



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2022

OF THE CONDITION AND AFFAIRS OF THE

AMICA MUTUAL INSURANCE COMPANY

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

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

Country of Domicile United States of America

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

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

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

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

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

Internet Website Address www.amica.com

Statutory Statement Contact Michael Lee Baker, Jr. (Name) 800-652-6422-22365 (Area Code) (Telephone Number) mbakerjr@amica.com (E-mail Address) 401-334-3657 (FAX Number)

OFFICERS

Chairman, President and Chief Executive Officer (Retired 10/1/22) Robert Anthony DiMuccio Senior Vice President, Chief Financial Officer and Treasurer James Parker Loring Senior Assistant Vice President and Secretary Suzanne Ellen Casey

OTHER

Jill Holton Andy, Senior Vice President (Retired 10/1/22) Susan Fie Chung, Senior Vice President & Chief Investment Officer Lisa Maria DeCubellis, Senior Vice President Peter Francis Drogan, Senior Vice President & Chief Actuary William Henry Fitzgerald, Vice President Jeffrey Peter Gagnon, #, Vice President Michael George Gillerlane, Vice President Roberta Eldeen Gosselin, Vice President Peter Ernest Moreau, Senior Vice President & Chief Information Officer Jennifer Ann Morrison, Senior Vice President & General Counsel Andrew Thomas Mudra, Vice President Theodore Charles Murphy, Chief Operations Officer Anthony Noviello, III, Senior Vice President Shannon Skenyon O'Brien, Vice President Sotirios Dimitrius Pachis, Vice President of Marketing John Steven Reichley, Vice President Sean Francis Welch, Senior Vice President

DIRECTORS OR TRUSTEES

Jill Janice Avery Ivy Lynne Brown # Debra Ann Canales Patricia Walsh Chadwick Robert Anthony DiMuccio Barry George Hittner Michael David Jeans Matthew Alexander Lopes, Jr. # Ronald Keith Machtley Peter Michael Marino Debra Marie Paul Donald Julian Reaves Diane Desmarais Souza

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.

Edmund Shallcross III President and Chief Executive Officer

Suzanne Ellen Casey Senior Assistant Vice President and Secretary

James Parker Loring Senior Vice President, Chief Financial Officer and Treasurer

Subscribed and sworn to before me this 10th day of November, 2022

- 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, 2026

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE AMICA MUTUAL INSURANCE COMPANY

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	2,761,889,018		2,761,889,018	2,787,031,182
2. Stocks:				
2.1 Preferred stocks				
2.2 Common stocks	1,316,258,318		1,316,258,318	1,870,259,395
3. Mortgage loans on real estate:				
3.1 First liens	116,574,642		116,574,642	124,416,097
3.2 Other than first liens.....				
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)	44,794,721		44,794,721	46,752,207
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$(102,788,166)), cash equivalents (\$75,272,727) and short-term investments (\$66,299,703)	38,784,264		38,784,264	28,688,759
6. Contract loans (including \$ premium notes)				
7. Derivatives				
8. Other invested assets	389,609,684	2,616,087	386,993,597	337,760,637
9. Receivables for securities	25,185,673		25,185,673	13,748,826
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	4,693,096,320	2,616,087	4,690,480,233	5,208,657,103
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	20,205,302		20,205,302	20,132,316
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	87,981,715	137,025	87,844,690	85,172,374
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	373,227,080	2	373,227,078	342,960,715
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	3,175,488		3,175,488	2,802,245
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	29,587,016		29,587,016	10,695,234
18.2 Net deferred tax asset	61,353,132		61,353,132	
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	11,584,777	11,584,777		
21. Furniture and equipment, including health care delivery assets (\$)	3,812,346	3,812,346		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	1,510,283		1,510,283	1,194,396
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	767,891,187	629,543,109	138,348,078	160,354,654
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	6,053,424,646	647,693,346	5,405,731,300	5,831,969,037
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	6,053,424,646	647,693,346	5,405,731,300	5,831,969,037
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)				
2501. Amica Companies Supplemental Retirement Trust	68,049,577	7,139,822	60,909,755	59,188,449
2502. Amica Companies Supplemental Retirement Trust II	27,396,861		27,396,861	35,520,090
2503. Equities and deposits in pools and associations	44,074,187		44,074,187	45,131,987
2598. Summary of remaining write-ins for Line 25 from overflow page	628,370,562	622,403,287	5,967,275	20,514,128
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	767,891,187	629,543,109	138,348,078	160,354,654

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE AMICA MUTUAL INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ 610,267,633)	1,210,333,771	1,113,130,460
2. Reinsurance payable on paid losses and loss adjustment expenses	23,070,313	23,370,277
3. Loss adjustment expenses	190,107,088	192,923,159
4. Commissions payable, contingent commissions and other similar charges	1,115,955	1,049,942
5. Other expenses (excluding taxes, licenses and fees)	71,221,626	93,419,746
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	10,589,660	8,724,627
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses))	1,661	172,911
7.2 Net deferred tax liability		46,946,597
8. Borrowed money \$ and interest thereon \$		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ 847,351 and including warranty reserves of \$ and accrued accident and health experience rating refunds including \$ for medical loss ratio rebate per the Public Health Service Act)	963,959,528	915,330,321
10. Advance premium	18,123,972	11,480,034
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders	11,947,226	11,289,049
12. Ceded reinsurance premiums payable (net of ceding commissions)		137,472
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others	6,855,412	6,358,907
15. Remittances and items not allocated	2,007,999	1,503,351
16. Provision for reinsurance (including \$ certified)		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates		
20. Derivatives		
21. Payable for securities	45,875,225	51,104,298
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	90,305,800	96,517,322
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	2,645,515,236	2,573,458,473
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	2,645,515,236	2,573,458,473
29. Aggregate write-ins for special surplus funds	6,000,000	6,000,000
30. Common capital stock		
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus		
35. Unassigned funds (surplus)	2,754,216,064	3,252,510,564
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 30 \$)		
36.2 shares preferred (value included in Line 31 \$)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36)	2,760,216,064	3,258,510,564
38. Totals (Page 2, Line 28, Col. 3)	5,405,731,300	5,831,969,037
DETAILS OF WRITE-INS		
2501. Reserve for non-qualified pensions and deferrals	88,272,616	94,708,539
2502. Reserve for unassessed insolvencies	620,757	620,757
2503. Reserve for other surcharges	1,412,427	1,188,026
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	90,305,800	96,517,322
2901. Guaranty fund	3,000,000	3,000,000
2902. Voluntary reserve	3,000,000	3,000,000
2903.		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Lines 2901 through 2903 plus 2998)(Line 29 above)	6,000,000	6,000,000
3201.		
3202.		
3203.		
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Lines 3201 through 3203 plus 3298)(Line 32 above)		

STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct (written \$1,747,252,207)	1,699,271,390	1,733,695,753	2,314,734,931
1.2 Assumed (written \$40,560,984)	39,673,595	45,829,523	52,762,756
1.3 Ceded (written \$28,925,258)	28,686,259	31,395,821	39,161,300
1.4 Net (written \$1,758,887,933)	1,710,258,726	1,748,129,455	2,328,336,387
DEDUCTIONS:			
2. Losses incurred (current accident year \$1,250,771,690):			
2.1 Direct	1,187,488,916	1,081,266,204	1,442,925,350
2.2 Assumed	35,031,956	27,901,717	36,476,157
2.3 Ceded	29,543,469	4,139,782	5,264,769
2.4 Net	1,192,977,403	1,105,028,139	1,474,136,738
3. Loss adjustment expenses incurred	166,603,911	185,758,088	248,204,493
4. Other underwriting expenses incurred	479,752,238	473,007,635	645,440,021
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2 through 5)	1,839,333,552	1,763,793,862	2,367,781,252
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1 minus Line 6 + Line 7)	(129,074,826)	(15,664,407)	(39,444,865)
INVESTMENT INCOME			
9. Net investment income earned	80,939,840	70,719,507	119,658,418
10. Net realized capital gains (losses) less capital gains tax of \$14,244,184	51,188,095	112,032,970	165,247,795
11. Net investment gain (loss) (Lines 9 + 10)	132,127,935	182,752,477	284,906,213
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$715,258 amount charged off \$1,991,521)	(1,276,263)	(1,286,268)	(1,802,678)
13. Finance and service charges not included in premiums	2,027,083	2,292,276	3,017,167
14. Aggregate write-ins for miscellaneous income	19,418	44,680	50,005
15. Total other income (Lines 12 through 14)	770,238	1,050,688	1,264,494
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	3,823,347	168,138,758	246,725,842
17. Dividends to policyholders	107,135,241	116,511,913	149,780,475
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	(103,311,894)	51,626,845	96,945,367
19. Federal and foreign income taxes incurred	(29,374,276)	(11,713,389)	(13,923,325)
20. Net income (Line 18 minus Line 19)(to Line 22)	(73,937,618)	63,340,234	110,868,692
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year	3,258,510,564	3,007,564,281	3,007,564,281
22. Net income (from Line 20)	(73,937,618)	63,340,234	110,868,692
23. Net transfers (to) from Protected Cell accounts			
24. Change in net unrealized capital gains (losses) less capital gains tax of \$(105,035,665)	(404,272,627)	65,629,658	91,808,313
25. Change in net unrealized foreign exchange capital gain (loss)			
26. Change in net deferred income tax	3,264,064	(6,877,937)	(19,779,736)
27. Change in nonadmitted assets	(14,744,495)	28,462,567	6,762,809
28. Change in provision for reinsurance			
29. Change in surplus notes			
30. Surplus (contributed to) withdrawn from protected cells			
31. Cumulative effect of changes in accounting principles			
32. Capital changes:			
32.1 Paid in			
32.2 Transferred from surplus (Stock Dividend)			
32.3 Transferred to surplus			
33. Surplus adjustments:			
33.1 Paid in			
33.2 Transferred to capital (Stock Dividend)			
33.3 Transferred from capital			
34. Net remittances from or (to) Home Office			
35. Dividends to stockholders			
36. Change in treasury stock			
37. Aggregate write-ins for gains and losses in surplus	(8,603,824)	(9,612,227)	61,286,205
38. Change in surplus as regards policyholders (Lines 22 through 37)	(498,294,500)	140,942,295	250,946,283
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	2,760,216,064	3,148,506,576	3,258,510,564
DETAILS OF WRITE-INS			
0501.			
0502.			
0503.			
0598. Summary of remaining write-ins for Line 5 from overflow page			
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)			
1401. Discount earned on accounts payable	4,941	12,692	18,883
1402. Penalties of regulatory authorities	(185,448)	31,988	31,122
1403. State tax credits	199,925		
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. Totals (Lines 1401 through 1403 plus 1498)(Line 14 above)	19,418	44,680	50,005
3701. Change in Amica Companies Supplemental Retirement Trust	(8,619,809)	1,246,727	(2,308,074)
3702. Change in retiree medical overfunded asset		(8,743,669)	
3703. Unrecognized gain/(loss) on non-qualified pensions			(1,522,152)
3798. Summary of remaining write-ins for Line 37 from overflow page	15,985	(2,115,285)	65,116,431
3799. Totals (Lines 3701 through 3703 plus 3798)(Line 37 above)	(8,603,824)	(9,612,227)	61,286,205

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE AMICA MUTUAL INSURANCE COMPANY

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	1,732,972,801	1,748,153,108	2,300,108,376
2. Net investment income	77,234,612	85,585,737	138,421,272
3. Miscellaneous income	11,643,455	16,919,902	3,790,980
4. Total (Lines 1 to 3)	1,821,850,868	1,850,658,747	2,442,320,628
5. Benefit and loss related payments	1,096,447,298	1,002,175,748	1,343,444,651
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	653,560,636	667,029,892	877,893,810
8. Dividends paid to policyholders	106,477,063	116,103,574	151,321,093
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	3,932,940	33,578,434	45,941,935
10. Total (Lines 5 through 9)	1,860,417,937	1,818,887,648	2,418,601,489
11. Net cash from operations (Line 4 minus Line 10)	(38,567,069)	31,771,099	23,719,139
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	597,538,035	1,517,098,826	1,798,987,789
12.2 Stocks	654,937,233	314,669,765	578,201,994
12.3 Mortgage loans	10,778,758	4,145,884	8,173,782
12.4 Real estate			
12.5 Other invested assets	21,614,299	20,015,464	26,703,074
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(40,894)		2,241
12.7 Miscellaneous proceeds		7,802,659	36,586,880
12.8 Total investment proceeds (Lines 12.1 to 12.7)	1,284,827,431	1,863,732,598	2,448,655,760
13. Cost of investments acquired (long-term only):			
13.1 Bonds	579,015,638	1,577,452,280	1,890,970,209
13.2 Stocks	442,144,176	238,608,710	468,998,810
13.3 Mortgage loans	2,937,303		
13.4 Real estate	468,672	931,356	936,770
13.5 Other invested assets	162,896,920	28,327,184	36,601,214
13.6 Miscellaneous applications	16,665,919	54,779,444	120,153,303
13.7 Total investments acquired (Lines 13.1 to 13.6)	1,204,128,628	1,900,098,974	2,517,660,306
14. Net increase (or decrease) in contract loans and premium notes			
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	80,698,803	(36,366,376)	(69,004,546)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes			
16.2 Capital and paid in surplus, less treasury stock			
16.3 Borrowed funds			
16.4 Net deposits on deposit-type contracts and other insurance liabilities			
16.5 Dividends to stockholders			
16.6 Other cash provided (applied)	(32,036,229)	(1,959,923)	(2,356,873)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(32,036,229)	(1,959,923)	(2,356,873)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	10,095,505	(6,555,200)	(47,642,280)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	28,688,759	76,331,039	76,331,039
19.2 End of period (Line 18 plus Line 19.1)	38,784,264	69,775,839	28,688,759

