real estate property previously classified as held for the production of income has been reclassified to property occupied by the Company. The Company has begun renovations on the property with the intent of occupying it upon completion and has no plans to make this property available for rent to outside parties in the future.

D. Business Interruption Insurance Recoveries

No change.

E. State Transferable and Non-Transferable Tax Credits

- Carrying Value of Transferable and Non-transferable State Tax Credits Gross of any Related Tax Liabilities and Total Unused Transferable and Non-transferable State Tax Credits by State and in Total

Description of State Transferable and Non-transferable Tax	State	Carrying Value	Unused Amount
Assignable Historic Preservation Investment Tax Credit	RI	\$697,500	\$697,500
Total		\$697,500	\$697,500

- The Company estimated the utilization of the remaining transferable state tax credit by projecting the future tax liability based on projected premium, tax rates and tax credits, and comparing the projected future tax liability to the availability of the remaining transferable tax credit.

3. Impairment Loss

The Company has not recognized an impairment loss in the reporting period.

NOTES TO FINANCIAL STATEMENTS

4. State Tax Credits Admitted and Nonadmitted

	Total Admitted	Total Nonadmitted
a. Transferable	\$697,500	\$0
b. Non-transferable	\$0	\$0

F. Subprime Mortgage Related Risk Exposure

No change.

G. Proceeds from Issuance of Insurance-liked Securities

No change.

Note 22 – Events Subsequent

No change.

Note 23 – Reinsurance

No change.

Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination

The Company does not have any retrospectively rated contracts or contracts subject to redetermination.

Note 25 – Changes in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2015 were \$1.13 billion. As of September 30, 2016, \$395.9 million has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$664.4 million as a result of re-estimation of unpaid claims and claim adjustment expenses principally on homeowners and automobile lines of insurance. Therefore, there has been a \$73.4 million favorable prior-year development from December 31, 2015 to September 30, 2016. This decrease is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

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 – High Deductibles

No change.

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

No change.

Note 33 – Asbestos and Environmental Reserves

No change.

Note 34 – Subscriber Savings Accounts

No change.

Note 35 – Multiple Peril Crop Insurance

No change.

Note 36 – Financial Guaranty Insurance

The Company does not write financial guaranty insurance.

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 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
- 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
- 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
- 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
- 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
- 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 | \$ 365,661,683 | \$ 360,468,207 |
| 14.24 Short-Term Investments | \$ | \$ |
| 14.25 Mortgage Loans on Real Estate | \$ | \$ |
| 14.26 All Other | \$ 7,454,883 | \$ 8,411,531 |
| 14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26) | \$ 373,116,566 | \$ 368,879,738 |
| 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
- 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 MUTUAL 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 - PROPERTY & CASUALTY INTERROGATORIES

1. If the reporting entity is a member of a pooling arrangement, did the agreement or the reporting entity's participation change? Yes [] No [] N/A [X]
If yes, attach an explanation.

2. Has the reporting entity reinsured any risk with any other reporting entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured? Yes [] No [X]
If yes, attach an explanation.

3.1 Have any of the reporting entity's primary reinsurance contracts been canceled? Yes [] No [X]

3.2 If yes, give full and complete information thereto.

4.1 Are any of the liabilities for unpaid losses and loss adjustment expenses other than certain workers' compensation tabular reserves (see Annual Statement Instructions pertaining to disclosure of discounting for definition of "tabular reserves") discounted at a rate of interest greater than zero? Yes [] No [X]

4.2 If yes, complete the following schedule:

			TOTAL DISCOUNT				DISCOUNT TAKEN DURING PERIOD			
1	2	3	4	5	6	7	8	9	10	11
Line of Business	Maximum Interest	Discount Rate	Unpaid Losses	Unpaid LAE	IBNR	TOTAL	Unpaid Losses	Unpaid LAE	IBNR	TOTAL
TOTAL										

5. Operating Percentages:

5.1 A&H loss percent %

5.2 A&H cost containment percent %

5.3 A&H expense percent excluding cost containment expenses %

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

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

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

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

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

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

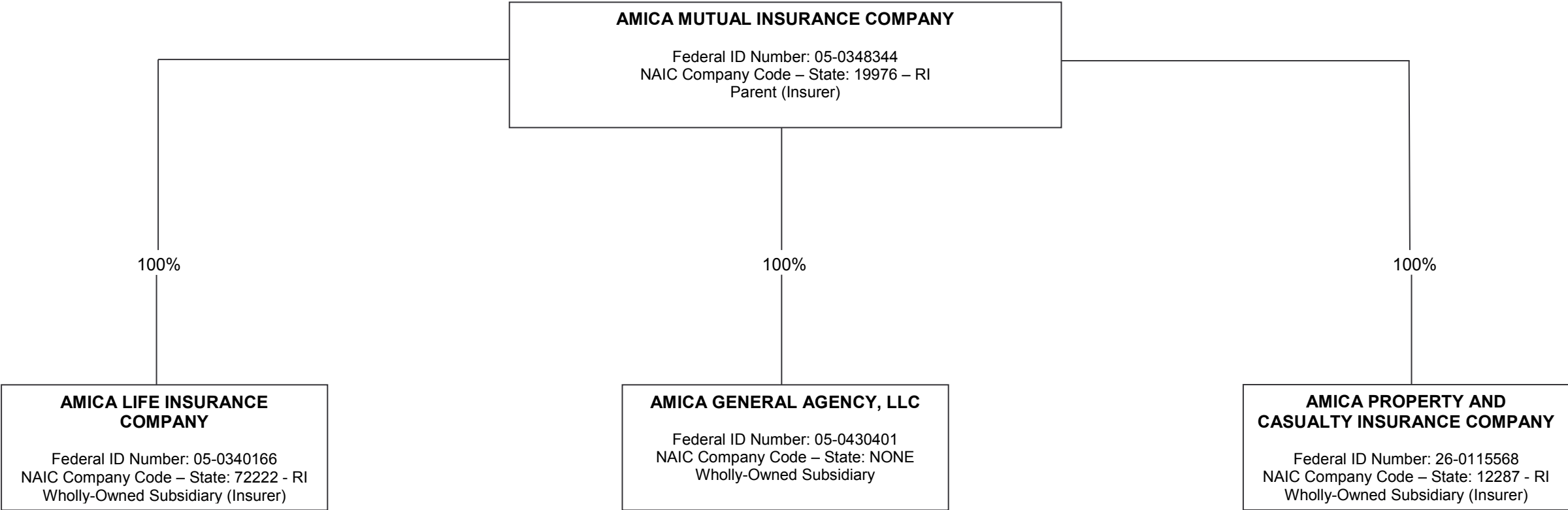
Current Year to Date - Allocated by States and Territories

