



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2007
OF THE CONDITION AND AFFAIRS OF THE

AMICA LIFE INSURANCE COMPANY

NAIC Group Code	<u>0028</u> (Current)	<u>0028</u> (Prior)	NAIC Company Code	<u>72222</u>	Employer's ID Number	<u>05-0340166</u>
Organized under the Laws of	<u>Rhode Island</u>			State of Domicile or Port of Entry	<u>Rhode Island</u>	
Country of Domicile	<u>United States of America</u>					
Incorporated/Organized	<u>06/13/1968</u>			Commenced Business	<u>05/06/1970</u>	
Statutory Home Office	<u>100 Amica Way</u> (Street and Number)			<u>Lincoln , RI 02865-1156</u> (City or Town, State and Zip Code)		
Main Administrative Office	<u>100 Amica Way</u> (Street and Number)					
	<u>Lincoln , RI 02865-1156</u> (City or Town, State and Zip Code)			<u>800-652-6422</u> (Area Code) (Telephone Number)		
Mail Address	<u>P.O. Box 6008</u> (Street and Number or P.O. Box)			<u>Providence , RI 02940-6008</u> (City or Town, State and Zip Code)		
Primary Location of Books and Records	<u>100 Amica Way</u> (Street and Number)					
	<u>Lincoln , RI 02865-1156</u> (City or Town, State and Zip Code)			<u>800-652-6422</u> (Area Code) (Telephone Number)		
Internet Website Address	<u>www.amica.com</u>					
Statutory Statement Contact	<u>Mary Quinn Williamson</u> (Name)			<u>800-652-6422</u> (Area Code) (Telephone Number)		
	<u>mwilliamson@amica.com</u> (E-mail Address)			<u>401-334-2270</u> (FAX Number)		

OFFICERS

President	<u>Robert Anthony DiMuccio</u>	Treasurer	<u>Mary Quinn Williamson</u>
Secretary	<u>Robert Kenneth MacKenzie</u>	Actuary	<u>Ernst & Young LLP</u>

OTHER

<u>James Edward McDermott Jr</u> Senior Vice President	<u>Robert Karl Benson</u> Senior Vice President	<u>Robert Paul Suglia</u> Vice President
<u>Stephen Francis Dolan</u> Vice President		

DIRECTORS OR TRUSTEES

<u>Jeffrey Paul Aiken</u>	<u>Patricia Walsh Chadwick</u>	<u>Robert Anthony DiMuccio</u>
<u>Andrew Martin Erickson</u>	<u>Edward Francis DeGraan</u>	<u>Barry George Hittner</u>
<u>Michael David Jeans</u>	<u>Ronald Keith Machtley</u>	<u>Richard Alan Plotkin</u>
<u>Donald Julian Reaves</u>	<u>Cheryl Watkins Snead</u>	<u>Thomas Alfred Taylor</u>

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.

<u>Robert Anthony DiMuccio</u> President	<u>Robert Kenneth MacKenzie</u> Secretary	<u>Mary Quinn Williamson</u> Treasurer
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Subscribed and sworn to before me this
13th day of February, 2008

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, 2010

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA LIFE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D)	817,068,865		817,068,865	790,013,733
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	39,687,227		39,687,227	36,213,997
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$2,358,132 , Schedule E - Part 1), cash equivalents (\$, Schedule E - Part 2) and short-term investments (\$12,690,308 , Schedule DA)	15,048,440		15,048,440	18,565,922
6. Contract loans (including \$ premium notes)	4,958,043		4,958,043	4,700,649
7. Other invested assets (Schedule BA)	1,887,334		1,887,334	1,212,510
8. Receivables for securities	2,113		2,113	
9. Aggregate write-ins for invested assets				
10. Subtotals, cash and invested assets (Lines 1 to 9)	878,652,022		878,652,022	850,706,811
11. Title plants less \$ charged off (for Title insurers only)				
12. Investment income due and accrued	9,331,504		9,331,504	8,882,829
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	(1,336,465)		(1,336,465)	(798,634)
13.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	29,716,604		29,716,604	25,800,717
13.3 Accrued retrospective premiums				
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers	300,848		300,848	700,000
14.2 Funds held by or deposited with reinsured companies				
14.3 Other amounts receivable under reinsurance contracts	1,410,714		1,410,714	1,164,158
15. Amounts receivable relating to uninsured plans				
16.1 Current federal and foreign income tax recoverable and interest thereon				94,000
16.2 Net deferred tax asset	10,491,931	6,705,219	3,786,712	3,596,377
17. Guaranty funds receivable or on deposit				
18. Electronic data processing equipment and software	485,903	485,903		
19. Furniture and equipment, including health care delivery assets (\$)	2,963,622	2,963,622		
20. Net adjustment in assets and liabilities due to foreign exchange rates				
21. Receivables from parent, subsidiaries and affiliates				68,828
22. Health care (\$) and other amounts receivable				
23. Aggregate write-ins for other than invested assets	2,476,006	1,191,545	1,284,461	1,224,045
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	934,492,689	11,346,289	923,146,400	891,439,131
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
26. Total (Lines 24 and 25)	934,492,689	11,346,289	923,146,400	891,439,131
DETAILS OF WRITE-INS				
0901.				
0902.				
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page				
0999. Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)				
2301. Amica Companies supplemental retirement trust	2,159,090	874,629	1,284,461	1,224,045
2302. Pension intangible asset	316,391	316,391		
2303. Travel advances	525	525		
2398. Summary of remaining write-ins for Line 23 from overflow page				
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	2,476,006	1,191,545	1,284,461	1,224,045

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

		1	2
		Current Year	Prior Year
1.	Aggregate reserve for life contracts \$ 540,859,605 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	540,859,605	527,400,501
2.	Aggregate reserve for accident and health contracts (Exhibit 6, Line 17, Col. 1) (including \$ Modco Reserve)		
3.	Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)	162,459,657	156,960,268
4.	Contract claims:		
4.1	Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	3,988,909	5,514,827
4.2	Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)		
5.	Policyholders' dividends \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
6.	Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1	Dividends apportioned for payment (including \$ Modco)		
6.2	Dividends not yet apportioned (including \$ Modco)		
6.3	Coupons and similar benefits (including \$ Modco)		
7.	Amount provisionally held for deferred dividend policies not included in Line 6		
8.	Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	84,709	105,787
9.	Contract liabilities not included elsewhere:		
9.1	Surrender values on canceled contracts		
9.2	Provision for experience rating refunds, including \$ accident and health experience rating refunds		
9.3	Other amounts payable on reinsurance including \$ assumed and \$ ceded		
9.4	Interest maintenance reserve (IMR, Line 6)	5,564,821	5,258,823
10.	Commissions to agents due or accrued-life and annuity contracts \$ accident and health \$ and deposit-type contract funds \$		
11.	Commissions and expense allowances payable on reinsurance assumed		
12.	General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	3,955,425	3,652,888
13.	Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14.	Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	165,265	165,473
15.1	Current federal and foreign income taxes including \$ on realized capital gains (losses)	1,226,000	
15.2	Net deferred tax liability		
16.	Unearned investment income	10,355	11,987
17.	Amounts withheld or retained by company as agent or trustee	38,307	32,186
18.	Amounts held for agents' account, including \$ agents' credit balances		
19.	Remittances and items not allocated		
20.	Net adjustment in assets and liabilities due to foreign exchange rates		
21.	Liability for benefits for employees and agents if not included above		
22.	Borrowed money \$ and interest thereon \$		
23.	Dividends to stockholders declared and unpaid		
24.	Miscellaneous liabilities:		
24.1	Asset valuation reserve (AVR, Line 16, Col. 7)	8,011,369	7,486,925
24.2	Reinsurance in unauthorized companies		
24.3	Funds held under reinsurance treaties with unauthorized reinsurers		
24.4	Payable to parent, subsidiaries and affiliates	187,737	226,164
24.5	Drafts outstanding		
24.6	Liability for amounts held under uninsured plans		
24.7	Funds held under coinsurance		
24.8	Payable for securities		1,613,023
24.9	Capital notes \$ and interest thereon \$		
25.	Aggregate write-ins for liabilities	37,952,941	35,560,228
26.	Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	764,505,100	743,989,080
27.	From Separate Accounts Statement		
28.	Total Liabilities (Lines 26 and 27)	764,505,100	743,989,080
29.	Common capital stock	5,000,000	5,000,000
30.	Preferred capital stock		
31.	Aggregate write-ins for other than special surplus funds		
32.	Surplus notes		
33.	Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	52,000,000	52,000,000
34.	Aggregate write-ins for special surplus funds	867,548	807,756
35.	Unassigned funds (surplus)	100,773,752	89,642,295
36.	Less treasury stock, at cost:		
36.1	..... shares common (value included in Line 29 \$)		
36.2	..... shares preferred (value included in Line 30 \$)		
37.	Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	153,641,300	142,450,051
38.	Totals of Lines 29, 30 and 37 (Page 4, Line 55)	158,641,300	147,450,051
39.	Totals of Lines 28 and 38 (Page 2, Line 26, Col. 3)	923,146,400	891,439,131
DETAILS OF WRITE-INS			
2501.	Reserve for non-funded pensions and deferrals	1,284,461	1,224,046
2502.	Reserve for retired lives	30,987,455	29,230,421
2503.	Reserve for unassessed insolvencies	2,072,000	2,072,000
2598.	Summary of remaining write-ins for Line 25 from overflow page	3,609,025	3,033,761
2599.	Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	37,952,941	35,560,228
3101.	.....	
3102.	.....	
3103.	.....	
3198.	Summary of remaining write-ins for Line 31 from overflow page		
3199.	Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401.	Group life contingency reserve	867,548	807,756
3402.	.....	
3403.	.....	
3498.	Summary of remaining write-ins for Line 34 from overflow page		
3499.	Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	867,548	807,756

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	54,863,282	57,944,044
2. Considerations for supplementary contracts with life contingencies	331,935	539,230
3. Net investment income (Exhibit of Net Investment Income, Line 17)	45,086,798	43,351,899
4. Amortization of interest maintenance reserve (IMR, Line 5)	480,658	585,235
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	7,088,277	6,573,634
7. Reserve adjustments on reinsurance ceded		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts		
8.2 Charges and fees for deposit-type contracts		
8.3 Aggregate write-ins for miscellaneous income	394,525	369,921
9. Total (Lines 1 to 8.3)	108,245,475	109,363,963
10. Death benefits	17,181,972	16,372,232
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	13,422,240	13,909,737
13. Disability benefits and benefits under accident and health contracts	164,512	190,428
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	15,452,380	12,720,531
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	8,332,013	7,757,927
18. Payments on supplementary contracts with life contingencies	1,175,389	1,282,063
19. Increase in aggregate reserves for life and accident and health contracts	13,459,104	18,626,820
20. Totals (Lines 10 to 19)	69,187,610	70,859,738
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)		
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4)	21,153,074	20,207,652
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	2,348,261	2,062,802
25. Increase in loading on deferred and uncollected premiums	(2,296,001)	(2,022,855)
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions	1,757,879	1,608,778
28. Totals (Lines 20 to 27)	92,150,823	92,716,115
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	16,094,652	16,647,848
30. Dividends to policyholders		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	16,094,652	16,647,848
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	6,591,912	6,265,519
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	9,502,740	10,382,329
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$504,504 (excluding taxes of \$423,584 transferred to the IMR)	548,493	1,027,751
35. Net income (Line 33 plus Line 34)	10,051,233	11,410,080
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	147,450,051	143,297,070
37. Net income (Line 35)	10,051,233	11,410,080
38. Change in net unrealized capital gains (losses) less capital gains tax of \$563,596	1,886,831	2,475,382
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	321,033	3,295,792
41. Change in nonadmitted assets and related items	(549,790)	(1,556,141)
42. Change in liability for reinsurance in unauthorized companies		
43. Change in reserve on account of change in valuation basis, (increase) or decrease (Exh. 5A, Line 9999999, Col. 4)		(10,144,913)
44. Change in asset valuation reserve	(524,444)	(698,607)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		(723,268)
53. Aggregate write-ins for gains and losses in surplus	6,386	94,656
54. Net change in capital and surplus for the year (Lines 37 through 53)	11,191,249	4,152,981
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	158,641,300	147,450,051
DETAILS OF WRITE-INS		
08.301. Referral fees	5,240	40
08.302. Reinsurance ceded experience rating refund	389,285	369,881
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	394,525	369,921
2701. Fines and penalties of regulatory authorities	845	890
2702. Increase in reserve for retired lives	1,757,034	1,607,888
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	1,757,879	1,608,778
5301. Accumulated other comprehensive income – pensions	(25,402)	(18,580)
5302. Change in market value of Amica Companies supplemental retirement trust	30,101	113,826
5303. Extraordinary amounts of taxes for prior years	1,687	(590)
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	6,386	94,656