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

20.0001. The Company received a non-cash distribution of stock from a limited partnership investment, which was valued at fair value on the date of distribution.	14,589,909		
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NOTES TO FINANCIAL STATEMENTS

Note 1 – Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The accompanying financial statements of the Amica Mutual Insurance Company (the Company) have been prepared on the basis of accounting practices prescribed or permitted by the State of Rhode Island.

The State of Rhode Island requires insurance companies domiciled in the State of Rhode Island to prepare their statutory financial statements in accordance with the National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures Manual* subject to any deviations prescribed or permitted by the State of Rhode Island Department of Business Regulation Insurance Division. The Company has no state prescribed adjustments to report; however, the Company does have the state permitted practice as detailed below.

Effective June 2020, the Rhode Island Department of Business Regulation Insurance Division approved a permitted accounting practice to classify COVID-19 relief funds as dividends paid to policyholders. This treatment contrasts that of *INT 20-08: COVID-19 Premium Refunds, Limited-Time Exception, Rate Reductions and Policyholder Dividends*, which mandates such relief funds be treated as reductions to premium, with a limited-time exception for treatment as other underwriting expense under specific conditions, for which the Company does not qualify.

In both 2020 and 2021, the Company returned a portion of its profits to policyholders through its COVID-19 Financial Relief Program under this permitted practice; however, no disbursements are planned in 2022.

A reconciliation of the Company's net income and capital and surplus between NAIC statutory accounting practices (NAIC SAP) and practices prescribed and permitted by the State of Rhode Island as of September 30, 2022 and December 31, 2021 is shown below:

	SSAP #	F/S Page	F/S Line #	09/30/22	12/31/21
Net Income					
(1) Company state basis (Page 4, Line 20, Columns 1 & 2)	XXX	XXX	XXX	(\$73,937,618)	\$110,868,692
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP				0	0
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP					
COVID-19 Financial Relief	INT 20-08, 00	4	17	0	(63,439)
(4) NAIC SAP (1 – 2 – 3 = 4)	XXX	XXX	XXX	(\$73,937,618)	\$110,932,131
Surplus					
(5) Company state basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$2,760,216,064	\$3,258,510,564
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP				0	0
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP				0	0
(8) NAIC SAP (5 – 6 – 7 = 8)	XXX	XXX	XXX	\$2,760,216,064	\$3,258,510,564

No regulatory action or risk-based capital event would be triggered under NAIC SAP or permitted practice accounting.

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

No change.

C. Accounting Policies

1. No change.

2. Bonds not backed by other loans are stated at amortized value using the scientific method, or fair value as specified by the SVO Manual.

3-5. No change.

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

7-15. No change.

D. Going Concern

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

Note 2 – Accounting Changes and Correction of Errors

No change.

Note 3 – Business Combinations and Goodwill

No change.

Note 4 – Discontinued Operations

No change.

NOTES TO FINANCIAL STATEMENTS

Note 5 – Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

1. The Company has invested in twenty-three commercial mortgage loans at September 30, 2022. There were no new loans originated in the current year.
2. The maximum percentage of any one loan to the value of the security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgages, was 70.5%.
3. There were no taxes, assessments or any amounts advanced not included in the mortgage loan total.
4. Age Analysis of Mortgage Loans and Identification of Mortgage Loans in Which the Insurer is a Participant or Co-lender in a Mortgage Loan Agreement:

	Farm	Residential		Commercial		Mezzanine	Total
		Insured	All Other	Insured	All Other		
A. Current Year							
1. Recorded Investment (All)							
(a) Current	\$0	\$0	\$0	\$0	\$116,574,642	\$0	\$116,574,642
(b) 30-59 Days Past Due	0	0	0	0	0	0	0
(c) 60-89 Days Past Due	0	0	0	0	0	0	0
(d) 90-179 Days Past Due	0	0	0	0	0	0	0
(e) 180+ Days Past Due	0	0	0	0	0	0	0
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded Investment	0	0	0	0	0	0	0
(b) Interest Accrued	0	0	0	0	0	0	0
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	0	0	0	0	0	0	0
(b) Interest Accrued	0	0	0	0	0	0	0
4. Interest Reduced							
(a) Recorded Investment	0	0	0	0	0	0	0
(b) Number of Loans	0	0	0	0	0	0	0
(c) Percent Reduced	0	0	0	0	0	0	0
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	0	0	0	0	116,574,642	0	116,574,642
B. Prior Year							
1. Recorded Investment (All)							
(a) Current	\$0	\$0	\$0	\$0	\$124,416,097	\$0	\$124,416,097
(b) 30-59 Days Past Due	0	0	0	0	0	0	0
(c) 60-89 Days Past Due	0	0	0	0	0	0	0
(d) 90-179 Days Past Due	0	0	0	0	0	0	0
(e) 180+ Days Past Due	0	0	0	0	0	0	0
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded Investment	0	0	0	0	0	0	0
(b) Interest Accrued	0	0	0	0	0	0	0
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	0	0	0	0	0	0	0
(b) Interest Accrued	0	0	0	0	0	0	0
4. Interest Reduced							
(a) Recorded Investment	0	0	0	0	0	0	0
(b) Number of Loans	0	0	0	0	0	0	0
(c) Percent Reduced	0	0	0	0	0	0	0
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	0	0	0	0	124,416,097	0	124,416,097

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

B. Debt Restructuring

No change.

C. Reverse Mortgages

No change.