	1	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid		
		2	3	4	5	6	7	
States, etc.	Active Status	Current Year To Date	Prior Year To Date	Current Year To Date	Prior Year To Date	Current Year To Date	Prior Year To Date	
1. Alabama	AL	L	2,979,695	2,818,498	1,297,663	1,120,767	1,395,725	1,917,519
2. Alaska	AK	L	319,977	336,880	173,386	73,754	270,360	72,996
3. Arizona	AZ	L	19,196,826	18,621,169	11,095,498	11,568,005	11,002,175	10,867,581
4. Arkansas	AR	L	1,480,852	1,303,752	930,344	566,506	900,151	526,055
5. California	CA	L	94,981,012	87,620,736	60,188,330	51,189,489	62,160,609	52,851,394
6. Colorado	CO	L	34,794,613	30,657,152	27,003,314	21,816,171	20,633,351	22,291,425
7. Connecticut	CT	L	142,732,355	138,235,715	72,264,668	84,900,324	113,333,956	94,663,082
8. Delaware	DE	L	4,095,011	3,828,300	1,887,935	1,589,646	2,084,933	2,182,221
9. District of Columbia	DC	L	3,664,117	3,420,311	1,705,663	1,750,109	2,174,424	1,525,387
10. Florida	FL	L	114,080,556	109,861,231	82,732,160	73,197,869	85,045,903	81,791,910
11. Georgia	GA	L	53,210,678	44,692,546	33,365,327	24,310,192	25,989,140	21,128,377
12. Hawaii	HI	L						
13. Idaho	ID	L	1,825,592	1,609,375	1,262,124	1,188,462	1,437,885	454,455
14. Illinois	IL	L	19,918,451	18,687,087	12,247,544	13,709,299	11,913,565	14,586,792
15. Indiana	IN	L	8,876,181	8,400,569	6,641,256	4,382,728	5,021,845	4,798,364
16. Iowa	IA	L	2,136,190	1,926,310	773,092	559,107	1,421,084	1,206,955
17. Kansas	KS	L	3,877,526	3,345,177	1,656,523	1,212,170	653,621	613,746
18. Kentucky	KY	L	7,455,976	7,279,833	5,141,655	4,362,970	4,912,087	3,872,139
19. Louisiana	LA	L	6,010,592	5,683,213	4,164,473	2,717,867	2,574,176	3,283,880
20. Maine	ME	L	10,565,201	10,228,896	3,968,801	6,523,830	6,141,499	9,259,618
21. Maryland	MD	L	27,201,634	25,516,180	16,362,117	15,959,962	13,224,624	16,459,896
22. Massachusetts	MA	L	185,475,121	173,622,141	106,062,682	159,217,716	96,897,103	93,889,977
23. Michigan	MI	L	16,824,439	16,113,985	7,179,557	7,778,147	15,087,783	9,332,997
24. Minnesota	MN	L	14,384,030	13,989,603	5,678,573	7,194,412	6,837,468	6,817,658
25. Mississippi	MS	L	1,134,457	964,233	529,092	503,376	314,518	365,217
26. Missouri	MO	L	8,235,088	7,602,917	5,419,456	4,405,065	6,023,148	4,145,142
27. Montana	MT	L	791,745	745,697	653,983	106,346	254,389	28,026
28. Nebraska	NE	L	2,726,288	2,406,577	3,178,908	1,267,189	1,676,140	1,135,672
29. Nevada	NV	L	5,357,465	4,955,816	3,678,959	3,083,862	6,205,750	2,995,970
30. New Hampshire	NH	L	37,247,462	36,517,809	17,240,060	18,080,876	19,335,014	16,029,670
31. New Jersey	NJ	L	46,797,003	46,774,798	21,396,529	23,319,812	27,157,772	25,148,249
32. New Mexico	NM	L	5,137,727	4,872,829	2,564,883	2,119,794	3,166,673	1,446,149
33. New York	NY	L	114,604,411	113,982,307	56,140,838	67,757,931	84,052,836	81,166,382
34. North Carolina	NC	L	61,529,216	57,399,903	33,734,602	29,310,795	29,174,901	22,960,138
35. North Dakota	ND	L	197,548	200,221	78,276	65,010	43,649	8,346
36. Ohio	OH	L	18,445,676	17,418,917	9,562,113	7,206,181	8,786,235	10,180,418
37. Oklahoma	OK	L	2,890,275	2,688,780	1,083,899	1,492,175	1,126,596	744,409
38. Oregon	OR	L	17,266,304	15,532,291	7,862,505	7,981,370	11,915,767	7,833,168
39. Pennsylvania	PA	L	36,448,964	35,545,852	19,908,777	20,768,216	24,826,994	29,348,022
40. Rhode Island	RI	L	124,019,371	115,877,267	67,999,491	92,204,780	88,494,079	77,878,698
41. South Carolina	SC	L	13,961,872	12,881,557	5,523,167	5,344,654	8,935,951	4,777,009
42. South Dakota	SD	L	213,922	203,956	110,385	72,657	61,704	34,688
43. Tennessee	TN	L	12,653,838	12,091,259	4,560,558	6,105,799	5,425,445	4,840,465
44. Texas	TX	L	238,864,625	206,912,514	206,492,124	123,294,221	95,229,735	80,533,377
45. Utah	UT	L	3,068,863	2,813,768	1,544,128	952,150	1,069,507	1,332,138
46. Vermont	VT	L	4,579,570	4,399,726	1,731,454	1,819,228	4,009,452	3,698,003
47. Virginia	VA	L	24,460,878	22,966,586	12,907,812	10,764,057	11,792,261	12,290,418
48. Washington	WA	L	30,988,644	29,211,261	21,002,722	15,248,647	36,013,553	36,905,233
49. West Virginia	WV	L	1,569,723	1,492,216	775,988	693,077	744,570	839,656
50. Wisconsin	WI	L	8,338,695	7,830,839	3,958,452	4,712,731	8,636,067	4,539,653
51. Wyoming	WY	L	487,085	464,696	224,836	276,149	117,842	47,955
52. American Samoa	AS	N						
53. Guam	GU	N						
54. Puerto Rico	PR	N						
55. U.S. Virgin Islands	VI	N						
56. Northern Mariana Islands	MP	N						
57. Canada	CAN	N						
58. Aggregate Other Alien	OT	XXX						
59. Totals	(a) 51	1,598,103,340	1,492,553,251	973,646,682	945,845,650	975,704,015	885,646,695	
DETAILS OF WRITE-INS								
58001.		XXX						
58002.		XXX						
58003.		XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX						
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX						