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA LIFE INSURANCE COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	54,092,082	57,363,834
2. Net investment income	45,981,720	44,812,483
3. Miscellaneous income	7,236,246	6,579,974
4. Total (Lines 1 through 3)	107,310,048	108,756,291
5. Benefit and loss related payments	48,758,080	43,202,815
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	23,199,851	21,896,926
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$504,504 tax on capital gains (losses)	6,200,000	7,211,000
10. Total (Lines 5 through 9)	78,157,931	72,310,741
11. Net cash from operations (Line 4 minus Line 10)	29,152,117	36,445,550
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	127,274,531	128,212,964
12.2 Stocks	3,155,915	3,789,125
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds		1,613,023
12.8 Total investment proceeds (Lines 12.1 to 12.7)	130,430,446	133,615,112
13. Cost of investments acquired (long-term only):		
13.1 Bonds	154,188,880	166,536,556
13.2 Stocks	3,580,135	2,689,390
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets	496,186	29,003
13.6 Miscellaneous applications	1,615,136	
13.7 Total investments acquired (Lines 13.1 to 13.6)	159,880,337	169,254,949
14. Net increase (decrease) in contract loans and premium notes	257,394	31,793
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(29,707,285)	(35,671,630)
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	(2,597,801)	(3,630,361)
16.5 Dividends to stockholders		723,268
16.6 Other cash provided (applied)	(364,513)	1,385,767
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(2,962,314)	(2,967,862)
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)	(3,517,482)	(2,193,942)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	18,565,922	20,759,864
19.2 End of year (Line 18 plus Line 19.1)	15,048,440	18,565,922

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

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	Ordinary			6	Group		Accident and Health			12
			3	4	5		7	8	9	10	11	
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts	54,863,282		41,283,793	10,973,985			2,605,504					
2. Considerations for supplementary contracts with life contingencies	331,935				331,935							
3. Net investment income	45,086,798		8,963,665	33,307,113	913,473		1,902,547					
4. Amortization of Interest Maintenance Reserve (IMR)	480,658		95,559	355,078	9,738		20,283					
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	7,088,277		7,088,277									
7. Reserve adjustments on reinsurance ceded												
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts												
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	394,525		5,240				389,285					
9. Totals (Lines 1 to 8.3)	108,245,475		57,436,534	44,636,176	1,255,146		4,917,619					
10. Death benefits	17,181,972		15,732,472				1,449,500					
11. Matured endowments (excluding guaranteed annual pure endowments)												
12. Annuity benefits	13,422,240			13,422,240								
13. Disability benefits and benefits under accident and health contracts	164,512		164,512									
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	15,452,380		2,889,043	12,563,337								
16. Group conversions			(15,446)				15,446					
17. Interest and adjustments on contract or deposit-type contract funds	8,332,013		192,246	7,900,196	226,703		12,868					
18. Payments on supplementary contracts with life contingencies	1,175,389				1,175,389							
19. Increase in aggregate reserves for life and accident and health contracts	13,459,104		12,569,489	1,282,726	(385,079)		(8,032)					
20. Totals (Lines 10 to 19)	69,187,610		31,532,316	35,168,499	1,017,013		1,469,782					
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)												
22. Commissions and expense allowances on reinsurance assumed												
23. General insurance expenses	21,153,074		16,991,072	3,803,201	144,513		214,288					
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,348,261		2,028,710	238,583	7,689		73,279					
25. Increase in loading on deferred and uncollected premiums	(2,296,001)		(2,296,001)									
26. Net transfers to or (from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions	1,757,879		744	85	16		1,757,034					
28. Totals (Lines 20 to 27)	92,150,823		48,256,841	39,210,368	1,169,231		3,514,383					
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	16,094,652		9,179,693	5,425,808	85,915		1,403,236					
30. Dividends to policyholders												
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	16,094,652		9,179,693	5,425,808	85,915		1,403,236					
32. Federal income taxes incurred (excluding tax on capital gains)	6,591,912		3,759,741	2,222,257	35,188		574,726					
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	9,502,740		5,419,952	3,203,551	50,727		828,510					
DETAILS OF WRITE-INS												
08.301. Reinsurance ceded experience rating refund	389,285						389,285					
08.302. Referral fees	5,240		5,240									
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	394,525		5,240				389,285					
2701. Increase in retired lives reserve	1,757,034						1,757,034					
2702. Fines and Penalties	845		744	85	16							
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	1,757,879		744	85	16		1,757,034					

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

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA LIFE INSURANCE COMPANY

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1	2	Ordinary			6	Group	
			3	4	5		7	8
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	527,400,501		162,354,895	355,474,364	9,542,022		29,220	
2. Tabular net premiums or considerations	72,141,513		61,346,344	10,505,214	289,486		469	
3. Present value of disability claims incurred	81,151		81,151		XXX			
4. Tabular interest	28,678,406		8,645,176	19,529,252	503,211		767	
5. Tabular less actual reserve released	693,239		144,675	324,620	223,944			
6. Increase in reserve on account of change in valuation basis								
7. Other increases (net)	(168,589)		(168,589)					
8. Totals (Lines 1 to 7)	628,826,221		232,403,652	385,833,450	10,558,663		30,456	
9. Tabular cost	50,239,531		50,230,263		XXX		9,268	
10. Reserves released by death	1,959,752		1,959,752	XXX	XXX			XXX
11. Reserves released by other terminations (net)	5,552,813		5,124,742	201,740	226,331			
12. Annuity, supplementary contract and disability payments involving life contingencies	30,214,520		164,511	28,874,620	1,175,389			
13. Net transfers to or (from) Separate Accounts								
14. Total Deductions (Lines 9 to 13)	87,966,616		57,479,268	29,076,360	1,401,720		9,268	
15. Reserve December 31, current year	540,859,605		174,924,384	356,757,090	9,156,943		21,188	

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....9,261,656	.....9,312,248
1.1	Bonds exempt from U.S. tax	(a) .....	.....
1.2	Other bonds (unaffiliated)	(a) .....33,108,744	.....33,550,952
1.3	Bonds of affiliates	(a) .....	.....
2.1	Preferred stocks (unaffiliated)	(b) .....	.....
2.11	Preferred stocks of affiliates	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....772,741	.....772,356
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans	(c) .....	.....
4.	Real estate	(d) .....	.....
5	Contract loans .....	.....343,470	.....354,186
6	Cash, cash equivalents and short-term investments	(e) .....1,210,330	.....1,157,495
7	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....1,624	.....1,624
9.	Aggregate write-ins for investment income .....	.....484,458	.....484,458
10.	Total gross investment income .....	.....45,183,023	.....45,633,319
11.	Investment expenses		(g) .....546,521
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i)
15.	Aggregate write-ins for deductions from investment income .....		.....
16.	Total deductions (Lines 11 through 15) .....		.....546,521
17.	Net investment income (Line 10 minus Line 16) .....		.....45,086,798
DETAILS OF WRITE-INS			
0901.	Miscellaneous interest .....	.....484,458	.....484,458
0902.	.....	
0903.	.....	
0998.	Summary of remaining write-ins for Line 9 from overflow page		
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	.....484,458	.....484,458
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page		
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

- (a) Includes \$546,948 accrual of discount less \$1,892,177 amortization of premium and less \$324,899 paid for accrued interest on purchases.
- (b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.
- (c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$1,158 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
- (f) Includes \$ accrual of discount less \$ amortization of premium.
- (g) Includes \$. investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....	.....398,584		.....398,584	.....275,775	
1.1	Bonds exempt from U.S. tax					
1.2	Other bonds (unaffiliated) .....	.....811,656		.....811,656		
1.3	Bonds of affiliates					
2.1	Preferred stocks (unaffiliated)					
2.11	Preferred stocks of affiliates					
2.2	Common stocks (unaffiliated) .....	.....1,495,809	.....(442,815)	.....1,052,994	.....1,996,010	
2.21	Common stocks of affiliates					
3.	Mortgage loans					
4.	Real estate					
5.	Contract loans					
6.	Cash, cash equivalents and short-term investments					
7.	Derivative instruments					
8.	Other invested assets .....				.....178,638	
9.	Aggregate write-ins for capital gains (losses)					
10.	Total capital gains (losses) .....	.....2,706,049	.....(442,815)	.....2,263,234	.....2,450,423	
DETAILS OF WRITE-INS						
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page					
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1	2	Ordinary		5	Group		Accident and Health			11
	Total	Industrial Life	3 Life Insurance	4 Individual Annuities	Credit Life (Group and Individual)	6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	Aggregate of All Other Lines of Business
FIRST YEAR (other than single)											
1. Uncollected	(608,216)		(608,216)								
2. Deferred and accrued	1,859,793		1,859,793								
3. Deferred , accrued and uncollected:											
3.1 Direct	1,895,702		1,895,702								
3.2 Reinsurance assumed											
3.3 Reinsurance ceded	644,125		644,125								
3.4 Net (Line 1 + Line 2)	1,251,577		1,251,577								
4. Advance											
5. Line 3.4 - Line 4	1,251,577		1,251,577								
6. Collected during year:											
6.1 Direct	6,928,459		6,190,486	737,973							
6.2 Reinsurance assumed											
6.3 Reinsurance ceded	3,744,942		3,744,942								
6.4 Net	3,183,517		2,445,544	737,973							
7. Line 5 + Line 6.4	4,435,094		3,697,121	737,973							
8. Prior year (uncollected + deferred and accrued - advance) ..	1,516,230		1,516,230								
9. First year premiums and considerations:											
9.1 Direct	6,812,722		6,074,749	737,973							
9.2 Reinsurance assumed											
9.3 Reinsurance ceded	3,893,858		3,893,858								
9.4 Net (Line 7 - Line 8)	2,918,864		2,180,891	737,973							
SINGLE											
10. Single premiums and considerations:											
10.1 Direct	4,951,831			4,951,831							
10.2 Reinsurance assumed											
10.3 Reinsurance ceded											
10.4 Net	4,951,831			4,951,831							
RENEWAL											
11. Uncollected	(1,167,727)		(1,167,727)								
12. Deferred and accrued	18,057,810		18,057,810								
13. Deferred, accrued and uncollected:											
13.1 Direct	18,891,885		18,891,885								
13.2 Reinsurance assumed											
13.3 Reinsurance ceded	2,001,800		2,001,800								
13.4 Net (Line 11 + Line 12)	16,890,085		16,890,085								
14. Advance	84,709		84,709								
15. Line 13.4 - Line 14	16,805,376		16,805,376								
16. Collected during year:											
16.1 Direct	60,808,134		52,394,479	5,284,181		3,129,474					
16.2 Reinsurance assumed											
16.3 Reinsurance ceded	15,183,335		14,659,395			523,940					
16.4 Net	45,624,799		37,735,084	5,284,181		2,605,534					
17. Line 15 + Line 16.4	62,430,175		54,540,460	5,284,181		2,605,534					
18. Prior year (uncollected + deferred and accrued - advance) ..	15,437,588		15,437,558			30					
19. Renewal premiums and considerations:											
19.1 Direct	62,751,421		54,337,796	5,284,181		3,129,444					
19.2 Reinsurance assumed											
19.3 Reinsurance ceded	15,758,834		15,234,894			523,940					
19.4 Net (Line 17 - Line 18)	46,992,587		39,102,902	5,284,181		2,605,504					
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	74,515,974		60,412,545	10,973,985		3,129,444					
20.2 Reinsurance assumed											
20.3 Reinsurance ceded	19,652,692		19,128,752			523,940					
20.4 Net (Lines 9.4 + 10.4 + 19.4)	54,863,282		41,283,793	10,973,985		2,605,504					

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

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums											
22. All other											
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded	3,894,749		3,894,749								
23.2 Reinsurance assumed											
23.3 Net ceded less assumed	3,894,749		3,894,749								
24. Single:											
24.1 Reinsurance ceded											
24.2 Reinsurance assumed											
24.3 Net ceded less assumed											
25. Renewal:											
25.1 Reinsurance ceded	3,193,528		3,193,528								
25.2 Reinsurance assumed											
25.3 Net ceded less assumed	3,193,528		3,193,528								
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	7,088,277		7,088,277								
26.2 Reinsurance assumed (Page 6, Line 22)											
26.3 Net ceded less assumed	7,088,277		7,088,277								
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)											
28. Single											
29. Renewal											
30. Deposit-type contract funds											
31. Totals (to agree with Page 6, Line 21)											