NOTES TO FINANCIAL STATEMENTS

D. Loan-Backed Securities

1. Prepayment assumptions for single-class and multi-class mortgage-backed and asset-backed securities were obtained from broker-dealer survey values, nationally recognized data services or internal estimates. The Company uses ICE Data Services to update prepayment assumptions quarterly and to determine the market value of its loan-backed securities. In 2022, there were no changes from retrospective to prospective methodologies.

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

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

a. The aggregate amount of unrealized losses:

1. Less than 12 Months	\$ 58,697,897
2. 12 Months or Longer	\$ 55,459,808

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

1. Less than 12 Months	\$562,203,645
2. 12 Months or Longer	\$331,274,396

5. All loan-backed and structured securities in an unrealized loss position were reviewed to determine whether other-than-temporary impairments should be recognized. The Company asserts that it has the intent and ability to hold these securities long enough to allow the cost basis of these securities to be recovered. These conclusions are supported by an analysis of the underlying credit of each security. Unrealized losses are primarily attributable to higher interest rates and modestly wider spread levels. It is possible that the Company could recognize other-than-temporary impairments in the future on some of the securities, if future events, information and the passage of time cause it to conclude that declines in the value are other-than-temporary.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

Not applicable.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable.

H. Repurchase Agreements Transactions Accounted for as a Sale

Not applicable.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

Not applicable.

J. Real Estate

Not applicable.

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

Not applicable.

NOTES TO FINANCIAL STATEMENTS

L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted							8	9	Percentage	
	Current Year					6	7			10	11
	1	2	3	4	5						
	Total General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	0.0%	0.0%
b. Collateral held under security lending arrangements	0	0	0	0	0	0	0	0	0	0.0%	0.0%
c. Subject to repurchase agreements	0	0	0	0	0	0	0	0	0	0.0%	0.0%
d. Subject to reverse repurchase agreements	0	0	0	0	0	0	0	0	0	0.0%	0.0%
e. Subject to dollar repurchase agreements	0	0	0	0	0	0	0	0	0	0.0%	0.0%
f. Subject to dollar reverse repurchase agreements	0	0	0	0	0	0	0	0	0	0.0%	0.0%
g. Placed under option contracts	0	0	0	0	0	0	0	0	0	0.0%	0.0%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	0	0	0	0	0	0	0	0	0	0.0%	0.0%
i. FHLB capital stock	3,003,500	0	0	0	3,003,500	2,890,800	112,700	0	3,003,500	0.0%	0.1%
j. On deposit with states	3,341,621	0	0	0	3,341,621	3,341,395	226	0	3,341,621	0.1%	0.1%
k. On deposit with other regulatory bodies	0	0	0	0	0	0	0	0	0	0.0%	0.0%
l. Pledged as collateral to FHLB (including assets backing funding agreements)	0	0	0	0	0	0	0	0	0	0.0%	0.0%
m. Pledged as collateral not captured in other categories	0	0	0	0	0	0	0	0	0	0.0%	0.0%
n. Other restricted assets	0	0	0	0	0	0	0	0	0	0.0%	0.0%
o. Total restricted assets	\$6,345,121	\$0	\$0	\$0	\$6,345,121	\$6,232,195	\$112,926	\$0	\$6,345,121	0.1%	0.2%

(a) Subset of column 1

(b) Subset of column 3

(c) Column 5 divided by Asset Page, Column 1, Line 28

(d) Column 9 divided by Asset Page, Column 3, Line 28

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

Not applicable.

3. Detail of Other Restricted Assets

Not applicable.

4. Collateral Received and Reflected as Assets Within the Company's Financial Statements

Not applicable.

M. Working Capital Finance Investments

Not applicable.

N. Offsetting and Netting of Assets and Liabilities

Not applicable.

O. 5GI* Securities

None.

P. Short Sales

Not applicable.

NOTES TO FINANCIAL STATEMENTS

Q. Prepayment Penalty and Acceleration Fees

	General Account	Protected Cell
1. Number of CUSIPs	6	0
2. Aggregate Amount of Investment Income	\$432,518	\$0

R. Reporting Entity's Share of Cash Pool by Asset Type

Not applicable.

Note 6 – Joint Ventures, Partnerships and Limited Liability Companies

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

No change.

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

The Company did not recognize any impairment write down for investments in joint ventures, partnerships and limited liability companies.

Note 7 – Investment Income

No change.

Note 8 – Derivative Instruments

The Company has no derivative instruments.

Note 9 – Income Taxes

A. Deferred Tax Asset/(Liability)

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

	(1)	(2)	(3)
	Ordinary	Capital	(Col 1+2) Total
09/30/22			
a. Gross deferred tax assets	\$296,031,682	\$4,959,368	\$300,991,050
b. Statutory valuation allowance adjustment	0	0	0
c. Adjusted gross deferred tax assets (1a-1b)	296,031,682	4,959,368	300,991,050
d. Deferred tax assets nonadmitted	0	0	0
e. Subtotal net admitted deferred tax asset (1c-1d)	296,031,682	4,959,368	300,991,050
f. Deferred tax liabilities	184,151,065	55,486,853	239,637,918
g. Net admitted deferred tax asset/(Net deferred tax liability) (1e-1f)	\$111,880,617	(\$50,527,485)	\$61,353,132
12/31/21			
	(4)	(5)	(6)
	Ordinary	Capital	(Col 4+5) Total
a. Gross deferred tax assets	\$290,809,262	\$5,208,526	\$296,017,788
b. Statutory valuation allowance adjustment	0	0	0
c. Adjusted gross deferred tax assets (1a-1b)	290,809,262	5,208,526	296,017,788
d. Deferred tax assets nonadmitted	0	0	0
e. Subtotal net admitted deferred tax asset (1c-1d)	290,809,262	5,208,526	296,017,788
f. Deferred tax liabilities	182,441,867	160,522,518	342,964,385
g. Net admitted deferred tax asset/(Net deferred tax liability) (1e-1f)	\$108,367,395	(\$155,313,992)	(\$46,946,597)
Change			
	(7)	(8)	(9)
	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
a. Gross deferred tax assets	\$5,222,420	(\$249,158)	\$4,973,262
b. Statutory valuation allowance adjustment	0	0	0
c. Adjusted gross deferred tax assets (1a-1b)	5,222,420	(249,158)	4,973,262
d. Deferred tax assets nonadmitted	0	0	0
e. Subtotal net admitted deferred tax asset (1c-1d)	5,222,420	(249,158)	4,973,262
f. Deferred tax liabilities	1,709,198	(105,035,665)	(103,326,467)
g. Net admitted deferred tax asset/(Net deferred tax liability) (1e-1f)	\$3,513,222	\$104,786,507	\$108,299,729