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

(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	RE					
0028	Amica Mutual Insurance Company	72222	05-0340166				Amica Life Insurance Company	RI	DS	Amica Mutual Insurance Company	Ownership	100.000	Amica Mutual Insurance Company	
0028	Amica Mutual Insurance Company		05-0430401				Amica General Agency, LLC	RI	DS	Amica Mutual Insurance Company	Ownership	100.000	Amica Mutual Insurance Company	
0028	Amica Mutual Insurance Company	12287	26-0115568				Amica Property and Casualty Insurance Company	RI	DS	Amica Mutual Insurance Company	Ownership	100.000	Amica Mutual Insurance Company	

Asterisk	Explanation

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

PART 1 - LOSS EXPERIENCE

Line of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire	6,830,681	2,169,862	31.8	51.9
2. Allied Lines	13,534,672	12,855,965	95.0	86.8
3. Farmowners multiple peril				
4. Homeowners multiple peril	549,199,043	351,082,204	63.9	76.2
5. Commercial multiple peril				
6. Mortgage guaranty				
8. Ocean marine	3,758,880	2,409,582	64.1	51.2
9. Inland marine	10,950,852	4,174,098	38.1	39.6
10. Financial guaranty				
11.1 Medical professional liability - occurrence				
11.2 Medical professional liability - claims-made				
12. Earthquake	15,325,471	(128,640)	(0.8)	(1.0)
13. Group accident and health				
14. Credit accident and health				
15. Other accident and health				
16. Workers' compensation	46,055			33.2
17.1 Other liability - occurrence	41,125,263	9,712,378	23.6	74.7
17.2 Other liability - claims-made				
17.3 Excess workers' compensation				
18.1 Products liability - occurrence				
18.2 Products liability - claims-made				
19.1,19.2 Private passenger auto liability	511,935,852	407,201,336	79.5	64.1
19.3,19.4 Commercial auto liability	164,629	36,120	21.9	16.0
21. Auto physical damage	342,757,082	231,183,418	67.4	66.0
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft				
27. Boiler and machinery				
28. Credit				
29. International				
30. Warranty				
31. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX
32. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business				
35. Totals	1,495,628,480	1,020,696,323	68.2	68.4
DETAILS OF WRITE-INS				
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)				

PART 2 - DIRECT PREMIUMS WRITTEN

Line of Business	1	2	3
	Current Quarter	Current Year to Date	Prior Year Year to Date
1. Fire	2,587,087	6,960,678	6,650,543
2. Allied Lines	5,785,448	14,795,626	13,047,504
3. Farmowners multiple peril			
4. Homeowners multiple peril	226,375,024	588,887,072	544,115,289
5. Commercial multiple peril			
6. Mortgage guaranty			
8. Ocean marine	1,430,037	4,335,491	4,304,263
9. Inland marine	4,416,247	11,401,565	11,020,409
10. Financial guaranty			
11.1 Medical professional liability - occurrence			
11.2 Medical professional liability - claims-made			
12. Earthquake	6,127,846	16,238,691	15,284,838
13. Group accident and health			
14. Credit accident and health			
15. Other accident and health			
16. Workers' compensation	18,066	47,046	46,696
17.1 Other liability - occurrence	17,184,381	44,936,321	40,932,746
17.2 Other liability - claims-made			
17.3 Excess workers' compensation			
18.1 Products liability - occurrence			
18.2 Products liability - claims-made			
19.1,19.2 Private passenger auto liability	198,867,139	541,666,343	517,269,414
19.3,19.4 Commercial auto liability	59,801	158,058	175,001
21. Auto physical damage	138,052,338	368,676,449	339,706,548
22. Aircraft (all perils)			
23. Fidelity			
24. Surety			
26. Burglary and theft			
27. Boiler and machinery			
28. Credit			
29. International			
30. Warranty			
31. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX
32. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business			
35. Totals	600,903,414	1,598,103,340	1,492,553,251
DETAILS OF WRITE-INS			
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 MUTUAL INSURANCE COMPANY