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6
	1	Accident and Health		4		
		2	3			
	Life	Cost Containment	All Other	All Other Lines of Business	Investment	Total
1. Rent	892,476				38,047	930,523
2. Salaries and wages	9,895,127				286,885	10,182,012
3.11 Contributions for benefit plans for employees	2,343,144				82,942	2,426,086
3.12 Contributions for benefit plans for agents						
3.21 Payments to employees under non-funded benefit plans						
3.22 Payments to agents under non-funded benefit plans						
3.31 Other employee welfare	61,919					61,919
3.32 Other agent welfare						
4.1 Legal fees and expenses	7,045					7,045
4.2 Medical examination fees	1,341,940					1,341,940
4.3 Inspection report fees	51,291					51,291
4.4 Fees of public accountants and consulting actuaries	552,202					552,202
4.5 Expense of investigation and settlement of policy claims	41,850					41,850
5.1 Traveling expenses	197,132					197,132
5.2 Advertising	1,639,475					1,639,475
5.3 Postage, express, telegraph and telephone	1,531,226					1,531,226
5.4 Printing and stationery	321,973					321,973
5.5 Cost or depreciation of furniture and equipment	690,379					690,379
5.6 Rental of equipment	83,713				32,056	115,769
5.7 Cost or depreciation of EDP equipment and software						
6.1 Books and periodicals	16,361					16,361
6.2 Bureau and association fees	99,238					99,238
6.3 Insurance, except on real estate						
6.4 Miscellaneous losses						
6.5 Collection and bank service charges					33,275	33,275
6.6 Sundry general expenses						
6.7 Group service and administration fees						
6.8 Reimbursements by uninsured plans						
7.1 Agency expense allowance						
7.2 Agents' balances charged off (less \$ recovered)						
7.3 Agency conferences other than local meetings						
9.1 Real estate expenses						
9.2 Investment expenses not included elsewhere					73,316	73,316
9.3 Aggregate write-ins for expenses	1,386,583					1,386,583
10. General expenses incurred	21,153,074				546,521	(a) 21,699,595
11. General expenses unpaid December 31, prior year	3,652,888					3,652,888
12. General expenses unpaid December 31, current year	3,955,425					3,955,425
13. Amounts receivable relating to uninsured plans, prior year						
14. Amounts receivable relating to uninsured plans, current year						
15. General expenses paid during year (Lines 10+11-12-13+14)	20,850,537				546,521	21,397,058
DETAILS OF WRITE-INS						
09.301. Data processing and consulting fees	1,279,708					1,279,708
09.302. Accrual for non-funded pensions	106,875					106,875
09.303.						
09.398. Summary of remaining write-ins for Line 9.3 from overflow page						
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	1,386,583					1,386,583

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

		Insurance			4	5
		1	2	3	Investment	Total
		Life	Accident and Health	All Other Lines of Business		
1.	Real estate taxes					
2.	State insurance department licenses and fees	439,723				439,723
3.	State taxes on premiums	1,116,291				1,116,291
4.	Other state taxes, including \$ 40,826 for employee benefits	213,796				213,796
5.	U.S. Social Security taxes	560,204				560,204
6.	All other taxes	18,247				18,247
7.	Taxes, licenses and fees incurred	2,348,261				2,348,261
8.	Taxes, licenses and fees unpaid December 31, prior year	165,473				165,473
9.	Taxes, licenses and fees unpaid December 31, current year.....	165,265				165,265
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	2,348,469				2,348,469

EXHIBIT 4 - DIVIDENDS OR REFUNDS

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

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 41 CSO 2.50% NLP ANB IDB 60,62	1,612		1,612		
0100002. 41 CSO 2.50% CRVM ANB IDB 57,59,61,63	11,716		11,716		
0100003. 58 CSO 3.00% NLP ANB IDB 63-80	273,829		270,969		2,860
0100004. 58 CSO 3.00% NLP ALB IDB 70-87, 89-05	44,361		44,361		
0100005. 58 CSO 3.00% CRVM ANB IDB 63-83	2,842,193		2,823,865		18,328
0100006. 58 CSO 3.50% NLP ANB IDB 67-68,70,72-77, 79	198,745		198,745		
58 CSO 3.50% NLP ALB IDB 70-87,89,92,96,99,01-02,04,06-07NB					
0100007. 02,04,06-07NB	185,122		185,122		
0100008. 58 CSO 3.50% CRVM ANB IDB 66-67, 69-78	770,882		770,882		
0100009. 58 CSO 3.50% CRVM ALB IDB 70-80,86,01	3,635,928		3,635,928		
0100010. 58 CSO 4.00% NLP ANB IDB 77-80	85,096		85,096		
0100011. 58 CSO 4.00% NLP ALB IDB 79-87	90,982		90,982		
0100012. 58 CSO 4.00% CRVM ANB IDB 77-81	747,825		747,825		
0100013. 58 CSO 4.00% CRVM ALB IDB 77, 79-87	6,079,713		6,079,713		
0100014. 58 CSO 4.50% NLP ANB IDB 81-83	121,997		121,997		
0100015. 58 CSO 4.50% CRVM ANB IDB 80-84	691,807		691,807		
58 CSO 4.50% CRVM ALB IDB 83-88,92,96-97,03-04					
0100016.	20,583,412		20,583,412		
0100017. 58 CSO 5.50% NLP ALB IDB 79,83-85,87-88	211,256		211,256		
0100018. 58 CET 3.00% NLP ANB IDB 63-82	132,793		132,793		
0100019. 58 CET 3.50% NLP ANB IDB 68,71,74,76-77	12,942		12,942		
0100020. 58 CET 3.50% NLP ALB IDB 71-79	64,298		64,298		
0100021. 58 CET 4.00% NLP ANB IDB 79-80	4,665		4,665		
0100022. 58 CET 4.00% NLP ALB IDB 80-86	41,305		41,305		
0100023. 58 CET 4.50% NLP ANB IDB 82-83	7,016		7,016		
0100024. 58 CET 5.00% NLP ALB IDB 77	1,741		1,741		
0100025. 58 CET 5.50% NLP ALB IDB 74,83-85,87-88	49,172		49,172		
0100026. 80 CSO 4.00% CRVM ALB IDB 97-07NB	20,957,829		20,957,829		
0100027. 80 CSO 4.50% NLP ALB IDB 95-01	454,465		454,465		
0100028. 80 CSO 4.50% CRVM ALB IDB 94-07NB	101,510,327		101,510,327		
0100029. 80 CSO 5.00% NLP ALB IDB 90-91, 93-94	250,174		250,174		
0100030. 80 CSO 5.00% CRVM ALB IDB 89,93-95	6,534,374		6,534,374		
0100031. 80 CSO 5.50% NLP ALB IDB 89-92	693,256		693,256		
0100032. 80 CSO 5.50% CRVM ALB IDB 81-92	18,365,636		18,365,636		
0100033. 80 CSO 6.00% NLP ALB IDB 83-85	45,995		45,995		
0100034. 80 CSO 6.00% CRVM ALB IDB 83-89	716,842		716,842		
0100035. 80 CET 4.00% NLP ALB IDB 99, 03-04	91,923		91,923		
0100036. 80 CET 4.50% NLP ALB IDB 95-01,03	342,528		342,528		
0100037. 80 CET 5.00% NLP ALB IDB 93-94	14,504		14,504		
0100038. 80 CET 5.50% NLP ALB IDB 89-93	55,011		55,011		
0100039. 80 CET 6.00% NLP ALB IDB 83,85	119		119		
0199997. Totals (Gross)	186,923,391		186,902,203		21,188
0199998. Reinsurance ceded	28,476,756		28,476,756		
0199999. Life Insurance: Totals (Net)	158,446,635		158,425,447		21,188
0200001. A-1949 3.50%3.00% CARVM Def 82-83	11,557,330	XXX	11,557,330	XXX	
0200002. A2000 4.50% CARVM Def 05-07 NB	7,964,378	XXX	7,964,378	XXX	
0200003. A2000 4.75% CARVM Def 03-04	21,098,889	XXX	21,098,889	XXX	
0200004. A2000 4.75% Imm 99, 06	324,376	XXX	324,376	XXX	
0200005. 83a 5.00% Imm 96	19,647	XXX	19,647	XXX	
0200006. A2000 5.00% CARVM Def 98-99, 03	24,944,446	XXX	24,944,446	XXX	
0200007. A2000 5.00% Imm 01, 04-05	1,091,714	XXX	1,091,714	XXX	
0200008. 83a 5.25% CARVM Def 94, 96, 97	19,810,446	XXX	19,810,446	XXX	
0200009. 83a 5.25% Imm 97	36,992	XXX	36,992	XXX	
0200010. A2000 5.25% CARVM Def 98-99, 01-02	61,596,130	XXX	61,596,130	XXX	
0200011. A2000 5.25% Imm 05-06	7,556,575	XXX	7,556,575	XXX	
0200012. 83a 5.30% Imm 89-97	28,773,537	XXX	28,773,537	XXX	
0200013. A2000 5.30% Imm 98-99	5,021,350	XXX	5,021,350	XXX	
0200014. 83a 5.50% CARVM Def 93, 96-97	14,912,636	XXX	14,912,636	XXX	
0200015. A2000 5.50% CARVM Def 00-02	25,522,341	XXX	25,522,341	XXX	
0200016. A2000 5.50% Imm 03-04, 07 NB	5,966,190	XXX	5,966,190	XXX	
0200017. 83a 5.75% CARVM Def 95	21,063,705	XXX	21,063,705	XXX	
0200018. A2000 5.75% CARVM Def 00	836,782	XXX	836,782	XXX	
0200019. A2000 5.75% Imm 03	2,958,073	XXX	2,958,073	XXX	
0200020. 83a 6.00% CARVM Def 92	16,276,671	XXX	16,276,671	XXX	
0200021. A2000 6.00% Imm 01-02	626,928	XXX	626,928	XXX	
0200022. 83a 6.25% CARVM Def 87, 90-91	31,829,795	XXX	31,829,795	XXX	
0200023. A2000 6.25% Imm 00	132,699	XXX	132,699	XXX	
0200024. 83a 6.50% CARVM Def 89	6,921,110	XXX	6,921,110	XXX	
0200025. A2000 6.50% Imm 01-02	5,466,490	XXX	5,466,490	XXX	
0200026. 83a 6.75% CARVM Def 86, 88	15,169,790	XXX	15,169,790	XXX	
0200027. A2000 6.75% Imm 00-01	2,397,903	XXX	2,397,903	XXX	
0200028. 83a 7.00% CARVM Def 84-85	15,821,631	XXX	15,821,631	XXX	
0200029. A2000 7.00% Imm 00	1,058,536	XXX	1,058,536	XXX	
0299997. Totals (Gross)	356,757,090	XXX	356,757,090	XXX	
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)	356,757,090	XXX	356,757,090	XXX	
0300001. A2000 5.25% Imm 05-07 NB	1,083,131		1,083,131		
0300002. 83a 5.30% Imm 87-97	4,634,783		4,634,783		
0300003. A2000 5.30% Imm 98-99	754,238		754,238		
0300004. A2000 5.50% Imm 04, 07 NB	668,169		668,169		
0300005. A2000 5.75% Imm 03	207,996		207,996		
0300006. A2000 6.50% Imm 02	660,454		660,454		
0300007. A2000 6.75% Imm 01	572,209		572,209		
0300008. A2000 7.00% Imm 00	575,963		575,963		
0399997. Totals (Gross)	9,156,943		9,156,943		
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)	9,156,943		9,156,943		
0400001. 59 ADB with 58 CSO 3 1/2%	34,705		34,705		
0400002. 59 ADB with 80 CSO 3 1/2%	16,079		16,079		
0499997. Totals (Gross)	50,784		50,784		

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0499998. Reinsurance ceded	46,888		46,888		
0499999. Accidental Death Benefits: Totals (Net)	3,896		3,896		
52 INTERCO DISA, Period 2, with 58 CS0 3 1/2%					
0500001.	128,971		128,971		
52 INTERCO DISA, Period 2, with 80 CS0 4 1/2%					
0500002.	187,585		187,585		
0599997. Totals (Gross)	316,556		316,556		
0599998. Reinsurance ceded					
0599999. Disability-Active Lives: Totals (Net)	316,556		316,556		
52 INTERCO DISA, Period 2, with 58 CS0 3 1/2%					
0600001.	911,042		911,042		
52 IINTERCO DISA, Period 2, with 80 CS0 3 1/2%					
0600002.	185,311		185,311		
52 INTERCO DISA, Period 2 , with 80 CS0 4					
0600003. 1/2%	1,123,409		1,123,409		
0699997. Totals (Gross)	2,219,762		2,219,762		
0699998. Reinsurance ceded					
0699999. Disability-Disabled Lives: Totals (Net)	2,219,762		2,219,762		
For exess of valuation net premiums over gross premiums on respective policies, computed according to the standard valuation required by					
0700001. this state	12,423,547		12,423,547		
For non-deduction of deferred fractional premiums or return of premiums at the death of					
0700002. the insured	735,176		735,176		
0700003. For future expense					
0700004. Miscellaneous Reserve	800,000		800,000		
0799997. Totals (Gross)	13,958,723		13,958,723		
0799998. Reinsurance ceded					
0799999. Miscellaneous Reserves: Totals (Net)	13,958,723		13,958,723		
9999999. Totals (Net) - Page 3, Line 1	540,859,605		540,838,417		21,188

EXHIBIT 5 - INTERROGATORIES

1.1

Has the reporting entity ever issued both participating and non-participating contracts?.....

Yes [] No [X]

1.2

If not, state which kind is issued.
Non-participating

2.1

Does the reporting entity at present issue both participating and non-participating contracts?.....

Yes [] No [X]

2.2

If not, state which kind is issued.
Non-participating

3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?.....
If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

Yes [X] No []

4.

Has the reporting entity any assessment or stipulated premium contracts in force?
If so, state:
4.1 Amount of insurance?\$
4.2 Amount of reserve?\$
4.3 Basis of reserve:
4.4 Basis of regular assessments:
4.5 Basis of special assessments:
4.6 Assessments collected during the year\$

Yes [] No [X]

5.

If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
.....

6.

Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis?

Yes [] No [X]

6.1

If so, state the amount of reserve on such contracts on the basis actually held:.....