NOTES TO FINANCIAL STATEMENTS

2. Admission Calculation Components

	(1)	(2)	(3)
	Ordinary	Capital	(Col 1+2) Total
09/30/22			
a. Federal income taxes paid in prior years recoverable through loss carrybacks	\$15,896,860	\$55,882,279	\$71,779,139
b. Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation (The lesser of 2(b)1 and 2(b)2 below)	11,486,645	0	11,486,645
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	11,486,645	0	11,486,645
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	407,004,570
c. Adjusted gross deferred tax assets (Excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	212,765,898	4,959,368	217,725,266
d. Deferred tax assets admitted as the result of application of SSAP No. 101	\$240,149,403	\$60,841,647	\$300,991,050
	(4)	(5)	(6)
	Ordinary	Capital	(Col 4+5) Total
12/31/21			
a. Federal income taxes paid in prior years recoverable through loss carrybacks	\$15,896,860	\$55,882,279	\$71,779,139
b. Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation (The lesser of 2(b)1 and 2(b)2 below)	9,225,351	0	9,225,351
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	9,225,351	0	9,225,351
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	493,573,285
c. Adjusted gross deferred tax assets (Excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	209,804,772	5,208,526	215,013,298
d. Deferred tax assets admitted as the result of application of SSAP No. 101	\$234,926,983	\$61,090,805	\$296,017,788
	(7)	(8)	(9)
	(Col 1-4)	(Col 2-5)	(Col 7+8)
	Ordinary	Capital	Total
Change			
a. Federal income taxes paid in prior years recoverable through loss carrybacks	\$0	\$0	\$0
b. Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation (The lesser of 2(b)1 and 2(b)2 below)	2,261,294	0	2,261,294
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date	2,261,294	0	2,261,294
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	(86,568,715)
c. Adjusted gross deferred tax assets (Excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	2,961,126	(249,158)	2,711,968
d. Deferred tax assets admitted as the result of application of SSAP No. 101	\$5,222,420	(\$249,158)	\$4,973,262

3. Other Admissibility Criteria

	2022	2021
a. Ratio used to determine recovery period and threshold limitations amount	700%	849%
b. Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$2,713,363,803	\$3,290,488,566

NOTES TO FINANCIAL STATEMENTS

4. Impact of Tax Planning Strategies

	09/30/22		12/31/21		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	(Col 1-3) Ordinary	(Col 2-4) Capital
a. Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character, as a percentage.						
1. Adjusted gross DTAs amount from Note 9A1(c).	\$296,031,682	\$4,959,368	\$290,809,262	\$5,208,526	\$5,222,420	(\$249,158)
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies.	0%	0%	0%	0%	0%	0%
3. Net admitted adjusted gross DTAs amount from Note 9A1(e).	\$296,031,682	\$4,959,368	\$290,809,262	\$5,208,526	\$5,222,420	(\$249,158)
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies.	0%	0%	0%	0%	0%	0%
b. Does the Company's tax-planning strategies include the use of reinsurance?				Yes <input type="checkbox"/>	No <input checked="" type="checkbox"/>	

B. Deferred Tax Liabilities Not Recognized

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

C. Current and Deferred Income Taxes

1. Current Income Tax

	(1)	(2)	(3)
	09/30/22	12/31/21	(Col 1-2) Change
a. Federal	(\$29,374,276)	(\$13,923,325)	(\$15,450,951)
b. Foreign	0	0	0
c. Subtotal	(29,374,276)	(13,923,325)	(15,450,951)
d. Federal income tax on net capital gains	14,244,184	36,929,265	(22,685,081)
e. Utilization of capital loss carry-forwards	0	0	0
f. Other	0	0	0
g. Federal and foreign income taxes incurred	(\$15,130,092)	\$23,005,940	(\$38,136,032)

NOTES TO FINANCIAL STATEMENTS

2. Deferred Tax Assets

	(1)	(2)	(3)
	09/30/22	12/31/21	(Col 1-2) Change
a. Ordinary :			
1. Discounting of unpaid losses	\$14,489,930	\$13,650,910	\$839,020
2. Unearned premium reserve	41,016,588	38,927,264	2,089,324
3. Policy holder reserves	0	0	0
4. Investments	0	0	0
5. Deferred acquisition costs	0	0	0
6. Policy holder dividends accrual	0	0	0
7. Fixed assets	3,233,396	4,724,796	(1,491,400)
8. Compensation and benefits accrual	42,984,843	44,336,959	(1,352,116)
9. Pension accrual	164,363,661	162,946,161	1,417,500
10. Receivables - nonadmitted	34,880	34,458	422
11. Net operating loss carry-forward	0	0	0
12. Tax credit carry-forward	0	0	0
13. Other (including items <5% of total ordinary tax assets)	29,908,384	26,188,714	3,719,670
99. Subtotal	296,031,682	290,809,262	5,222,420
b. Statutory valuation allowance adjustment	0	0	0
c. Nonadmitted	0	0	0
d. Admitted ordinary deferred tax assets (2a99-2b-2c)	296,031,682	290,809,262	5,222,420
e. Capital:			
1. Investments	\$4,959,368	\$5,208,526	(\$249,158)
2. Net capital loss carry-forward	0	0	0
3. Real estate	0	0	0
4. Other (including items <5% of total capital tax assets)	0	0	0
99. Subtotal	4,959,368	5,208,526	(249,158)
f. Statutory valuation allowance adjustment	0	0	0
g. Nonadmitted	0	0	0
h. Admitted capital deferred tax assets (2e99-2f-2g)	4,959,368	5,208,526	(249,158)
i. Admitted deferred tax assets (2d + 2h)	\$300,991,050	\$296,017,788	\$4,973,262

3. Deferred Tax Liabilities

	(1)	(2)	(3)
	09/30/22	12/31/21	(Col 1-2) Change
a. Ordinary :			
1. Investments	\$790,200	\$895,158	(\$104,958)
2. Fixed assets	3,021,775	3,912,738	(890,963)
3. Deferred and uncollected premium	0	0	0
4. Policy holder reserves	0	0	0
5. Other (including items <5% of total ordinary tax liabilities)	180,339,090	177,633,971	2,705,119
99. Subtotal	184,151,065	182,441,867	1,709,198
b. Capital:			
1. Investments	\$55,486,853	\$160,522,518	(\$105,035,665)
2. Real estate	0	0	0
3. Other (including items <5% of total ordinary tax liabilities)	0	0	0
99. Subtotal	55,486,853	160,522,518	(105,035,665)
c. Deferred tax liabilities (3a99 + 3b99)	\$239,637,918	\$342,964,385	(\$103,326,467)