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (Cols. 1+2)	2016 Loss and LAE Payments on Claims Reported as of Prior Year-End	2016 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2016 Loss and LAE Payments (Cols. 4+5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (Cols.7+8+9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols.4+7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5+8+9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11+12)
1. 2013 + Prior	279,678	9,172	288,850	80,006	7,757	87,763	162,861	12,858	(733)	174,986	(36,811)	10,710	(26,101)
2. 2014	216,633	26,173	242,806	67,339	7,268	74,607	134,132	18,832	6,481	159,445	(15,162)	6,408	(8,754)
3. Subtotals 2014 + Prior	496,311	35,345	531,656	147,345	15,025	162,370	296,993	31,690	5,748	334,431	(51,973)	17,118	(34,855)
4. 2015	490,553	111,516	602,069	157,046	76,520	233,566	226,953	58,776	44,228	329,957	(106,554)	68,008	(38,546)
5. Subtotals 2015 + Prior	986,864	146,861	1,133,725	304,391	91,545	395,936	523,946	90,466	49,976	664,388	(158,527)	85,126	(73,401)
6. 2016	XXX	XXX	XXX	XXX	762,502	762,502	XXX	421,394	82,764	504,158	XXX	XXX	XXX
7. Totals	986,864	146,861	1,133,725	304,391	854,047	1,158,438	523,946	511,860	132,740	1,168,546	(158,527)	85,126	(73,401)
8. Prior Year-End Surplus As Regards Policyholders	2,611,264										Col. 11, Line 7 As % of Col. 1 Line 7	Col. 12, Line 7 As % of Col. 2 Line 7	Col. 13, Line 7 As % of Col. 3 Line 7
											1. (16.1)	2. 58.0	3. (6.5)
													Col. 13, Line 7 As a % of Col. 1 Line 8
													4. (2.8)

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.

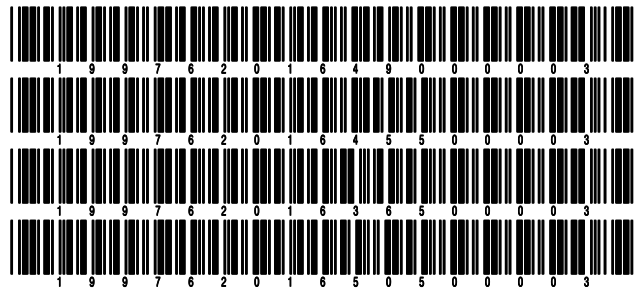
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement?	NO
3. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
4. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO

Explanations:

- 1.
- 2.
- 3.
- 4.

Bar Codes:

1. Trusteed Surplus Statement [Document Identifier 490]
2. Supplement A to Schedule T [Document Identifier 455]
3. Medicare Part D Coverage Supplement [Document Identifier 365]
4. Director and Officer Supplement [Document Identifier 505]



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

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
2504. Receivable for Quaker				6,749
2505. Travel advances	182,838	182,838		
2506. Postage inventory	1,044,039	1,044,039		
2507. Prepaid expenses	14,570,745	14,570,745		
2508. Prepaid pension contribution	590,700,200	318,069,081	272,631,119	272,631,119
2509. Pension overfunded asset	(272,631,119)		(272,631,119)	(272,631,119)
2510. Miscellaneous deposits	1,258,655	561,155	697,500	
2511. Receivable for other surcharges	752,419		752,419	970,893
2512. Miscellaneous receivable				469,669
2513. Prepaid retirees' medical expense	11,266,694		11,266,694	18,199,475
2514. Retiree medical overfunded asset	(11,266,694)		(11,266,694)	(18,199,475)
2597. Summary of remaining write-ins for Line 25 from overflow page	335,877,777	334,427,858	1,449,919	1,447,311

Additional Write-ins for Statement of Income Line 37

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
3704. Unrecognized gain/(loss) on non-qualified pensions			3,329,793
3705. Change in pension overfunded asset			(1,766,924)
3706. Change in retired life reserve liability			(1,832,547)
3707. Change in unfunded retired life benefit liability			(347,206)
3797. Summary of remaining write-ins for Line 37 from overflow page			(616,884)

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE AMICA MUTUAL 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	45,159,299	47,007,414
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition	1,407,208	614,643
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	1,848,600	2,462,758
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	44,717,907	45,159,299
10. Deduct total nonadmitted amounts		
11. Statement value at end of current period (Line 9 minus Line 10)	44,717,907	45,159,299

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	7,620,285	
2. Cost of acquired:		
2.1 Actual cost at time of acquisition	18,325,210	7,658,611
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	55,610	38,326
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)	25,889,885	7,620,285
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)	25,889,885	7,620,285
14. Deduct total nonadmitted amounts		
15. Statement value at end of current period (Line 13 minus Line 14)	25,889,885	7,620,285

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	94,609,084	138,274,299
2. Cost of acquired:		
2.1 Actual cost at time of acquisition	12,298,293	8,051,355
2.2 Additional investment made after acquisition	13,730,270	14,279,415
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)	(1,537,647)	(45,285,044)
6. Total gain (loss) on disposals	1,238,743	1,813,027
7. Deduct amounts received on disposals	6,050,954	22,523,968
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)	114,287,789	94,609,084
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	114,287,789	94,609,084

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	3,988,932,869	4,094,875,888
2. Cost of bonds and stocks acquired	559,214,763	777,059,688
3. Accrual of discount	1,172,094	1,657,106
4. Unrealized valuation increase (decrease)	(54,448,446)	(164,721,193)
5. Total gain (loss) on disposals	166,614,787	199,628,370
6. Deduct consideration for bonds and stocks disposed of	694,344,704	864,956,432
7. Deduct amortization of premium	9,204,770	13,983,247
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized	13,092,266	40,627,311
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	3,944,844,327	3,988,932,869
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	3,944,844,327	3,988,932,869

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE AMICA MUTUAL 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)	1,883,354,053	490,866,275	396,227,552	18,063,275	1,904,331,952	1,883,354,053	1,996,056,051	1,956,545,823
2. NAIC 2 (a)	440,618,918	541,029,963	606,011,716	(20,759,159)	395,221,536	440,618,918	354,878,006	274,454,109
3. NAIC 3 (a)	14,988,375	328,551,742	298,566,645		34,979,361	14,988,375	44,973,472	14,985,125
4. NAIC 4 (a)								
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total Bonds	2,338,961,346	1,360,447,980	1,300,805,913	(2,695,884)	2,334,532,849	2,338,961,346	2,395,907,529	2,245,985,057
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	2,338,961,346	1,360,447,980	1,300,805,913	(2,695,884)	2,334,532,849	2,338,961,346	2,395,907,529	2,245,985,057