\$

6.2

That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits:

\$

Attach statement of methods employed in their valuation.

7.

Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year?

Yes [] No [X]

7.1

If yes, state the total dollar amount of assets covered by these contracts or agreements

\$

7.2

Specify the basis (fair value, amortized cost, etc.) for determining the amount:
.....

7.3

State the amount of reserves established for this business:

\$

7.4

Identify where the reserves are reported in the blank:
.....

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

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
9999999 - Total (Column 4, only)			

Exhibit 6 - Aggregate Reserves for Accident and Health Contracts

N O N E

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	156,960,268		151,725,909	5,224,653		9,706
2. Deposits received during the year	20,145,293		19,653,612	491,681		
3. Investment earnings credited to the account	7,855,107		7,668,748	185,979		380
4. Other net change in reserves	242,463		201,740	40,723		
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments	22,743,474		21,783,125	957,221		3,128
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)	162,459,657		157,466,884	4,985,815		6,958
10. Reinsurance balance at the beginning of the year						
11. Net change in reinsurance assumed						
12. Net change in reinsurance ceded						
13. Reinsurance balance at the end of the year (Lines 10+11-12)						
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	162,459,657		157,466,884	4,985,815		6,958

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

		1	2	Ordinary			6	Group		Accident and Health		
				3	4	5		7	8	9	10	11
		Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1.	Due and unpaid:											
	1.1 Direct											
	1.2 Reinsurance assumed											
	1.3 Reinsurance ceded											
	1.4 Net											
2.	In course of settlement:											
	2.1 Resisted											
	2.11 Direct											
	2.12 Reinsurance assumed											
	2.13 Reinsurance ceded											
	2.14 Net			(b)	(b)		(b)	(b)				
	2.2 Other											
	2.21 Direct	3,858,909		3,786,640	35,169			37,100				
	2.22 Reinsurance assumed											
	2.23 Reinsurance ceded	570,000		570,000								
	2.24 Net	3,288,909		(b) 3,216,640	(b) 35,169		(b)	(b) 37,100		(b)	(b)	(b)
3.	Incurred but unreported:											
	3.1 Direct	700,000		575,000				125,000				
	3.2 Reinsurance assumed											
	3.3 Reinsurance ceded											
	3.4 Net	700,000		(b) 575,000	(b)		(b)	(b) 125,000		(b)	(b)	(b)
4.	TOTALS											
	4.1 Direct	4,558,909		4,361,640	35,169			162,100				
	4.2 Reinsurance assumed											
	4.3 Reinsurance ceded	570,000		570,000								
	4.4 Net	3,988,909	(a)	(a) 3,791,640	35,169			(a) 162,100				

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

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

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct	36,961,167		20,856,209	13,437,469	1,175,389		1,492,100				
1.2 Reinsurance assumed											
1.3 Reinsurance ceded	3,890,289		3,890,289								
1.4 Net (d)	33,070,878		16,965,920	13,437,469	1,175,389		1,492,100				
2. Liability December 31, current year from Part 1:											
2.1 Direct	4,558,909		4,361,640	35,169			162,100				
2.2 Reinsurance assumed											
2.3 Reinsurance ceded	570,000		570,000								
2.4 Net	3,988,909		3,791,640	35,169			162,100				
3. Amounts recoverable from reinsurers December 31, current year	300,848		295,048				5,800				
4. Liability December 31, prior year:											
4.1 Direct	7,205,827		6,956,529	50,398			198,900				
4.2 Reinsurance assumed											
4.3 Reinsurance ceded	1,691,000		1,691,000								
4.4 Net	5,514,827		5,265,529	50,398			198,900				
5. Amounts recoverable from reinsurers December 31, prior year	700,000		700,000								
6. Incurred Benefits											
6.1 Direct	34,314,249		18,261,320	13,422,240	1,175,389		1,455,300				
6.2 Reinsurance assumed											
6.3 Reinsurance ceded	2,370,137		2,364,337				5,800				
6.4 Net	31,944,112		15,896,983	13,422,240	1,175,389		1,449,500				

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

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

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

(d) Includes \$164,512 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Other invested assets (Schedule BA)			
8. Receivables for securities			
9. Aggregate write-ins for invested assets			
10. Subtotals, cash and invested assets (Lines 1 to 9)			
11. Title plants (for Title insurers only)			
12. Investment income due and accrued			
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection			
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
13.3 Accrued retrospective premiums			
14. Reinsurance:			
14.1 Amounts recoverable from reinsurers			
14.2 Funds held by or deposited with reinsured companies			
14.3 Other amounts receivable under reinsurance contracts			
15. Amounts receivable relating to uninsured plans			
16.1 Current federal and foreign income tax recoverable and interest thereon			
16.2 Net deferred tax asset	6,705,219	7,138,117	432,898
17. Guaranty funds receivable or on deposit			
18. Electronic data processing equipment and software	485,903	213,864	(272,039)
19. Furniture and equipment, including health care delivery assets	2,963,622	2,650,377	(313,245)
20. Net adjustment in assets and liabilities due to foreign exchange rates			
21. Receivables from parent, subsidiaries and affiliates			
22. Health care and other amounts receivable			
23. Aggregate write-ins for other than invested assets	1,191,545	794,141	(397,404)
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23)	11,346,289	10,796,499	(549,790)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
26. Total (Lines 24 and 25)	11,346,289	10,796,499	(549,790)
DETAILS OF WRITE-INS			
0901.			
0902.			
0903.			
0998. Summary of remaining write-ins for Line 9 from overflow page			
0999. Totals (Lines 0901 thru 0903 plus 0998)(Line 9 above)			
2301. Amica Companies supplemental retirement trust	874,629	458,338	(416,291)
2302. Pension intangible asset	316,391	335,278	18,887
2303. Travel advances	525	525	
2398. Summary of remaining write-ins for Line 23 from overflow page			
2399. Totals (Lines 2301 thru 2303 plus 2398)(Line 23 above)	1,191,545	794,141	(397,404)

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A. Accounting Practices

The accompanying financial statements of the Company have been prepared in conformity with the NAIC Accounting Practices and Procedures Manual.

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

The preparation of the financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policies

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

In addition the Company uses the following accounting policies:

- (1) Short-term investments are stated at cost, which approximates market value.
- (2) Bonds not backed by other loans are stated at amortized cost using the scientific method.
- (3) Common stocks are stated at market value.
- (4) The Company has no preferred stock.
- (5) The Company has no mortgage loans.
- (6) Loan-backed securities are stated at amortized cost. The retrospective adjustment method is used to value all loan backed securities.
- (7) The Company has no investments in subsidiaries, controlled or affiliated companies.
- (8) The Company's share of a limited partnership interest is based on the underlying audited GAAP equity of the investee.
- (9) The Company has no derivatives.
- (10) The Company does not utilize anticipated investment income as a factor in the premium deficiency calculation.
- (11) The Company does not write Accident and Health insurance.
- (12) The capitalization policy and the resultant predefined thresholds did not change from the prior period.
- (13) The Company has no pharmaceutical rebate receivables.

2. Accounting Changes and Correction of Errors

There were no material accounting changes or correction of errors in the reporting period.

3. Business Combinations and Goodwill

The Company has not recorded any goodwill as a result of business combinations.

4. Discontinued Operations

The Company had no discontinued operations during the reporting period.

5. Investments

- A. The Company has no mortgage loans.
- B. The Company is not the creditor of any restructured debt.
- C. The Company has no reverse mortgages.
- D. Loan-backed securities:

- (1) The Company has consistently used the retrospective method (or a method which approximates the retrospective method) for valuing loan-backed securities.
- (2) Prepayment assumptions for a single class and multi-class mortgage backed/asset backed securities were obtained from broker dealer survey values, nationally recognized data services or internal estimates.
- (3) There were no changes from retrospective to prospective methodologies.

- E. The Company has no repurchase agreements.
- F. The Company has no investment in real estate.
- G. The Company has no investments in low-income housing tax credits (LHITC).

6. Joint Ventures, Partnerships, and Limited Liability Companies

- A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.
- B. The Company did not recognize any impairment write down for its investments in Joint Ventures, Partnerships and Limited Liability Companies.

7. Investment Income

- A. Any investment income due and accrued with amounts that are over 90 days past due would be non-admitted and excluded from surplus.
- B. There was no investment income due and accrued excluded from surplus.

8. Derivative Instruments

The Company holds no derivative instruments.

NOTES TO FINANCIAL STATEMENTS

9. Income Taxes

A. The components of the net deferred tax asset at December 31 are as follows:

	<u>2007</u>	<u>2006</u>
(1) Total of all deferred tax assets (admitted and nonadmitted)	\$ 26,226,749	\$ 24,667,487
(2) Total of all deferred tax liabilities	\$ 15,734,818	\$ 13,932,992
(3) Total deferred tax assets nonadmitted in accordance with SSAP No. 10, Income Taxes	\$ 6,705,219	\$ 7,138,117
(4) Increase (decrease) in deferred tax assets nonadmitted	\$ (432,898)	\$ 1,493,278

B. At December 31, 2007, the Company reported no deferred tax liabilities not recognized.

C. The components of incurred income tax expense and the change in DTAs and DTLs are as follows:

(1) The provisions for incurred taxes on earnings for the years ended December 31 are:

	<u>2007</u>	<u>2006</u>
Federal	\$ 7,520,000	\$ 6,838,000
Federal income tax on net capital gains	(928,088)	(572,481)
Federal income tax incurred	<u>\$ 6,591,912</u>	<u>\$ 6,265,519</u>

(2) The tax effects of temporary differences that give rise to significant portions of the deferred tax assets and deferred tax liabilities are as follows:

	<u>December 31, 2007</u>	<u>December 31, 2006</u>
Deferred Tax Assets:		
Deferred acquisition costs	\$ 3,532,342	\$ 3,456,230
Reserve for life policies and supplementary contracts w/o life contingency	19,388,130	18,194,311
Reserve for unassessed insolvencies	725,200	725,200
Reserve for misc. retirement benefits	1,254,408	1,185,634
Equipment	1,157,531	962,069
Other	<u>169,138</u>	<u>144,043</u>
Total deferred tax assets	26,226,749	24,667,487
Nonadmitted deferred tax assets	<u>(6,705,219)</u>	<u>(7,138,117)</u>
Admitted deferred tax assets	\$ 19,521,530	\$ 17,529,370
Deferred Tax Liabilities:		
Bonds	\$ 741,439	\$ 684,582
Common stocks	5,010,329	4,447,681
Net deferred and uncollected premiums	9,933,050	8,750,729
Other	<u>50,000</u>	<u>50,000</u>
Total deferred tax liabilities	\$ 15,734,818	\$ 13,932,992
Net admitted deferred tax asset	<u>\$ 3,786,712</u>	<u>\$ 3,596,378</u>

(3) The change in net deferred income taxes is comprised of the following:

	<u>December 31, 2007</u>	<u>December 31, 2006</u>	<u>Change</u>
Total deferred tax assets	\$ 26,226,749	\$ 24,667,487	\$ 1,559,262
Total deferred tax liabilities	<u>(15,734,818)</u>	<u>(13,932,992)</u>	<u>(1,801,826)</u>
Net deferred tax asset (liability)	\$ 10,491,931	\$ 10,734,495	\$ (242,564)
Tax effect of unrealized gains (losses)			<u>563,596</u>
Change in net deferred income tax			<u>\$ 321,032</u>

D. The significant items causing a difference between the provision for federal income taxes and the statutory rate of 35% are as follows:

	<u>December 31, 2007</u>
Taxes computed at the statutory rate	\$ 5,663,129
Other	<u>637,750</u>
Total	<u>\$ 6,270,879</u>
Federal and foreign taxes incurred	\$ 6,591,912
Change in net deferred taxes	<u>(321,032)</u>
Total statutory income taxes	<u>\$ 6,270,879</u>
Effective tax rate	39.0%

E. As of December 31, the Company had no operating loss carry forwards.

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

10. Information Concerning Parent, Subsidiaries and Affiliates

A., B. & C. The Company received premiums of \$2,941,000 and \$2,832,000 in 2007 and 2006, respectively from its Parent, Amica Mutual Insurance Company, for group life insurance on the lives of employees and retirees of the Parent. The company received premiums and deposits of \$22,547,000 and \$21,341,000 in 2007 and 2006, respectively from its Parent to fund structured settlement transactions.

D. At December 31, 2007, the Company reported \$188,000 payable to its Parent. The terms of the settlement require that these amounts are settled within 55 days.

NOTES TO FINANCIAL STATEMENTS

- E. The Company has no guarantees or undertakings for the benefit of an affiliate or related third party that would result in a material contingent exposure of the Company's or any related party's assets or liabilities.
- F. The Company is a party to a cost sharing agreement with its Parent and Affiliate, Amica General Agency, Inc. The Company reimburses its Parent for sales and support services provided such as data processing, mail, accounting, investment, and other corporate provided services. Total reimbursement to the Parent was \$4,950,000 and \$4,644,000 in 2007 and 2006, respectively.