4. Net Deferred Tax Assets/(Liabilities)

	(1)	(2)	(3)
	09/30/22	12/31/21	(Col 1-2) Change
Net deferred tax assets (liabilities) (2i - 3c)	\$61,353,132	(\$46,946,597)	\$108,299,729

NOTES TO FINANCIAL STATEMENTS

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

	09/30/22	12/31/21	Change
Total deferred tax assets	\$300,991,050	\$296,017,788	\$4,973,262
Total deferred tax liabilities	239,637,918	342,964,385	(103,326,467)
Net deferred tax assets/(liabilities)	61,353,132	(46,946,597)	108,299,729
Statutory valuation allowance adjustment	0	0	0
Net deferred tax assets/(liabilities) after SVA	61,353,132	(46,946,597)	108,299,729
Tax effect of unrealized gains (losses)	51,805,181	156,840,846	(105,035,665)
Statutory valuation allowance adjustment allocation to unrealized	0	0	0
Change in net deferred tax	<u>\$113,158,313</u>	<u>\$109,894,249</u>	<u>\$3,264,064</u>

D. Reconciliation of Federal Income Tax Rate to Actual Effective Rate

The provision for Federal income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to income before taxes. Among the more significant book to tax adjustments were the following:

	09/30/22		12/31/21	
	Amount	Effective Tax Rate	Amount	Effective Tax Rate
Income before taxes	(\$18,704,219)	21.0%	\$28,113,673	21.0%
Dividends received deduction, net of proration	(582,439)	0.7%	(826,592)	-0.6%
Change in non-admitted assets	(2,872,430)	3.2%	1,408,736	1.1%
Change in pension overfunded asset	0	0.0%	(3,216,865)	-2.4%
Change in retiree medical fund	2,389,611	-2.7%	17,049,230	12.7%
Change in reserve for miscellaneous benefits	0	0.0%	338,185	0.3%
Other	1,375,321	-1.5%	(80,691)	-0.1%
Total	<u>(\$18,394,156)</u>	<u>20.7%</u>	<u>\$42,785,676</u>	<u>32.0%</u>
Federal income taxes incurred (benefit)	(\$29,374,276)	33.0%	(\$13,923,325)	-10.4%
Tax on capital gains (losses)	14,244,184	-16.0%	36,929,265	27.6%
Change in net deferred taxes	(3,264,064)	3.7%	19,779,736	14.8%
Total statutory income taxes	<u>(\$18,394,156)</u>	<u>20.7%</u>	<u>\$42,785,676</u>	<u>32.0%</u>

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

- At September 30, 2022, the Company had no unused operating loss or tax credit carryforwards available.
- The amounts of Federal income taxes incurred and available for recoupment in the event of future net losses are:

Year	Total
2021	\$21,128,821
2020	\$50,650,318

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

F. Consolidated Federal Income Tax Return

- For 2022, the Company's Federal income tax return is consolidated with the following subsidiaries:
 - Amica General Agency, LLC
 - Amica Property and Casualty Insurance Company
 - Amica Life Insurance Company
- The method of allocation between the companies is contained in a written agreement approved by the Board of Directors. Allocation is made in accordance with Section 1552(a)(2) of the Internal Revenue Code based upon separate return calculations with current credit for net losses. Inter-company estimated tax balances are settled at least quarterly during the tax year with a final settlement during the month following the filing of the consolidated income tax return.

G. Federal or Foreign Federal Income Tax Loss Contingencies

The Company does not have any tax loss contingencies for which it is reasonably possible that the total liability will significantly increase within twelve months of the reporting date.

H. Repatriation Transition Tax (RTT)

The company does not have any liability as it relates to Repatriation Transition Tax.

NOTES TO FINANCIAL STATEMENTS

I. Alternative Minimum Tax (AMT) Credit

The Company does not have an AMT Credit as of September 30, 2022.

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

A. Nature of Relationships

No change.

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

During 2022, the Company made a capital contribution of \$25,000,000 to its wholly-owned subsidiary, Amica Life Insurance Company. This contribution is intended to provide additional support with regard to Amica Life's growth initiatives and financial position.

C. Changes in Terms of Intercompany Arrangements

No change.

D. Amounts Due (to) or from Related Parties

No change.

E. Guarantees or Undertakings for Related Parties

No change.

F. Management, Service Contracts, Cost Sharing Arrangements

No change.

G. Nature of Relationships that Could Affect Operations

No change.

H. Amount Deducted for Investment in Upstream Company

No change.

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

No change.

J. Write-downs for Impairment of Investments in Affiliates

No change.

K. Foreign Insurance Subsidiary Valued Using CARVM

No change.

L. Downstream Holding Company Valued Using Look-Through Method

No change.

M. All Subsidiary, Controlled and Affiliated (SCA) Investments

No change.

N. Insurance SCA Entities Utilizing Prescribed or Permitted Practices

1. The Company owns two insurance SCA entities that are carried at audited statutory equity value. In June 2020, Amica Property and Casualty Insurance Company was granted a permitted practice from the Rhode Island Department of Business Regulation Insurance Division to account for COVID-19 financial relief as other underwriting expense rather than the prescribed accounting of an adjustment to premium. This treatment differs from the Company as Amica Property and Casualty Insurance Company is not organized as a mutual, does not offer participating contracts, and does not normally return dividends to policyholders. In both 2020 and 2021, the Company returned a portion of its profits to policyholders through its COVID-19 Financial Relief Program under this permitted practice; however, no disbursements are planned in 2022. Therefore, the monetary effect on net income and surplus as a result of using the accounting practice that differed from NAIC SAP is \$0 and there is no change in the amount of the investment in the insurance SCA per audited statutory equity and amount of the investment if the insurance SCA had completed statutory financial statements in accordance with the AP&P Manual.
2. No regulatory action or risk-based capital event would be triggered for Amica Property and Casualty Insurance Company under NAIC SAP or permitted practice accounting.