(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 \$134,902,948 ; NAIC 3 \$44,973,473 ; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

S102

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	88,512,630	xxx	88,512,630	87,005	

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	83,532,179	20,670,203
2. Cost of short-term investments acquired	949,764,224	1,376,171,918
3. Accrual of discount	430,707	238,199
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		27
6. Deduct consideration received on disposals	945,214,480	1,313,548,168
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)	88,512,630	83,532,179
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	88,512,630	83,532,179

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 MUTUAL 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	29,972,625	136,918,952
2. Cost of cash equivalents acquired	2,513,808,473	2,959,113,864
3. Accrual of discount		
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals	2,368,893,630	3,066,060,191
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)	174,887,468	29,972,625
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	174,887,468	29,972,625

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

SCHEDULE A - PART 2

Showing All Real Estate ACQUIRED AND ADDITIONS MADE During the Current Quarter

1 Description of Property	Location		4 Date Acquired	5 Name of Vendor	6 Actual Cost at Time of Acquisition	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Additional Investment Made After Acquisition
	2 City	3 State						
Office park with four undeveloped lots totaling 20.37 acres of land	Lincoln	RI	09/25/1992	Various			3,653,051	73,311
Four-story office building on 19.07 acres of land (10 Bldg.)	Lincoln	RI	09/25/1992	Various			5,535,131	20,990
Three-story office building on 12.4 acres of land (25 Bldg.)	Lincoln	RI	09/25/1992	Various			10,232,128	70,725
Four-story office building with full basement on 8.07 acres of land (50 Bldg.)	Lincoln	RI	09/25/1992	Various			4,611,242	89,734
Five-story office building on 21.98 acres of land (100 Bldg.)	Lincoln	RI	09/25/1992	Various			16,430,747	71,510
0199999. Acquired by Purchase							40,462,299	326,270
0399999 - Totals							40,462,299	326,270

SCHEDULE A - PART 3

Showing All Real Estate DISPOSED During the Quarter, Including Payments During the Final Year on "Sales Under Contract"

1 Description of Property	Location		4 Disposal Date	5 Name of Purchaser	6 Actual Cost	7 Expended for Additions, Permanent Improvements and Changes in Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances Prior Year	Change in Book/Adjusted Carrying Value Less Encumbrances					14 Book/Adjusted Carrying Value Less Encumbrances on Disposal	15 Amounts Received During Year	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal	19 Gross Income Earned Less Interest Incurred on Encumbrances	20 Taxes, Repairs and Expenses Incurred
	2 City	3 State						9 Current Year's Depreciation	10 Current Year's Other Than Temporary Impairment Recognized	11 Current Year's Change in Encumbrances	12 Total Change in Book/Adjusted Carrying Value (11-9-10)	13 Total Foreign Exchange Change in Book/Adjusted Carrying Value							
NONE																			
0399999 - Totals																			

E01

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE AMICA MUTUAL 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)	13 Total Foreign Exchange Change in Book Value					
JP1210306	Studio City	CA		02/02/2015									10,572				10,572
JP1210603	Nashville	TN		08/04/2015									8,155				8,155
0299999. Mortgages with partial repayments													18,727	18,727			
0599999 - Totals																	

STATEMENT AS OF SEPTEMBER 30, 2016 OF THE AMICA MUTUAL 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	Cyrium Investors IV, LP	Cleveland	OH	Cyrium Partners		11/03/2014	2	664,075	5,118,347		2.660	
000000-00-0	Goldpoint Mezzanine Partners IV, LP	New York	NY	Goldpoint Mezzanine Partners IV, LP		12/21/2015	2	599,800	7,685,323		1.440	
000000-00-0	Point Judith Venture Fund III, LP	Providence	RI	Point Judith Capital Partners III, L.L.C.		06/03/2013	1	310,750	2,084,850		24.930	
2199999. Joint Venture Interests - Other - Unaffiliated									2,227,531	21,860,177	XXX	
4499999. Total - Unaffiliated									2,227,531	21,860,177	XXX	
4599999. Total - Affiliated											XXX	
4699999 - Totals									2,227,531	21,860,177	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				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	469,718	34,542				34,542	504,260	504,260					
000000-00-0	Goldman Sachs Private Equity Partners XI, LP	New York	NY	Goldman Sachs	08/19/2011	08/17/2016	4,552	(506)				(506)	4,046	4,508		462	462		
000000-00-0	Goldpoint Mezzanine Partners IV, LP	New York	NY	Goldpoint Mezzanine Partners IV, LP	12/21/2015	07/29/2016	378,348					378,348	378,348	378,348				521	
000000-00-0	Lyme Forest Fund IV, LP	Hanover	NH	LFF IV GP LLC	03/11/2016	09/30/2016						272,000	272,000						
000000-00-0	Morgan Stanley Private Markets Fund III, LP	West Conshohocken	PA	Morgan Stanley	04/26/2006	07/22/2016	567,903	(333,333)				(333,333)	234,570	525,173		290,603	290,603		
2199999. Joint Venture Interests - Other - Unaffiliated								1,755,538	(289,512)			(289,512)	1,738,026	2,107,943		369,917	369,917	521	
4499999. Total - Unaffiliated								1,755,538	(289,512)			(289,512)	1,738,026	2,107,943		369,917	369,917	521	
4599999. Total - Affiliated																			
4699999 - Totals								1,755,538	(289,512)			(289,512)	1,738,026	2,107,943		369,917	369,917	521	