In addition, the Company receives reimbursement from its Parent and Affiliate, Amica General Agency, Inc. for sales and support services provided. Total reimbursement from the Parent and the Agency was \$2,122,000 and \$2,209,000 in 2007 and 2006, respectively.

- G. All outstanding shares of the Company are owned by the Parent Company, Amica Mutual Insurance Company, an insurance holding company domiciled in the State of Rhode Island.
- H. The Company does not own any shares of an upstream intermediate or ultimate parent, either directly or indirectly via a downstream subsidiary, controlled or affiliated insurer.
- I. The Company does not hold any investments in a subsidiary, controlled or affiliated entity.
- J. The Company does not hold any investments in an impaired subsidiary, controlled or affiliated entity.

11. Debt

- A. The Company has no debt or capital notes outstanding.

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

A. Defined Benefit Plans

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

B. Defined Contribution Plans

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

C. Multiemployer Plans - none

D. Consolidated/Holding Company Plans

The company participates in a qualified non-contributory defined benefit pension plan sponsored by its Parent. The benefits are based on years of service and the employee's career average compensation. The plan is funded through a pension trust (Amica Pension Fund). No pension expense was recognized in 2007 and 2006 because, in accordance with SSAP 8 and FAS 87, the net periodic pension cost was \$0.

The Company funds supplemental pension benefits through Amica Companies Supplemental Retirement Trust. The supplemental pension benefits are amounts otherwise payable under the Company's qualified pension plan which is in excess of that allowed under Sections 401 and/or 415 of the Internal Revenue Code. The Company's share of the Trust assets and liabilities and benefits payable under the Trust amounted to \$2,159,000 and \$1,682,000 at December 31, 2007 and 2006 respectively.

In addition to pension benefits, the Company participates in other health care and life insurance benefit plans sponsored by its Parent for retired employees. Substantially all employees may become eligible for these plans if they reach retirement age while working for the Company and satisfy certain service requirements. Life insurance benefits are based upon a multiple of salary and years of service at date of retirement and are subject to a maximum benefit of \$250,000 for employees retiring before January 1, 2005. For employees retiring on January 1, 2005 and subsequent, the maximum retired life benefit is \$50,000.

The expenses of these plans are charged to affiliates in accordance with an intercompany cost sharing agreement. The Company's share of post-retirement benefit expenses was \$739,000 and \$651,000 for 2007 and 2006 respectively.

The Company participates with its Parent in a defined contribution savings plan covering substantially all employees of the Company. The Company matches employee contributions according to an established formula. The plan is subject to ERISA rules and regulations. The plan qualifies for exemption from federal income tax under the Internal Revenue Code. The Company made contributions to the plan of \$314,000 and \$292,000 during 2007 and 2006 respectively.

The Company provides a deferred compensation plan for certain eligible officers. The plan is a salary reduction plan in which no matching contribution is made by the Company on behalf of the plan participants. The assets supporting these deferred compensation liabilities are included in the Amica Companies Supplemental Retirement Trust.

E. Postemployment Benefits and Compensated Absences

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

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

(1) Recognition of the existence of the Act

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

NOTES TO FINANCIAL STATEMENTS

- A federal subsidy (based on 28% of an individual beneficiary's annual prescription drug costs between \$250 and \$5,000), which is not taxable, to sponsors of retiree healthcare benefit plans that provide a prescription drug benefit that is at least actuarially equivalent to Medicare Part D; and
- The opportunity for a retiree to obtain a prescription drug benefit under Medicare.

(2) Effects of the Subsidy in Measuring the Net Postretirement Benefit Cost

The Company participates in group retiree health plans sponsored by its Parent. The effect of the Act is reflected in the Parent's calculation of its net postretirement benefit cost.

- (3) The Company's gross benefit payments for 2007 and 2006, respectively, were \$29,827 and \$30,710, including the prescription drug benefit. The Company's subsidy related to The Medicare Prescription Drug, Improvement and Modernization Act of 2003 was \$15,547 for 2007 and \$12,869 for 2006.

13. Capital and Surplus, Shareholders' Dividends Restrictions and Quasi Reorganizations

- (1) The Company has 100,000 shares authorized, 50,000 shares issued and outstanding. All shares are class A shares with a par value of \$100.
- (2) The Company has no preferred stock outstanding.
- (3) The Company is subject to certain statutory restrictions on payment of dividends to its Parent. These restrictions are based on earned surplus and net gain from operations. The maximum dividend payout which may be made without prior approval of the Insurance Commissioner was \$10,392,000 in 2007. Dividends are non-cumulative.
- (4) Within the limitations of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.
- (5) No restrictions have been placed upon unassigned surplus funds.
- (6) There have been no advances to surplus.
- (7) No stock, including that of affiliated companies owned by the Company, is held for any special purpose.
- (8) The Company holds no special surplus funds.
- (9) The portion of unassigned funds (surplus) represented or reduced by each item below is as follows:

a. unrealized gains and losses:	<u>\$17,932,286</u>
b. nonadmitted asset values:	<u>\$(11,346,289)</u>
c. separate account business:	<u>\$ 0</u>
d. asset valuation reserves:	<u>\$ (8,011,369)</u>
e. reinsurance in unauthorized companies:	<u>\$ 0</u>

- (10) The Company has no surplus notes.
- (11) The Company has not been involved in any quasi-reorganizations.
- (12) The Company has not been involved in any quasi-reorganizations.

14. Contingencies

A. Containment Commitments

The Company has no commitments or contingent commitments to a SCA entity, joint venture, partnership or limited liability company.

B. Assessments

The Company has received notification of the insolvencies of various insurance companies. The Company's estimated liability at December 31, 2007 for future insolvency assessments is \$2,072,000, and is included as a write-in to liabilities. No provision has been made for any future premium tax credits or policy surcharges which may result from future paid assessments.

C. Gain Contingencies

The Company has not realized any gain contingencies subsequent to the balance sheet date.

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

The Company has not incurred any extra contractual obligations on bad faith losses stemming from lawsuits.

E. All Other Contingencies

Contingent liabilities arising from litigation, income taxes, and other matters are not considered material in relation to the financial position of the Company.

15. Leases

- A. The Company does not have any material lease obligations at this time.
- B. Leasing is not a significant activity of the Company.

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

The Company has no financial instruments with off-balance sheet risk or concentration of credit risk.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishment of Liabilities

- A. Transfers of Receivables Reported as Sales - none

NOTES TO FINANCIAL STATEMENTS

B. Transfer and Servicing of Financial Assets - none

C. Wash Sales - none

18. Gain or Loss to the Reporting Entity from Uninsured A & H Plans and the Uninsured Portion of Partially Insured Plans

The Company does not serve as an administrator for uninsured accident and health plans or uninsured portions of partially insured plans.

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

There were no direct premiums written or produced through Managing General Agents or Third Party Administrators.

20. Other Items

A. Extraordinary Items - none

B. Troubled Debt Restructuring: Debtors - none

C. Other Disclosures

The Company has minimal direct exposure to subprime mortgage related risk. Direct exposure is classified as exposure through (a) direct investment in subprime mortgage loans, (b) investment in mortgage-backed or asset-backed securities, or (c) any other assets in which the investment's primary objective, or underlying assets, are significantly invested in, or indexed to, subprime mortgage loans or related exposure.

1. At December 31, 2007, the Company does not invest directly in subprime mortgage loans.

2. At December 31, 2007, the Company's investments in mortgage-backed or asset-backed securities are limited to securities which are guaranteed by the issuer (e.g. GNMA or FNMA), and, therefore, have no direct exposure to subprime mortgage related risk.

3. At December 31, 2007, the Company has no other investments in which the investment's primary objective, or underlying assets, are significantly invested in, or indexed to, subprime mortgage loans or related exposure.

D. No portion of any uncollected premium balance, bills receivable for premiums, amounts due from agents and brokers, uninsured plans or retrospectively rated contracts have been assumed to be uncollectible.

E. Noncash Transactions – none

F. State Transferrable Tax credits – none

G. Deposits under Section 6603 of the Internal Revenue Service Code - none

H. Hybrid Securities - none

21. Events Subsequent

There were no events subsequent to December 31, 2007 up to the completion of this statement that would have any material effect on the financial condition of the Company.

22. Reinsurance

A. Ceded Reinsurance Report

Section I - General Interrogatories

- Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the company or by any representative, officer, trustee, or director of the company? Yes () No (X)
- Have any policies issued by the company been reinsured with a company chartered in a country other than the United States (excluding U. S. Branches of such companies) which is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any insured or any person not primarily engaged in the insurance business? Yes () No (X)

Section 2 - Ceded Reinsurance Report - Part A

- Does the company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credit? Yes () No (X)
- Does the company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts which, in the aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? Yes () No (X)

Section 3 - Ceded Reinsurance Report - Part B

- What is the estimated amount of the aggregate reduction in surplus, for agreements not reflected in Section 2 above, of termination of all reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. None
- Have any new agreements been executed or existing agreements been amended, since January 1 of the year of this statement, to include policies or contracts which were in-force or which had existing reserves established by the company as of the effective date of the agreement? Yes () No (X)

B. Uncollectible Reinsurance

The Company has not written off any uncollectible reinsurance.

NOTES TO FINANCIAL STATEMENTS

C. Commutation of Ceded Reinsurance

There was no commutation of any ceded reinsurance amounts.

23. Retrospectively Rated Contracts & Contracts Subject to Redetermination

The Company has no retrospectively rated contracts and contracts subject to redetermination.

24. Changes in Incurred Losses and Loss Adjustment Expenses

There have been no changes in the provision for incurred loss and loss adjustment expenses attributable to insured events of prior years.

25. Intercompany Pooling Arrangements

The Company is not a part of any intercompany pooling arrangements.

26. Structured Settlements

Not Applicable

27. Health Care Receivables

The Company has no pharmaceutical rebates receivable.

28. Participating Policies

The Company does not have any participating policies.

29. Premium Deficiency Reserves

Not Applicable

30. Reserves for Life Contracts and Deposit-Type Contracts

- (1) The Company waives deduction of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.
- (2) Extra premiums are charged for substandard lives plus the gross premium for a rated age. Mean reserves are determined by computing the regular mean reserve for the plan at the rated age and holding, one-half (1/2) of the extra premium charge for the year.
- (3) As of December 31, 2007 the Company had \$41,286,476 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the State of Rhode Island. Gross reserves to cover the above insurance totaled \$12,423,547 at year-end and are reported in Exhibit 5.
- (4) The Tabular Interest (Page 7, Line 4) has been determined by formula described in the instructions for Page 7. The Tabular Less Actual Reserve Released (Page 7, Line 5) has been determined by formula as described in the instructions for Page 7. The Tabular Cost (Page 7, Line 9) has been determined by formula as described in the instructions for Page 7.
- (5) For the determination of Tabular Interest on funds not involving life contingencies for each valuation rate of interest, the Tabular Interest is determined from the basic data for the calculation of contract reserves.
- (6) There are no other significant reserve changes.

31. Analysis of Annuity Actuarial Reserves and Deposit Liabilities by Withdrawal Characteristics

Withdrawal Characteristics of Annuity Actuarial Reserves and
Deposit - Type Contract Funds and Other Liabilities without Life or Disability Contingencies

A. Subject to discretionary withdrawal:

	<u>Amount</u>	<u>% of Total</u>
(1) with market value adjustment	\$ 0	0.0%
(2) at book less surrender charge of 5% or more	6,994,011	1.3%
(3) at fair value	<u>0</u>	<u>0.0%</u>
(4) Total with adjustment or at market value	6,994,011	1.3%
(5) at book value without adjustments (minimal or no charge or adjustment)	288,339,027	54.6%
B. Not subject to discretionary withdrawal provision	<u>233,070,652</u>	<u>44.1%</u>
C. Total annuity actuarial reserves and deposit fund liabilities (net)*	\$528,373,690	100%

*Reconciliation of total annuity actuarial reserves and deposit fund liabilities.