NOTES TO FINANCIAL STATEMENTS

3. The statutory financial statements of Amica Life reflect a Rhode Island Department of Business Regulation Insurance Division approved a permitted practice, which deviates from required NAIC SAP. This permitted practice allows Amica Life to record directly to surplus the change in XXX reserves that is above the change in the reserves calculated on a discounted cash flow basis, instead of recording the change in XXX reserves directly to net income as required by NAIC SAP. The monetary effect on net income and surplus as a result of using an accounting practice that differed from NAIC SAP, the amount of the investment in the insurance SCA per audited statutory equity and amount of the investment if the insurance SCA had completed statutory financial statements in accordance with the AP&P Manual is as follows:

SCA Entity (Investment in Insurance SCA Entities)	Monetary Effect on NAIC SAP		Amount of Investment	
	Net Income Increase (Decrease)	Surplus Increase (Decrease)	Per Audited Statutory Equity	If the Insurance SCA Had Completed Statutory Financial Statements*
Amica Life Insurance Company	(\$16,652,469)	\$0	\$363,894,397	\$363,894,397

* Per AP&P Manual (without permitted or prescribed practices)

4. This permitted practice has no effect on the surplus of Amica Life nor its reserve position, as Amica Life continues to establish reserves in accordance with Rhode Island Regulation 93. No regulatory action or risk-based capital event would be triggered under NAIC SAP or permitted practice accounting.
- O. SCA and SSAP No. 48 Entity Loss Tracking
- Not applicable.

Note 11 – Debt

A. Debt Outstanding

No change.

B. Federal Home Loan Bank (FHLB) Funding Agreements

1. The Company is a member of the Federal Home Loan Bank (FHLB) of Boston with capital stock totaling \$3,003,500. While the Company may use its membership in the future for contingent liquidity needs, the Company does not currently have any funding agreements in place with the FHLB as of September 30, 2022. The Company has determined the estimated maximum borrowing capacity as \$1,299,554,435 based on the market value of eligible collateral as of December 31, 2021.
2. FHLB Capital Stock
- a. Aggregate Totals

	1 Total 2 + 3	2 General Account	3 Protected Cell Accounts
1. Current Year			
(a) Membership Stock - Class A	\$0	\$0	\$0
(b) Membership Stock - Class B	2,916,000	2,916,000	0
(c) Activity Stock	0	0	0
(d) Excess Stock	87,500	87,500	0
(e) Aggregate Total	3,003,500	3,003,500	0
(f) Actual or Estimated Borrowing Capacity as Determined by the Insurer	1,299,554,435	XXX	XXX
2. Prior Year-end			
(a) Membership Stock - Class A	\$0	\$0	\$0
(b) Membership Stock - Class B	2,725,100	2,725,100	0
(c) Activity Stock	0	0	0
(d) Excess Stock	165,700	165,700	0
(e) Aggregate Total	2,890,800	2,890,800	0
(f) Actual or Estimated Borrowing Capacity as Determined by the Insurer	1,299,554,435	XXX	XXX

b. Membership Stock (Class A and B) Eligible and Not Eligible for Redemption

	1 Current Year Total (2+3+4+5+6)	2 Not Eligible for Redemption	Eligible for Redemption			
			3 Less Than 6 Months	4 6 Months to Less Than 1 Year	5 1 to Less Than 3 Years	6 3 to 5 Years
1. Class A	\$0	\$0	\$0	\$0	\$0	\$0
2. Class B	2,916,000	2,916,000	0	0	0	0

- 3-4. No change.

NOTES TO FINANCIAL STATEMENTS

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

A. Defined Benefit Plans

The Company sponsors a defined benefit pension plan and a postretirement health care benefit plan covering substantially all employees of the Company. The Company has a noncontributory defined benefit pension plan whereby the benefits are based upon years of service and the employee's career average compensation. The plan is funded through a pension trust (Amica Pension Fund). The adoption of SSAP No. 102 did not have a surplus impact on the Company as the pension plan was overfunded by more than the transition liabilities.

During 2019, the Company elected to close the defined benefit pension plan to new participants such that no new participants may be added on or after July 1, 2019.

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

Life insurance benefits are based upon a multiple of salary and years of service at the date of retirement and are subject to a maximum benefit of \$1,000,000 for active employees and \$250,000 for retirees. The plan was amended in 2016 to increase the maximum active benefit from \$500,000 to \$1,000,000 and change the benefit for employees who retire after March 1, 2016 to \$25,000.

1-3. No change.

4. Components of net periodic benefit cost

	Pension Benefits		Postretirement Benefits	
	09/30/2022	12/31/2021	09/30/2022	12/31/2021
a. Service cost	\$20,130,976	\$44,893,447	\$7,611,584	\$8,079,040
b. Interest cost	40,438,814	51,119,008	12,245,495	13,559,155
c. Expected return on plan assets	(73,510,253)	(80,492,340)	(17,759,474)	(18,049,055)
d. Transition asset or obligation	0	(8,735,408)	262,141	3,008,210
e. (Gains) and losses	4,068,270	4,664,625	450,316	709,928
f. Prior service cost or (credit)	246,257	280,332	(1,080,037)	(835,308)
g. (Gain) or loss recognized due to a settlement or curtailment	0	0	0	0
h. Total net periodic benefit cost (income)	(\$8,625,936)	\$11,729,664	\$1,730,025	\$6,471,970

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

5-18. No change.

B. Description of Investment Policies

No change.

C. Fair Value of Plan Assets

No change.

D. Rate of Return Assumptions

No change.

E. Defined Contribution Plans

No change.

F. Multiemployer Plans

No change.

G. Consolidated/Holding Company Plans

No change.

H. Postemployment Benefits and Compensated Absences

No change.

I. Impact of Medicare Modernization Act on Postretirement Benefits

No change.

NOTES TO FINANCIAL STATEMENTS

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

1. Outstanding Shares
No change.
2. Dividend Rate of Preferred Stock
No change.
3. Dividend Restrictions
No change.
4. Dates and Amounts of Dividends Paid
No change.
5. Amount of Ordinary Dividends That May Be Paid
No change.
6. Restrictions on Unassigned Funds
No change.
7. Mutual Surplus Advances
No change.
8. Company Stock Held for Special Purposes
No change.
9. Changes in Special Surplus Funds
No change.
10. Changes in Unassigned Funds
The portion of unassigned funds (surplus) represented by cumulative unrealized capital gains is \$300,182,882, net of deferred taxes.
11. Surplus Notes
No change.
12. Impact of Quasi Reorganizations
No change.
13. Effective Date of Quasi Reorganizations
No change.