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

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation or Market Indicator (a)
36178F-K4-7	GNMA HEQM POOL # AA7515		.08/20/2016	ACCRETION		37,098	37,098		1
36179L-A5-1	GNMA HEQM POOL #AC9928		.09/20/2016	ACCRETION		19,699	19,699		1
38375U-JX-9	GNMA HEQM REMICS SER 2014H12 QLHZ		.09/20/2016	ACCRETION		159,642	159,642		1
38378X-NN-7	GNMA REMICS SER 2014-135 CL AK		.08/18/2016	NOMURA SECURITIES		6,472,406	6,472,713	11,867	1
38379K-K8-0	GNMA REMICS SER 2015-128 CL AJ		.07/12/2016	CITIGROUP GLOBAL MKTS INC		5,027,386	4,938,834	4,994	1
38379Y-6L-7	GNMA REMICS SER 2016-125 CL DA		.09/01/2016	APS FINANCIAL CORPORATION		12,514,160	12,500,000	21,649	1
83162C-XY-4	U S SBA SER 2016-20H		.08/11/2016	BANK OF AMERICA SECURITIE		8,000,000	8,000,000		1
831641-FG-5	U S SBA SER SBIC 2016-10B		.09/14/2016	CREDIT SUISSE		14,000,000	14,000,000		1
0599999. Subtotal - Bonds - U.S. Governments						46,470,391	46,127,986	38,510	XXX
34074M-PF-2	FLORIDA ST HSG FIN CORP SER 2016 A		.08/25/2016	CITIGROUP GLOBAL MKTS INC		5,000,000	5,000,000		1FE
34074M-PG-0	FLORIDA ST HSG FIN CORP SER 2016 B		.08/25/2016	CITIGROUP GLOBAL MKTS INC		4,200,000	4,200,000		1FE
45202B-CJ-3	ILLINOIS ST HSG DEV 2016 SER A		.09/09/2016	JEFFERIES & COMPANY		5,250,000	5,250,000		1FE
54627D-BW-0	LOUISIANA ST HSG CORP SF MTGE 2016		.08/25/2016	GEORGE K BAUM & CO		3,000,000	3,000,000		1FE
677377-2P-7	OHIO HSG FIN REV BONDS 2016 SER 1		.07/15/2016	GEORGE K BAUM & CO		3,800,000	3,800,000		1FE
3199999. Subtotal - Bonds - U.S. Special Revenues						21,250,000	21,250,000		XXX
00842B-AJ-6	AGATE BAY MTG TRUST 2015-5 CL A9		.09/29/2016	WELLS FARGO SECURITIES		11,099,742	10,837,277	3,161	1FE
00842V-AE-3	AGATE BAY MTG TRUST 2016-3 CL A5		.08/08/2016	WELLS FARGO SECURITIES		10,256,250	10,000,000	28,194	1FE
00206R-DA-7	AT&T INC NOTES		.07/14/2016	GOLDMAN, SACHS & CO.		1,362,968	1,210,000	23,192	2FE
172967-KX-8	CITIGROUP INC NOTES		.09/28/2016	BANK OF AMERICA SECURITIE		1,790,504	1,780,000	4,238	2FE
172967-KV-2	CITIGROUP INC SR NOTES		.07/26/2016	CITIGROUP GLOBAL MKTS INC		1,753,772	1,755,000		2FE
12647P-AL-2	CREDIT SUISSE MTG TRUST SER 2013-7		.09/08/2016	J.P. MORGAN SECURITIES		1,387,330	1,363,469	1,591	1FE
30291W-AQ-7	FREMF MTG TRUST SER 2014- K3 CL C		.09/09/2016	ROBERT W. BAIRD & CO. INC		3,248,875	3,200,000	5,199	2FE
30292C-AL-1	FREMF MTG TRUST SER 2014-K38 CL C		.07/26/2016	ROBERT W. BAIRD & CO. INC		6,749,789	6,600,000	24,589	2FE
38145G-AG-5	GOLDMAN SACHS GROUP INC		.09/22/2016	GOLDMAN, SACHS & CO.		3,995,880	4,000,000		1FE
81745L-AD-5	SEQUOIA MTG TRUST SER 2014-4 CL A4		.09/16/2016	CITIGROUP GLOBAL MKTS INC		6,497,219	6,326,214	12,301	1FE
81746R-AU-3	SEQUOIA MTG TRUST SER 2016-2 CLA19		.07/21/2016	RAYMOND JAMES & ASSOC.		2,393,858	2,355,000	6,182	1FE
871829-AZ-0	SYSCO CORPORATION COMPANY		.09/07/2016	BOK FINANCIAL SECURITIES		1,520,792	1,400,000	23,478	2FE
91159H-HN-3	US BANCORP SR NOTES		.07/19/2016	US BANCORP PIPER JAFFRAY		2,481,700	2,500,000		1FE
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						54,538,679	53,326,960	132,125	XXX
8399997. Total - Bonds - Part 3						122,259,070	120,704,945	170,635	XXX
8399998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
8399999. Total - Bonds						122,259,070	120,704,945	170,635	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	2,460,000	1,905,416			L
11120U-10-5	BRIXMOR PROPERTY GROUP INC		.08/30/2016	GREEN STREET ADVISORS INC	16,500,000	469,651			L
141624-10-6	CARE CAPITAL PROPERTIES INC		.09/29/2016	GREEN STREET ADVISORS INC	3,400,000	96,880			L
166764-10-0	CHEVRON CORPORATION		.08/10/2016	EVERCORE ISI	24,826,000	2,500,666			L
169656-10-5	CHIPOTLE MEXICAN GRILL INC		.07/27/2016	Sanford C. Bernstein & Co.	1,613,000	691,565			L
237194-10-5	DARDEN RESTAURANTS INC		.09/07/2016	GABELLI & COMPANY	6,235,000	392,803			L
24703L-10-3	DELL TECHNOLOGIES INC CL V		.09/07/2016	MERGER	17,502,452	826,116			L
253868-10-3	DIGITAL REALTY TRUST INC		.08/30/2016	GREEN STREET ADVISORS INC	6,700,000	664,213			L
30231G-10-2	EXXON MOBIL CORPORATION		.08/10/2016	Sanford C. Bernstein & Co.	79,265,000	6,890,039			L
370023-10-3	GENERAL GROWTH PROPERTIES		.08/30/2016	GREEN STREET ADVISORS INC	36,000,000	1,053,518			L
6491BT-10-8	INVESCO LTD		.07/06/2016	EVERCORE ISI	38,481,000	962,502			L
49427F-10-8	KILROY REALTY CORPORATION		.09/29/2016	GREEN STREET ADVISORS INC	6,100,000	420,248			L
482490-10-0	KLA-TENCOR CORPORATION		.08/12/2016	Sanford C. Bernstein & Co.	8,140,000	556,091			L
501797-10-4	L BRANDS INC		.07/27/2016	J.P. MORGAN SECURITIES	13,377,000	988,346			L
525327-10-2	LEIDOS HOLDINGS INC		.08/16/2016	EXCHANGED	11,277,273	51,899			L
53223X-10-7	LIFE STORAGE INC		.08/30/2016	GREEN STREET ADVISORS INC	5,000,000	446,484			L
56585A-10-2	MARATHON PETROLEUM CORP		.08/03/2016	Sanford C. Bernstein & Co.	12,089,000	493,637			L
58522J-10-3	MID-AMERICA APARTMENT COMM. INC		.09/29/2016	GREEN STREET ADVISORS INC	5,600,000	542,674			L
608190-10-4	MOHAWK INDUSTRIES INC		.08/31/2016	Sanford C. Bernstein & Co.	3,219,000	679,802			L
68389X-10-5	ORACLE CORPORATION		.09/28/2016	GABELLI & COMPANY	49,164,000	1,939,938			L
697435-10-5	PALO ALTO NETWORKS INC		.07/20/2016	Sanford C. Bernstein & Co.	7,730,000	1,003,574			L
698477-10-6	PANHANDLE OIL AND GAS INC		.09/28/2016	VARIOUS	40,818,000	714,498			L
70509V-10-0	PEBBLEBROOK HOTEL TRUST		.09/29/2016	GREEN STREET ADVISORS INC	6,000,000	157,575			L
709102-10-7	PENNSYLVANIA REAL ESTATE INVT TST		.08/30/2016	GREEN STREET ADVISORS INC	9,800,000	248,245			L
718546-10-4	PHILLIPS 66		.08/03/2016	Sanford C. Bernstein & Co.	6,328,000	495,524			L