F. Life & Accident & Health Annual Statement:

	<u>Amount</u>
1. Exhibit 5, Annuities Section, Total (net)	\$356,757,090
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	9,156,943
3. Exhibit 7, Deposit Type Contracts, Line 14, Column 1	<u>162,459,657</u>
4. Subtotal	\$528,373,690

Separate Accounts Annual Statement

Exhibit 3, Column 2, line 0299999	0
Exhibit 3, Column 2, line 0399999	0
Policy owner dividend and coupon accumulations	0
Policyholder premiums	0
Guaranteed interest contracts	<u>0</u>
Subtotal	0

Total annuity actuarial reserves and deposit fund liabilities (net) \$528,373,690

NOTES TO FINANCIAL STATEMENTS

32. Premium and Annuity Considerations Deferred and Uncollected
Deferred and uncollected life insurance premiums as of December 31, 2007 were as follows:

Type	Gross	Net of loading
Ordinary new business	\$ 1,251,577	\$ 185,978
Ordinary renewal	16,890,085	28,194,163
Total	\$ 18,141,662	\$ 28,380,141

33. Separate Accounts
The Company has no separate accounts.

34. Loss/Claim Adjustment Expenses
Not Applicable

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA LIFE INSURANCE COMPANY

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement	
	1 Amount	2 Percentage	3 Amount	4 Percentage
1. Bonds:				
1.1 U.S. treasury securities	24,516,167	2.790	24,516,167	2.790
1.2 U.S. government agency obligations (excluding mortgage-backed securities):				
1.21 Issued by U.S. government agencies	78,621,869	8.948	78,621,869	8.948
1.22 Issued by U.S. government sponsored agencies		0.000		0.000
1.3 Foreign government (including Canada, excluding mortgaged-backed securities)		0.000		0.000
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S. :				
1.41 States, territories and possessions general obligations	57,722,341	6.569	57,722,341	6.569
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	28,824,184	3.281	28,824,184	3.281
1.43 Revenue and assessment obligations	68,554,555	7.802	68,554,555	7.802
1.44 Industrial development and similar obligations		0.000		0.000
1.5 Mortgage-backed securities (includes residential and commercial MBS):				
1.51 Pass-through securities:				
1.511 Issued or guaranteed by GNMA	87,346,873	9.941	87,346,873	9.941
1.512 Issued or guaranteed by FNMA and FHLMC	71,701,247	8.160	71,701,247	8.160
1.513 All other		0.000		0.000
1.52 CMOs and REMICs:				
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	163,922,090	18.656	163,922,090	18.656
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521	4,946,515	0.563	4,946,515	0.563
1.523 All other		0.000		0.000
2. Other debt and other fixed income securities (excluding short-term):				
2.1 Unaffiliated domestic securities (includes credit tenant loans rated by the SVO)	229,915,627	26.167	229,915,627	26.167
2.2 Unaffiliated foreign securities	997,410	0.114	997,410	0.114
2.3 Affiliated securities		0.000		0.000
3. Equity interests:				
3.1 Investments in mutual funds	1,699,813	0.193	1,699,813	0.193
3.2 Preferred stocks:				
3.21 Affiliated		0.000		0.000
3.22 Unaffiliated		0.000		0.000
3.3 Publicly traded equity securities (excluding preferred stocks):				
3.31 Affiliated		0.000		0.000
3.32 Unaffiliated	39,687,214	4.517	39,687,214	4.517
3.4 Other equity securities:				
3.41 Affiliated		0.000		0.000
3.42 Unaffiliated		0.000		0.000
3.5 Other equity interests including tangible personal property under lease:				
3.51 Affiliated		0.000		0.000
3.52 Unaffiliated		0.000		0.000
4. Mortgage loans:				
4.1 Construction and land development		0.000		0.000
4.2 Agricultural		0.000		0.000
4.3 Single family residential properties		0.000		0.000
4.4 Multifamily residential properties		0.000		0.000
4.5 Commercial loans		0.000		0.000
4.6 Mezzanine real estate loans		0.000		0.000
5. Real estate investments:				
5.1 Property occupied by the company		0.000		0.000
5.2 Property held for the production of income (including \$ of property acquired in satisfaction of debt)		0.000		0.000
5.3 Property held for sale (including \$ property acquired in satisfaction of debt)		0.000		0.000
6. Contract loans	4,958,043	0.564	4,958,043	0.564
7. Receivables for securities	2,113	0.000	2,113	0.000
8. Cash, cash equivalents and short-term investments	13,348,627	1.519	13,348,627	1.519
9. Other invested assets	1,887,334	0.215	1,887,334	0.215
10. Total invested assets	878,652,022	100.000	878,652,022	100.000

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES
GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

Yes ☒ No ☐

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes ☒ No ☐ N/A ☐

1.3

State Regulating?

Rhode Island

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes ☐ No ☒

2.2

If yes, date of change:

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2006

3.2

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

12/31/2001

3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

11/22/2002

3.4

By what department or departments?

Rhode Island

4.1

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

4.11 sales of new business? Yes ☐ No ☒
4.12 renewals? Yes ☐ No ☒

4.2

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

4.21 sales of new business? Yes ☐ No ☒
4.22 renewals? Yes ☐ No ☒

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes ☐ No ☒

5.2

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

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

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes ☐ No ☒

6.2

If yes, give full information:

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes ☐ No ☒

7.2

If yes,

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

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [] No [X]
- 8.2

If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [] No [X]
- 8.4

If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC) and identify the affiliate's primary federal regulator.

1	2	3	4	5	6	7
Affiliate Name	Location (City, State)	FRB	OCC	OTS	FDIC	SEC

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

KPMG LLP
600 Fleet Center
50 Kennedy Plaza Providence, RI 02903
10.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?

Kenneth S. Beck, FSA, MAAA
Ernst&Young LLP
Two Commerce Sq, Suite 4000
2001 Market Street Philadelphia, PA 19103
- 11.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes [X] No []

11.11

Name of real estate holding company

11.12

Number of parcels involved

11.13

Total book/adjusted carrying value

\$ 25,720,603
- 11.2

If, yes provide explanation:
The Company owns real estate indirectly through various securities listed in Schedule D
12.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 12.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 12.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [] No []
- 12.3

Have there been any changes made to any of the trust indentures during the year?

Yes [] No []
- 12.4

If answer to (12.3) is yes, has the domiciliary or entry state approved the changes?

Yes [] No [] N/A []
- 13.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes [X] No []

(a)

Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

(b)

Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

(c)

Compliance with applicable governmental laws, rules and regulations;

(d)

The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

(e)

Accountability for adherence to the code.
- 13.11

If the response to 13.1 is No, please explain:
.....
- 13.2

Has the code of ethics for senior managers been amended?

Yes [] No [X]
- 13.21

If the response to 13.2 is Yes, provide information related to amendment(s).
.....
- 13.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [] No [X]
- 13.31

If the response to 13.3 is Yes, provide the nature of any waiver(s).
.....

BOARD OF DIRECTORS

14.

Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?

Yes [X] No []
15.

Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?

Yes [X] No []
16.

Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person?

Yes [X] No []

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

FINANCIAL

17.

Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?

Yes [] No [X]

18.1

Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

18.11 To directors or other officers

18.12 To stockholders not officers

18.13 Trustees, supreme or grand (Fraternal Only)

18.21 To directors or other officers

18.22 To stockholders not officers

18.23 Trustees, supreme or grand (Fraternal Only)

\$

\$

\$

\$

\$

\$

18.2

Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

18.21 To directors or other officers

18.22 To stockholders not officers

18.23 Trustees, supreme or grand (Fraternal Only)

\$

\$

\$

19.1

Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?

Yes [] No [X]

19.2

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

19.21 Rented from others

19.22 Borrowed from others

19.23 Leased from others

19.24 Other

\$

\$

\$

\$

20.1

Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments?

Yes [] No [X]

20.2

If answer is yes,

20.21 Amount paid as losses or risk adjustment

20.22 Amount paid as expenses

20.23 Other amounts paid

\$

\$

\$

21.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [] No [X]

21.2

If yes, indicate any amounts receivable from parent included in the Page 2 amount?

\$

INVESTMENT

22.1

Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date?

Yes [X] No []

22.2

If no, give full and complete information relating thereto:

23.1

Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 19.1).

Yes [X] No []

23.2

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

23.21 Loaned to others

23.22 Subject to repurchase agreements

23.23 Subject to reverse repurchase agreements

23.24 Subject to dollar repurchase agreements

23.25 Subject to reverse dollar repurchase agreements

23.26 Pledged as collateral

23.27 Placed under option agreements

23.28 Letter stock or other securities restricted as to sale

23.29 On deposit with state or other regulatory body

23.291 Other

\$

\$

\$

\$

\$

\$

\$

\$

\$

\$

23.3

For category (23.28) provide the following:

1 Nature of Restriction	2 Description	3 Amount

24.1

Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes [] No [X]

24.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state?
If no, attach a description with this statement.

Yes [] No [] N/A []

25.1

Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes [] No [X]

25.2

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

\$

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

26. Excluding items in Schedule E, 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 3, III Conducting Examinations, G - Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [] No [X]

26.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

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

26.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
Vanguard	The Vanguard Group	This is a Vanguard Mutual Fund
.....

26.03 Have there been any changes, including name changes, in the custodian(s) identified in 26.01 during the current year? Yes [] No [X]

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

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

26.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
.....
.....
.....

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

27.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
51828C-10-6	Latin American Discovery Fund	95,748
61744G-10-7	Morgan Stanley Emerging Mkts. Fund	896,163
61744U-10-6	Morgan Stanley Asia-Pacific Fund	495,241
921909-80-0	Vanguard Inst. Dev. Mkts. Stk Index Fund	1,417,308
922042-50-2	Vanguard European Stock Index Fund	883,561
922042-60-1	Vanguard Emerging Mkts Stock Index Fund	1,015,918
922042-40-3	Vanguard Pacific Stock Index Fund	353,345
27.2999 - Total		5,157,284

27.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
Latin American Discovery	Cia Vale Do Rio Doce	16,469	11/30/2007
Latin American Discovery	Petroleo Brasileiro S.A.	15,703	11/30/2007
Latin American Discovery	America Movil Sab De Cv	9,958	11/30/2007
Latin American Discovery	Unibanco - Unioa De Bancos Bra	5,266	11/30/2007
Latin American Discovery	Wal-Mart de Mexico Sab de Cv	4,500	11/30/2007
Morgan Stanley Emerging Mkts Fund	Cia Vale Do Rio Doce	34,950	11/30/2007
Morgan Stanley Emerging Mkts Fund	China Mobile Ltd	27,781	11/30/2007
Morgan Stanley Emerging Mkts Fund	Gazprom Oao	21,508	11/30/2007
Morgan Stanley Emerging Mkts Fund	America Movil Sab de Cv	18,819	11/30/2007
Morgan Stanley Emerging Mkts Fund	Sberbank	17,923	11/30/2007
Morgan Stanley Asia-Pacific Fund	Rio Tinto Ltd	15,352	11/30/2007
Morgan Stanley Asia-Pacific Fund	Bhp Billiton Ltd	13,372	11/30/2007
Morgan Stanley Asia-Pacific Fund	China Construction Bank Corp	11,886	11/30/2007
Morgan Stanley Asia-Pacific Fund	China Mobile Ltd	11,391	11/30/2007
Morgan Stanley Asia-Pacific Fund	China Cosco Holdings Co. Ltd	10,400	11/30/2007
Vanguard Inst. Dev. Mkts. Stk Index Fund	HSBC Holdings PLC	11,338	09/30/2007
Vanguard Inst. Dev. Mkts. Stk Index Fund	BP PLC	9,921	09/30/2007
Vanguard Inst. Dev. Mkts. Stk Index Fund	Nestle SA (Registered)	8,504	09/30/2007
Vanguard Inst. Dev. Mkts. Stk Index Fund	Total SA	8,504	09/30/2007
Vanguard Inst. Dev. Mkts. Stk Index Fund	Toyota Motor Corp	8,504	09/30/2007
Vanguard European Stock Index Fund	Royal Dutch Shell PLC	24,740	10/31/2007
Vanguard European Stock Index Fund	BP PLC	22,089	10/31/2007
Vanguard European Stock Index Fund	HSBC Holdings PLC	20,322	10/31/2007
Vanguard European Stock Index Fund	Vodafone Group PLC	18,555	10/31/2007
Vanguard European Stock Index Fund	Nestle SA	15,904	10/31/2007

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA LIFE INSURANCE COMPANY

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation
Vanguard Emerging Mkts. Stock Index Fund	China Mobile (Hong Kong) Ltd.	33,525	10/31/2007
Vanguard Emerging Mkts. Stock Index Fund	Petroleo Brasileiro SA	32,510	10/31/2007
Vanguard Emerging Mkts. Stock Index Fund	GAO Gazprom ADR	31,493	10/31/2007
Vanguard Emerging Mkts. Stock Index Fund	Companhia Vale do Rio Doce Pfd	27,430	10/31/2007
Vanguard Emerging Mkts. Stock Index Fund	Samsung Electronics Co., Ltd	20,318	10/31/2007
Vanguard Pacific Stock Index Fund	Toyota Motor Corp.	12,014	10/31/2007
Vanguard Pacific Stock Index Fund	BHP Billiton Ltd.	11,307	10/31/2007
Vanguard Pacific Stock Index Fund	Mitsubishi UFJ Financial Group	6,714	10/31/2007
Vanguard Pacific Stock Index Fund	Commonwealth Bank of Australia	6,007	10/31/2007
Vanguard Pacific Stock Index Fund	National Australia Bank, Ltd.	5,300	10/31/2007

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

28. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
28.1 Bonds	829,759,170	843,252,073	13,492,903
28.2 Preferred stocks			
28.3 Totals	829,759,170	843,252,073	13,492,903

28.4 Describe the sources or methods utilized in determining the fair values:
Market Values are obtained from the NAIC securities valuation system, HubData Inc., and Bond Edge

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

29.2 If no, list exceptions:

OTHER

30.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$101,931

30.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
LIMRA International	29,241
MIB, Inc.	27,187
.....	

31.1 Amount of payments for legal expenses, if any?\$70

31.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
American Council of Life Insurers	70
.....	

32.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$2,730

32.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
American Council of Life Insurers	2,730
.....	

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [] No [X]

1.2

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

\$

1.3

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

\$

1.31

Reason for excluding:
.....

1.4

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

\$

1.5

Indicate total incurred claims on all Medicare Supplement Insurance.