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

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation or Market Indicator (a)
693475-10-5	PNC FINANCIAL SERVICES GROUP		07/20/2016	Sanford C. Bernstein & Co.	6,229,000	515,052			
76131V-20-2	RETAIL PROPERTIES OF AMERICA INC		08/30/2016	GREEN STREET ADVISORS INC	15,800,000	267,116			
74965L-10-1	RLJ LODGING TRUST		09/29/2016	GREEN STREET ADVISORS INC	14,500,000	306,539			
808524-84-7	SCHWAB U.S. REIT ETF		07/21/2016	JEFFERIES & COMPANY	665,587,000	29,723,718			
83088M-10-2	SKYWORKS SOLUTIONS INC		08/17/2016	Sanford C. Bernstein & Co.	15,571,000	1,091,432			
78440X-10-1	SL GREEN REALTY CORP		09/29/2016	GREEN STREET ADVISORS INC	3,900,000	424,618			
84860W-10-2	SPIRIT REALTY CAPITAL INC		09/29/2016	GREEN STREET ADVISORS INC	25,000,000	337,090			
858912-10-8	STERICYCLE INC		09/28/2016	VARIOUS	16,628,000	1,357,645			
684720-10-4	STERIS PLC		07/20/2016	Sanford C. Bernstein & Co.	14,383,000	993,956			
867892-10-1	SUNSTONE HOTEL INVESTORS INC		09/29/2016	GREEN STREET ADVISORS INC	27,500,000	351,937			
874036-10-6	TAIWAN FUND INC/THE		07/06/2016	Sanford C. Bernstein & Co.	3,242,000	48,521			
881609-10-1	TESORO CORPORATION		08/03/2016	Sanford C. Bernstein & Co.	6,806,000	524,229			
918204-10-8	V.F. CORPORATION		09/21/2016	GABELLI & COMPANY	20,278,000	1,142,523			
91913Y-10-0	VALERO ENERGY CORPORATION		08/03/2016	Sanford C. Bernstein & Co.	9,300,000	507,845			
651502-10-5	JOHNSON CONTROLS INTERNATIONAL PLC	F.	09/06/2016	MERGER	33,100,406	1,579,882			
806857-10-8	SCHLIMBERGER LTD	F.	07/27/2016	COASTAL SECURITIES INC	24,869,000	1,987,297			
9099999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)							66,351,304	XXX	XXX
003244-10-0	ABERDEEN SINGAPORE FUND INC		09/14/2016	Sanford C. Bernstein & Co.	5,969,000	54,476			
153436-10-0	CENTRAL EUROPE RUSSIA & TURK FUND		09/23/2016	Sanford C. Bernstein & Co.	9,311,000	176,382			
316146-16-6	FIDELITY EMRG MKTS FUND INST GL		09/29/2016	FIDELITY INVESTMENTS	638,766,520	5,800,000			
316146-31-5	FIDELITY GLBL EX US IND FD INST PR		09/29/2016	FIDELITY INVESTMENTS	1,552,795,031	17,500,000			
48126T-10-4	JPMORGAN CHINA REGION FUND INC		09/19/2016	Sanford C. Bernstein & Co.	1,343,000	23,462			
500638-10-4	KOREA EQUITY FUND INC		09/19/2016	Sanford C. Bernstein & Co.	702,000	5,707			
500634-20-9	KOREA FUND INC		09/09/2016	Sanford C. Bernstein & Co.	24,689,000	863,290			
51828C-10-6	LATIN AMERICAN DISCOVERY FUND INC		09/20/2016	Sanford C. Bernstein & Co.	286,324,000	2,900,781			
644465-10-6	NEW GERMANY FUND INC		09/30/2016	Sanford C. Bernstein & Co.	702,000	9,975			
900145-10-3	TURKISH INVESTMENT FUND INC/THE		09/15/2016	Sanford C. Bernstein & Co.	10,577,000	85,294			
92206J-20-6	VANGUARD DEV MKTS INDEX INST PLUS		09/13/2016	STOCK DIVIDEND	35,308,599	661,330			
922042-65-0	VANGUARD EMRG MKS STK IND INS PLUS		09/13/2016	STOCK DIVIDEND	15,315,614	1,201,969			
922042-50-2	VANGUARD EUROPE STK IND FUND, INST		09/13/2016	STOCK DIVIDEND	17,875,290	467,082			
922042-40-3	VANGUARD PACIFIC STK INDEX FUND		09/13/2016	STOCK DIVIDEND	15,791,033	177,808			
9299999. Subtotal - Common Stocks - Mutual Funds							29,927,556	XXX	XXX
9799997. Total - Common Stocks - Part 3							96,278,860	XXX	XXX
9799998. Total - Common Stocks - Part 5							XXX	XXX	XXX
9799999. Total - Common Stocks							96,278,860	XXX	XXX
9899999. Total - Preferred and Common Stocks							96,278,860	XXX	XXX
9999999 - Totals							218,537,930	XXX	170,635 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 MUTUAL 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	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	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)	
91324P-10-2	UNITEDHEALTH GROUP INC		08/17/2016	J.P. MORGAN SECURITIES Sanford C. Bernstein & Co.	4,820,000	678,543		379,499	567,025	(187,526)			(187,526)		379,498		299,045	299,045	5,423			
92343V-10-4	VERIZON COMMUNICATIONS		07/27/2016		27,673,000	1,522,830		714,336	1,279,046	(564,710)			(564,710)		714,335		808,496	808,496	45,476			
948741-10-3	WEINGARTEN REALTY INVESTORS		07/01/2016	ROC	0.000	325		326	326						325							
950400-10-4	WELLTOWER INC		07/20/2016	VARIOUS	7,500,000	583,666		421,597	512,650	(91,054)			(91,054)		421,596		162,069	162,069	12,900			
92936U-10-9	WP CAREY INC		07/01/2016	ROC	0.000	2,680		2,680	2,680						2,680							
H2906T-10-9	GARMIN LTD	F	08/24/2016	JEFFERIES & COMPANY	11,884,000	603,111		418,978	441,728	(22,751)			(22,751)		418,977		184,135	184,135	14,243			
9099999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated)					83,350,132	XXX	55,282,534	56,788,290	(15,634,588)		1,427,929	(17,062,517)		55,282,527		28,067,605	28,067,605	1,291,623	XXX	XXX	
870875-10-1	SWISS HELVETIA FUND INC		08/02/2016	CAPITAL GAIN	0.000	13,367											13,367	13,367				
88018T-10-1	TEMPLETON DRAGON FUND INC		09/12/2016	CAPITAL GAIN	0.000	62,196											62,196	62,196				
92206J-20-6	VANGUARD DEV MKTS INDEX INST PLUS		09/29/2016	VANGUARD INTERNATIONAL	69,481,561	1,300,000		934,922	1,284,714	(349,792)			(349,792)		934,922		365,079	365,079	28,696			
922042-65-0	VANGUARD EMRG MKS STK IND INS PLUS		09/29/2016	VANGUARD INTERNATIONAL	127,097,102	10,000,000		4,825,468	8,796,223	(3,960,755)			(3,960,755)		4,825,468		5,174,533	5,174,533	198,780			
922042-50-2	VANGUARD EUROPE STK IND FUND, INST		09/29/2016	VANGUARD INTERNATIONAL	298,797,051	7,700,000		6,251,866	7,965,929	(1,714,064)			(1,714,064)		6,251,866		1,448,135	1,448,135	233,958			
922042-40-3	VANGUARD PACIFIC STK INDEX FUND		09/29/2016	VANGUARD INTERNATIONAL	437,062,937	5,000,000		3,903,461	4,689,685	(786,225)			(786,225)		3,903,460		1,096,538	1,096,538	65,997			
921908-86-9	VANGUARD REIT INDEX FUND		07/21/2016	VANGUARD INTERNATIONAL	799,111,353	15,942,272		13,878,160	13,697,852	(110,947)			(110,947)		13,878,160		2,064,111	2,064,111	291,255			
9299999	Subtotal - Common Stocks - Mutual Funds					40,017,835	XXX	29,793,877	36,424,403	(6,921,783)			(6,921,783)		29,793,876		10,223,959	10,223,959	818,686	XXX	XXX	
9799997	Total - Common Stocks - Part 4					123,367,967	XXX	85,076,411	93,212,693	(22,556,371)		1,427,929	(23,984,300)		85,076,403		38,291,564	38,291,564	2,110,309	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					123,367,967	XXX	85,076,411	93,212,693	(22,556,371)		1,427,929	(23,984,300)		85,076,403		38,291,564	38,291,564	2,110,309	XXX	XXX	
9899999	Total - Preferred and Common Stocks					123,367,967	XXX	85,076,411	93,212,693	(22,556,371)		1,427,929	(23,984,300)		85,076,403		38,291,564	38,291,564	2,110,309	XXX	XXX	
9999999	Totals					182,706,624	XXX	145,665,491	150,167,341	(22,556,371)		(382,996)	1,427,929	(24,367,296)		144,509,262		38,197,362	38,197,362	4,114,125	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 MUTUAL 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 of America Providence, RI					14,078,759	19,769,490	14,449,980	.XXX.
Santander Bank Providence, RI					(92,718,715)	(87,879,939)	(86,609,252)	.XXX.
JP Morgan New York, NY					772,214	867,688	1,196,024	.XXX.
State Street Bank & Trust Co. Kansas City, MO						8,583		.XXX.
0199998. Deposits in ... 76 depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX			15,062,020	15,067,123	15,072,064	XXX
0199999. Totals - Open Depositories	XXX	XXX			(62,805,722)	(52,167,055)	(55,891,184)	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			(62,805,722)	(52,167,055)	(55,891,184)	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	15,350	15,350	15,350	XXX
0599999. Total - Cash	XXX	XXX			(62,790,372)	(52,151,705)	(55,875,834)	XXX