\$

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$

1.62

Total incurred claims

\$

1.63

Number of covered lives

.....

All years prior to most current three years

1.64

Total premium earned

\$

1.65

Total incurred claims

\$

1.66

Number of covered lives

.....

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$

1.72

Total incurred claims

\$

1.73

Number of covered lives

.....

All years prior to most current three years

1.74

Total premium earned

\$

1.75

Total incurred claims

\$

1.76

Number of covered lives

.....

2.

Health Test:

1

Current Year

2

Prior Year

2.1

Premium Numerator

.....

.....

2.2

Premium Denominator

54,863,282

57,944,044

2.3

Premium Ratio (2.1/2.2)

0.000

0.000

2.4

Reserve Numerator

.....

.....

2.5

Reserve Denominator

530,889,791

521,371,453

2.6

Reserve Ratio (2.4/2.5)

0.000

0.000

3.1

Does this reporting entity have Separate Accounts?

Yes [] No [X]

3.2

If yes, has a Separate Accounts Statement been filed with this Department?

Yes [] No [] N/A []

3.3

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

\$

3.4

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

3.5

Was any of the reporting entity's Separate Accounts business reinsured as of December 31?

Yes [] No []

3.6

Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?

Yes [] No []

3.7

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

.....

4.1

Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)?

Yes [X] No []

4.2

Net reimbursement of such expenses between reporting entities:

4.21

Paid

\$3,385,396

4.22

Received.....

\$2,136,297

5.1

Does the reporting entity write any guaranteed interest contracts?

Yes [] No [X]

5.2

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

5.21

Page 3, Line 1

\$

5.22

Page 4, Line 1

\$

6.

FOR STOCK REPORTING ENTITIES ONLY:

6.1

Total amount paid in by stockholders as surplus funds since organization of the reporting entity:

\$52,000,000

7.

Total dividends paid stockholders since organization of the reporting entity:

7.11

Cash

\$723,268

7.12

Stock

\$

22

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

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

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

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

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

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

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

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

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

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

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.
Show amounts of life insurance in this exhibit in thousands (omit \$000)

	1 2007	2 2006	3 2005	4 2004	5 2003
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	986,235	983,599	970,171	954,098	925,173
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	21,004,451	18,810,416	16,951,613	15,213,917	13,733,645
3. Credit life (Line 21, Col. 6)					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	555,180	551,684	551,789	544,383	543,620
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	22,545,866	20,345,699	18,473,573	16,712,398	15,202,438
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	43,372	48,227	48,715	66,913	53,121
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	2,970,730	2,801,845	2,706,390	2,585,006	2,077,806
10. Credit life (Line 2, Col. 6)					
11. Group (Line 2, Col. 9)					
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	3,014,102	2,850,072	2,755,105	2,651,919	2,130,927
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)					
15.1 Ordinary-life insurance (Line 20.4, Col. 3)	41,283,793	41,223,503	41,153,057	40,996,311	38,202,515
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)	10,973,985	14,234,727	16,769,529	23,668,950	41,636,560
16. Credit life (group and individual) (Line 20.4, Col. 5)					
17.1 Group life insurance (Line 20.4, Col. 6)	2,605,504	2,485,814	2,388,275	2,301,442	2,749,095
17.2 Group annuities (Line 20.4, Col. 7)					
18.1 A & H-group (Line 20.4, Col. 8)					
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)					
18.3 A & H-other (Line 20.4, Col. 10)					
19. Aggregate of all other lines of business (Line 20.4,Col. 11)					
20. Total	54,863,282	57,944,044	60,310,861	66,966,703	82,588,170
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 24, Col. 3)	923,146,400	891,439,131	847,459,744	800,880,223	744,699,680
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	764,505,100	743,989,080	704,162,674	672,423,221	630,246,625
23. Aggregate life reserves (Page 3, Line 1)	540,859,605	527,400,501	501,820,523	478,721,467	445,246,840
24. Aggregate A & H reserves (Page 3, Line 2)					
25. Deposit-type contract funds (Page 3, Line 3)	162,459,657	156,960,268	149,806,224	141,012,866	133,394,843
26. Asset valuation reserve (Page 3, Line 24.1)	8,011,369	7,486,925	6,788,318	6,118,934	5,776,550
27. Capital (Page 3, Lines 29 and 30)	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
28. Surplus (Page 3, Line 37)	153,641,300	142,450,051	138,297,070	123,457,002	109,453,055
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	29,152,117	36,445,550	43,490,510	47,342,662	72,303,743
Risk-Based Capital Analysis					
30. Total adjusted capital	166,652,669	154,936,976	150,085,388	134,575,936	120,229,605
31. Authorized control level risk - based capital	10,769,722	10,791,704	10,337,205	9,729,339	9,423,437
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 10, Col. 3) x 100.0					
32. Bonds (Line 1)	93.0	92.9	92.8	92.4	93.7
33. Stocks (Lines 2.1 and 2.2)	4.5	4.3	4.0	3.8	3.7
34. Mortgage loans on real estate(Lines 3.1 and 3.2)					
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	1.7	2.2	2.6	3.1	2.0
37. Contract loans (Line 6)	0.6	0.6	0.6	0.5	0.5
38. Other invested assets (Line 7)	0.2	0.1	0.1	0.1	
39. Receivables for securities (Line 8)	0.0				
40. Aggregate write-ins for invested assets (Line 9)					
41. Cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2007	2 2006	3 2005	4 2004	5 2003
Investments in Parent, Subsidiaries and Affiliates					
42. Affiliated bonds (Schedule D Summary, Line 25, Col. 1)					
43. Affiliated preferred stocks (Schedule D Summary, Line 39, Col. 1)					
44. Affiliated common stocks (Schedule D Summary Line 53, Col. 1),					
45. Affiliated short-term investments (subtotal included in Schedule DA Part 2 Col. 5, Line 7)					
46. Affiliated mortgage loans on real estate					
47. All other affiliated					
48. Total of above Lines 42 to 47					
Total Nonadmitted and Admitted Assets					
49. Total nonadmitted assets (Page 2, Line 26, Col. 2)	11,346,289	10,796,499	9,240,358	9,142,882	9,103,450
50. Total admitted assets (Page 2, Line 26, Col. 3)	923,146,400	891,439,131	847,459,744	800,880,223	744,699,680
Investment Data					
51. Net investment income (Exhibit of Net Investment Income)	45,086,798	43,351,899	41,322,820	40,337,419	40,165,310
52. Realized capital gains (losses)	1,335,147	1,246,665	489,376	632,888	1,054,106
53. Unrealized capital gains (losses)	2,450,423	3,775,768	1,964,474	2,261,725	7,024,328
54. Total of above Lines 51, 52 and 53	48,872,368	48,374,332	43,776,670	43,232,032	48,243,744
Benefits and Reserve Increases (Page 6)					
55. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11,12, 13, 14 and 15 Cols. 9, 10 and 11)	46,221,104	43,192,928	35,275,204	32,809,119	25,100,381
56. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)					
57. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)	12,569,489	12,000,051	10,785,563	11,746,185	9,321,095
58. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)					
59. Dividends to policyholders (Line 30, Col. 1)					
Operating Percentages					
60. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	25.6	23.5	21.6	21.4	18.4
61. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	5.2	6.4	7.0	7.4	7.5
62. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)					
63. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)					XXX
64. A & H expense percent excluding cost conatnment expenses (Schedule H, Pt. 1, Line 10, Col. 2)					
A & H Claim Reserve Adequacy					
65. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)					
66. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)					
67. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)					
68. Prior years' claim liability and reserve-health other than Group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)					
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
69. Industrial life (Col. 2)					
70. Ordinary - life (Col. 3)	5,419,952	5,958,887	8,545,024	4,735,065	8,150,330
71. Ordinary - individual annuities (Col. 4)	3,203,551	3,233,625	4,360,991	4,602,979	6,042,217
72. Ordinary-supplementary contracts (Col. 5)	50,727	117,185	(105,520)	(79,714)	(21,526)
73. Credit life (Col. 6)					
74. Group life (Col. 7)	828,510	1,072,634	535,075	699,925	406,887
75. Group annuities (Col. 8)					
76. A & H-group (Col. 9)					
77. A & H-credit (Col. 10)					
78. A & H-other (Col. 11)					
79. Aggregate of all other lines of business (Col. 12)					
80. Total (Col. 1)	9,502,740	10,382,331	13,335,570	9,958,255	14,577,908

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1. In force end of prior year			72,510	19,794,015			2	3,860	551,684	20,345,699
2. Issued during year			7,152	3,014,102						3,014,102
3. Reinsurance assumed										
4. Revived during year			419	119,437						119,437
5. Increased during year (net)				179,125				66	4,951	184,076
6. Subtotals, Lines 2 to 5			7,571	3,312,664				66	4,951	3,317,615
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)			80,081	23,106,679			2	3,926	556,635	23,663,314
Deductions during year:										
10. Death			208	17,061			XXX	21	1,455	18,516
11. Maturity			1	4			XXX			4
12. Disability							XXX			
13. Expiry			103	1,556						1,556
14. Surrender			761	145,912						145,912
15. Lapse			3,425	950,550						950,550
16. Conversion				910			XXX	XXX	XXX	910
17. Decreased (net)										
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals, (Lines 10 to 19)			4,498	1,115,993				21	1,455	1,117,448
21. In force end of year, (Line 9 minus Line 20)			75,583	21,990,686			2	3,905	555,180	22,545,866
22. Reinsurance ceded end of year	XXX		XXX	9,408,712	XXX		XXX	XXX	199,522	9,608,234
23. Line 21 minus Line 22	XXX		XXX	12,581,974	XXX	(b)	XXX	XXX	355,658	12,937,632
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page.										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)										
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page.										
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)										

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

(b) Group \$; Individual \$

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1	2	3	4
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance			752	10,258
26. Debit ordinary insurance	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1	2	3	4
Term Insurance Excluding Extended Term Insurance	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)
27. Term policies - decreasing			358	19,971
28. Term policies - other	6,536	2,970,730	58,421	20,977,763
29. Other term insurance - decreasing	XXX		XXX	70
30. Other term insurance	XXX		XXX	59
31. Totals, Lines 27 to 30	6,536	2,970,730	58,779	20,997,863
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX	404	6,589
34. Totals, whole life and endowment	616	43,372	16,400	986,235
35. Totals (Lines 31 to 34)	7,152	3,014,102	75,583	21,990,687

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1	2	3	4
	Non-Participating	Participating	Non-Participating	Participating
36. Industrial				
37. Ordinary	3,014,102		21,990,687	
38. Credit Life (Group and Individual)				
39. Group			555,180	
40. Totals (Lines 36 to 39)	3,014,102		22,545,867	

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1	2	3	4
	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	Number of Certificates	Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX	3,905	XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	92,308
---	--------

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

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

POLICIES WITH DISABILITY PROVISIONS

	Industrial		Ordinary		Credit		Group	
	1	2	3	4	5	6	7	8
Disability Provisions	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Certificates	Amount of Insurance (a)
48. Waiver of Premium			7,697	1,162,858				
49. Disability Income								
50. Extended Benefits			XXX	XXX				
51. Other								
52. Total		(b)	7,697	(b) 1,162,858		(b)		(b)

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)
(b) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA LIFE INSURANCE COMPANY

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

SUPPLEMENTARY CONTRACTS				
	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	240	128		
2. Issued during year	8	13		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)	248	141		
Deductions during year:				
6. Decreased (net)	6	16		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	6	16		
9. In force end of year	242	125		
10. Amount on deposit	9,156,943	(a) 4,985,815		(a)
11. Income now payable				
12. Amount of income payable	(a) 1,178,275	(a) 826,122	(a)	(a)

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	2,778	9,331		
2. Issued during year	242	79		
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)	3,020	9,410		
Deductions during year:				
6. Decreased (net)	187	545		
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)	187	545		
9. In force end of year	2,833	8,865		
Income now payable:				
10. Amount of income payable	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a) 56,754,006	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a) 239,236,478	XXX	(a)

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

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS		
	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	9	
2. Issued during year		
3. Reinsurance assumed		
4. Increased during year (net)		
5. Totals (Lines 1 to 4)	9	
Deductions During Year:		
6. Decreased (net)	1	
7. Reinsurance ceded		
8. Totals (Lines 6 and 7)	1	
9. In force end of year	8	
10. Amount of account balance	(a) 6,958	(a)

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

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	190,484,909	195,115,828	191,133,642	187,802,950
	2. Canada				
	3. Other Countries				
	4. Totals	190,484,909	195,115,828	191,133,642	187,802,950
States, Territories and Possessions (Direct and guaranteed)	5. United States	57,722,341	57,982,629	57,791,456	58,665,000
	6. Canada				
	7. Other Countries				
	8. Totals	57,722,341	57,982,629	57,791,456	58,665,000
Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	9. United States	28,824,184	29,184,429	28,824,362	28,825,000
	10. Canada				
	11. Other Countries				
	12. Totals	28,824,184	29,184,429	28,824,362	28,825,000
Special revenue and special assessment obligations and all non- guaranteed obligations of agencies and authorities of governments and their political subdivisions	13. United States	304,177,888	305,713,064	305,195,882	305,085,663
	14. Canada				
	15. Other Countries				
	16. Totals	304,177,888	305,713,064	305,195,882	305,085,663
Public Utilities (unaffiliated)	17. United States	13,839,900	14,245,315	14,343,548	13,600,000
	18. Canada				
	19. Other Countries				
	20. Totals	13,839,900	14,245,315	14,343,548	13,600,000
Industrial and Miscellaneous and Credit Tenant Loans (unaffiliated)	21. United States	221,022,230	227,326,591	223,403,076	219,549,734
	22. Canada	997,410	993,910	997,250	1,000,000
	23. Other Countries				
	24. Totals	222,019,640	228,320,501	224,400,326	220,549,734
Parent, Subsidiaries and Affiliates	25. Totals				
	26. Total Bonds	817,068,862	830,561,766	821,689,216	814,528,347
PREFERRED STOCKS					
Public Utilities (unaffiliated)	27. United States				
	28. Canada				
	29. Other Countries				
	30. Totals				
Banks, Trust and Insurance Companies (unaffiliated)	31. United States				
	32. Canada				
	33. Other Countries				
	34. Totals				
Industrial and Miscellaneous (unaffiliated)	35. United States				
	36. Canada				
	37. Other Countries				
	38. Totals				
Parent, Subsidiaries and Affiliates	39. Totals				
	40. Total Preferred Stocks				
COMMON STOCKS					
Public Utilities (unaffiliated)	41. United States	1,532,863	1,532,863	1,132,388	
	42. Canada				
	43. Other Countries	33,327	33,327	22,177	
	44. Totals	1,566,190	1,566,190	1,154,565	
Banks, Trust and Insurance Companies (unaffiliated)	45. United States	3,254,833	3,254,833	1,895,672	
	46. Canada				
	47. Other Countries	105,190	105,190	108,657	
	48. Totals	3,360,023	3,360,023	2,004,329	
Industrial and Miscellaneous (unaffiliated)	49. United States	33,360,730	33,360,730	18,470,284	
	50. Canada	372,004	372,004	151,270	
	51. Other Countries	1,028,268	1,028,268	612,400	
	52. Totals	34,761,002	34,761,002	19,233,954	
Parent, Subsidiaries and Affiliates	53. Totals				
	54. Total Common Stocks	39,687,215	39,687,215	22,392,848	
	55. Total Stocks	39,687,215	39,687,215	22,392,848	
	56. Total Bonds and Stocks	856,756,077	870,248,981	844,082,064	

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1. Book/adjusted carrying value of bonds and stocks, prior year	826,227,710	7. Amortization of premium	1,892,177
2. Cost of bonds and stocks acquired, Col. 7, Part 3	157,769,014	8. Foreign Exchange Adjustment:	
3. Accrual of discount	546,948	8.1 Col. 15, Part 1	
4. Increase (decrease) by adjustment:		8.2 Col. 19, Part 2, Sec. 1	
4.1 Col. 12 - 14, Part 1	246,025	8.3 Col. 16, Part 2, Sec. 2	
4.2 Col. 15 - 17, Part 2, Sec. 1		8.4 Col. 15, Part 4	
4.3 Col. 15, Part 2, Sec. 2	2,791,135	9. Book/adjusted carrying value at end of current period	856,756,069
4.4 Col. 11 - 13, Part 4	(1,208,189)	10. Total valuation allowance	
5. Total gain (loss), Col. 19, Part 4	2,706,052	11. Subtotal (Lines 9 plus 10)	856,756,069
6. Deduct consideration for bonds and stocks disposed of Column 7, Part 4	130,430,449	12. Total nonadmitted amounts	
		13. Statement value of bonds and stocks, current period	856,756,069

ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA LIFE INSURANCE COMPANY

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

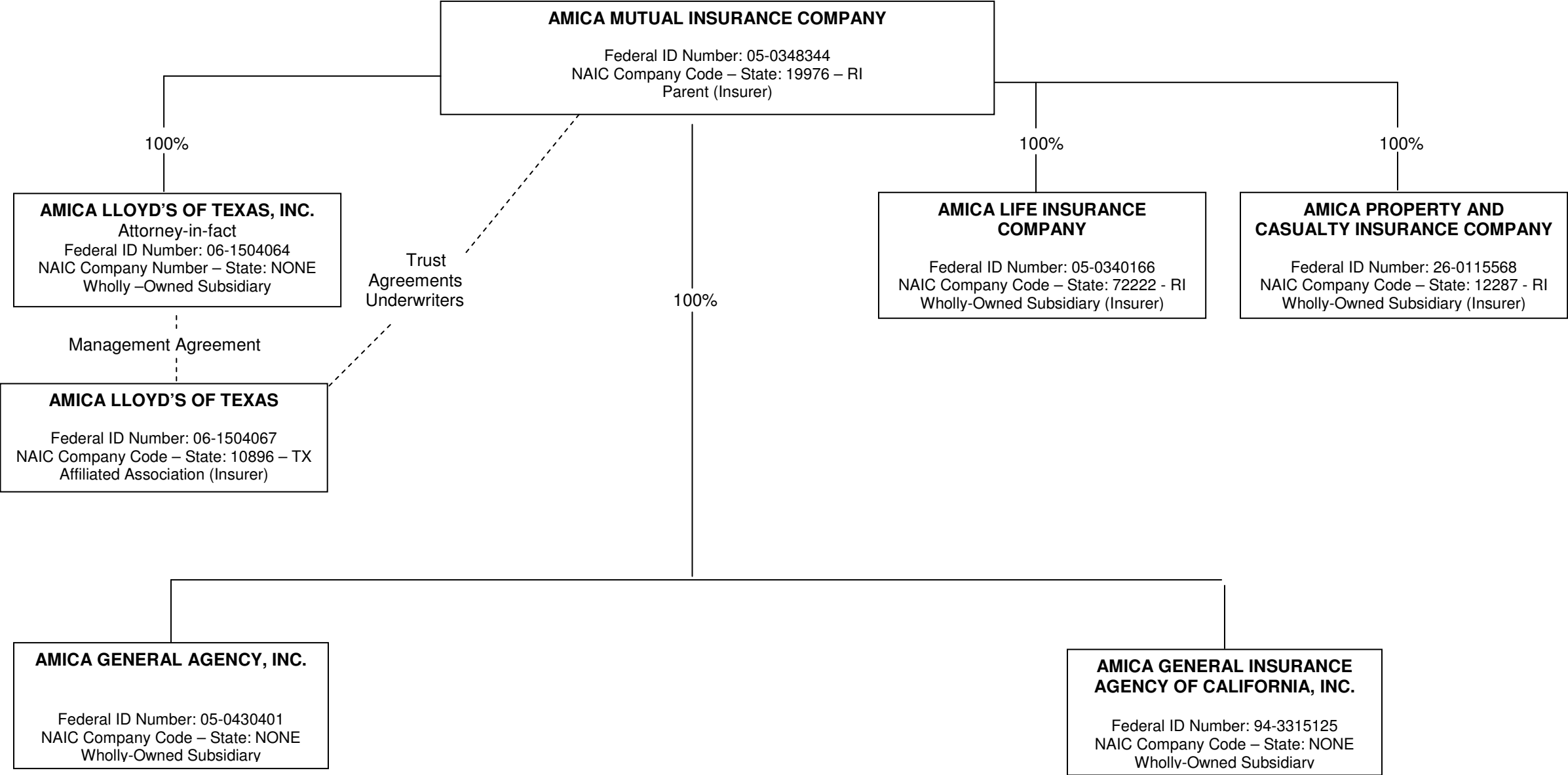
States, Etc.		1	Life Contracts		Direct Business Only			
			2	3	4	5	6	7
		Is Insurer Licensed? (Yes or No)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1.	Alabama	AL	YES	120,862	25,604		146,466	
2.	Alaska	AK	YES	30,173	2,050		32,223	
3.	Arizona	AZ	YES	566,570	32,725		599,295	
4.	Arkansas	AR	YES	83,284	1,625		84,909	
5.	California	CA	YES	3,483,223	110,816		3,594,039	
6.	Colorado	CO	YES	857,693	69,325		927,018	
7.	Connecticut	CT	YES	6,153,412	826,966		6,980,378	
8.	Delaware	DE	YES	166,584	2,500		169,084	
9.	District of Columbia	DC	YES	194,809	10,000		204,809	
10.	Florida	FL	YES	3,307,405	991,235		4,298,640	
11.	Georgia	GA	YES	1,528,737	82,846		1,611,583	
12.	Hawaii	HI	NO	19,775	6,000		25,775	
13.	Idaho	ID	YES	115,367	1,000		116,367	
14.	Illinois	IL	YES	1,071,216	35,650		1,106,866	
15.	Indiana	IN	YES	310,355	4,200		314,555	
16.	Iowa	IA	YES	56,683			56,683	
17.	Kansas	KS	YES	97,958	5,000		102,958	
18.	Kentucky	KY	YES	156,221	1,200		157,421	
19.	Louisiana	LA	YES	233,795	100		233,895	
20.	Maine	ME	YES	653,645	75,692		729,337	
21.	Maryland	MD	YES	1,266,060	140,374		1,406,434	
22.	Massachusetts	MA	YES	7,207,012	1,231,798		8,438,810	
23.	Michigan	MI	YES	661,918	9,640		671,558	
24.	Minnesota	MN	YES	443,022	6,882		449,904	
25.	Mississippi	MS	YES	28,393	120		28,513	
26.	Missouri	MO	YES	131,137	14,498		145,635	
27.	Montana	MT	YES	66,700	7,104		73,804	
28.	Nebraska	NE	YES	51,204	1,020		52,224	
29.	Nevada	NV	YES	160,894	12,133		173,027	
30.	New Hampshire	NH	YES	2,039,614	322,010		2,361,624	
31.	New Jersey	NJ	YES	3,286,962	303,571		3,590,533	
32.	New Mexico	NM	YES	229,822	20,700		250,522	
33.	New York	NY	YES	6,318,498	682,560		7,001,058	
34.	North Carolina	NC	YES	2,365,944	589,664		2,955,608	
35.	North Dakota	ND	YES	3,188			3,188	
36.	Ohio	OH	YES	812,944	50,220		863,164	
37.	Oklahoma	OK	YES	76,407	3,000		79,407	
38.	Oregon	OR	YES	658,591	19,800		678,391	
39.	Pennsylvania	PA	YES	2,030,243	507,516		2,537,759	
40.	Rhode Island	RI	YES	6,090,219	4,288,980		10,379,199	19,653,612
41.	South Carolina	SC	YES	489,115	35,877		524,992	
42.	South Dakota	SD	YES	24,595			24,595	
43.	Tennessee	TN	YES	419,588	22,800		442,388	
44.	Texas	TX	YES	3,856,712	139,980		3,996,692	
45.	Utah	UT	YES	145,135	11,900		157,035	
46.	Vermont	VT	YES	350,397	35,945		386,342	
47.	Virginia	VA	YES	1,274,562	162,152		1,436,714	
48.	Washington	WA	YES	1,265,975	43,103		1,309,078	
49.	West Virginia	WV	YES	58,390	8,097		66,487	
50.	Wisconsin	WI	YES	320,088	18,007		338,095	
51.	Wyoming	WY	YES	21,101			21,101	
52.	American Samoa	AS	NO					
53.	Guam	GU	NO					
54.	Puerto Rico	PR	NO					
55.	U.S. Virgin Islands	VI	NO					
56.	Northern Mariana Islands	MP	NO					
57.	Canada	CN	NO					
58.	Aggregate Other Aliens	OT	XXX					
59.	Subtotal	(a) 50	61,362,197	10,973,985			72,336,182	19,653,612
90.	Reporting entity contributions for employee benefits plans	XXX	187,730				187,730	
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX						
92.	Dividends or refunds applied to shorten endowment or premium paying period	XXX						
93.	Premium or annuity considerations waived under disability or other contract provisions	XXX	164,512				164,512	
94.	Aggregate or other amounts not allocable by State	XXX						
95.	Totals (Direct Business)	XXX	61,714,439	10,973,985			72,688,424	19,653,612
96.	Plus reinsurance assumed	XXX						
97.	Totals (All Business)	XXX	61,714,439	10,973,985			72,688,424	19,653,612
98.	Less reinsurance ceded	XXX	18,927,121				18,927,121	
99.	Totals (All Business) less Reinsurance Ceded	XXX	42,787,318	10,973,985	(b)		53,761,303	19,653,612
5801.	DETAILS OF WRITE-INS	XXX						
5802.	.....	XXX						
5803.	.....	XXX						
5898.	Summary of remaining write-ins for Line 58 from overflow page	XXX						
5899.	Totals (Lines 5801 through 5803 plus 5898)(Line 58 above)	XXX						
9401.	.....	XXX						
9402.	.....	XXX						
9403.	.....	XXX						
9498.	Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX						

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

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

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

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



ANNUAL STATEMENT FOR THE YEAR 2007 OF THE AMICA LIFE INSURANCE COMPANY

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Liabilities Line 25

2504.	Unappl ied cash	3,609,025	3,033,761
2597.	Summary of remaining write-ins for Line 25 from overflow page	3,609,025	3,033,761

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