NOTES TO FINANCIAL STATEMENTS

Note 14 – Liabilities, Contingencies and Assessments

A. Contingent Commitments

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

	Amount
Adams Street Private Credit Fund, LP	\$3,000,001
Adams Street Senior Private Credit Fund II, LP	813,746
AEA Mezzanine Fund III, LP	472,473
Aquiline Technology Growth Fund II, LP	13,930,578
Blackstone Capital Partners VIII, LP	18,029,101
Cyprium Investors IV, LP	903,514
Cyprium Parallel Investors V, LP	985,203
First Eagle Credit Direct Lending IV, LLC	376,264
First Eagle Direct Lending IV Co-Invest, LLC	1,661,533
GCG Investors IV, LP	673,137
Goldman Sachs Private Equity Partners XI, LP	142,641
GoldPoint Mezzanine Partners IV, LP	1,617,490
Graycliff Mezzanine II Parallel, LP	416,066
Graycliff Mezzanine III, LP	1,014,636
ISQ Global Infrastructure Fund III, LP	13,358,857
Lyme Conservation Opportunities Fund, LP	5,115,000
Lyme Forest Fund V, LP	2,000,000
ManchesterStory Venture Fund, LP	1,573,545
Midwest Mezzanine Fund V SBIC, LP	951,788
Midwest Mezzanine Fund VI SBIC, LP	1,986,367
Morgan Stanley Private Markets Fund III, LP	438,327
PJC Fund V, LP	16,886,262
Savano Capital Partners II, LP	842,493
Savano Capital Partners III, LP	12,128,323
Stonepeak Capital Partners Fund III, LP	4,255,244
Thoma Bravo Fund XV, LP	13,881,571
Total	<u>\$117,454,160</u>

- 2-3. The Company has no guarantees at September 30, 2022.

B. Assessments

No change.

C. Gain Contingencies

No change.

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

No change.

E. Product Warranties

No change.

F. Joint and Several Liabilities

No change.

G. All Other Contingencies

No change.

Note 15 – Leases

No change.

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

No change.

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

A. Transfers of Receivables Reported as Sales

No change.

NOTES TO FINANCIAL STATEMENTS

B. Transfer and Servicing of Financial Assets

The Company did not transfer or service financial assets in 2022 or 2021.

C. Wash Sales

- The objective of wash sales occurring as of September 30, 2022 was to properly diversify the Company's investment portfolio in response to market movements.
- The details by NAIC designation 3 or below, or unrated of securities sold during the quarter ended September 30, 2022, and reacquired within 30 days of the sale date are:

Description	NAIC Designation	Number of Transactions	Book Value of Securities Sold	Cost of Securities	
				Repurchased	Gain (Loss)
Evergy Inc (Common Stock)		3	\$705,116	\$1,297,520	(\$47,318)

Note 18 – Gain or Loss from Uninsured Accident and Health Plans and the Uninsured Portion of Partially Insured Plans

No change.

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

No change.

Note 20 – Fair Value Measurement

A. Assets and Liabilities Measured at Fair Value

- Fair Value Measurements at September 30, 2022:

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

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

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

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

Description	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
(a) Assets at Fair Value:					
Common stock:					
Industrial and miscellaneous	\$652,022,928	\$3,003,500	\$0	\$0	\$655,026,428
Mutual funds	217,731,063	0	0	0	217,731,063
Total common stock	869,753,991	3,003,500	0	0	872,757,491
Cash equivalents:					
All other money market mutual funds	60,305,748	0	0	0	60,305,748
Total cash equivalents	60,305,748	0	0	0	60,305,748
Other invested assets:					
Collective investment trusts	92,171,939	0	0	0	92,171,939
Total other invested assets	92,171,939	0	0	0	92,171,939
Total Assets at Fair Value/NAV	\$1,022,231,678	\$3,003,500	\$0	\$0	\$1,025,235,178
(b) Liabilities at Fair Value:					
Total Liabilities at Fair Value	\$0	\$0	\$0	\$0	\$0

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

- Rollforward of Level 3 Items

As of September 30, 2022, the Company did not hold any investments with a Level 3 fair value measurement. There were no purchases, sales, or settlements of Level 3 assets during 2022 or 2021.

- Policy on Transfers Into and Out of Level 3

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

NOTES TO FINANCIAL STATEMENTS

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

Level 2 financial assets is comprised of class B shares of capital stock in the FHLB of Boston, which are not actively traded on an exchange. The price of FHLB capital stock cannot fluctuate, and must be purchased, repurchased or transferred at its par value.

5. Derivative Fair Values

Not applicable.

B. Other Fair Value Disclosures

Not applicable.

C. Fair Value Measurements for All Financial Instruments at September 30, 2022:

Type of Financial Instrument	Aggregate	Admitted	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable Carrying Value
	Fair Value	Assets					
Bonds:							
U.S. governments	\$528,367,298	\$587,469,134	\$204,064,345	\$324,302,953	\$0	\$0	\$0
Municipal bonds	488,560,194	591,019,524	0	488,560,194	0	0	0
U.S. special revenue and assessments	200,683,920	234,165,382	0	200,683,920	0	0	0
Industrial and miscellaneous	1,179,123,986	1,349,234,978	0	1,177,716,732	1,407,254	0	0
Total bonds	2,396,735,398	2,761,889,018	204,064,345	2,191,263,799	1,407,254	0	0
Common stock:							
Industrial and miscellaneous	655,026,428	655,026,428	652,022,928	3,003,500	0	0	0
Mutual funds	217,731,063	217,731,063	217,731,063	0	0	0	0
Total common stock	872,757,491	872,757,491	869,753,991	3,003,500	0	0	0
Mortgage Loans:							
Commercial mortgages	105,430,674	116,574,642	0	105,430,674	0	0	0
Total mortgage loans	105,430,674	116,574,642	0	105,430,674	0	0	0
Other invested assets:							
Collective investment trusts	92,171,939	92,171,939	92,171,939	0	0	0	0
Total other invested assets	92,171,939	92,171,939	92,171,939	0	0	0	0
Cash, cash equivalents and short-term investments:							
Cash	(102,788,166)	(102,788,166)	(102,788,166)	0	0	0	0
All other money market mutual funds	60,305,748	60,305,748	60,305,748	0	0	0	0
Commercial paper	14,966,979	14,966,979	0	14,966,979	0	0	0
Short-term bonds	66,378,882	66,299,703	0	66,378,882	0	0	0
Total cash, cash equivalents and short-term investments	38,863,443	38,784,264	(42,482,418)	81,345,861	0	0	0
Total assets	\$3,505,958,945	\$3,882,177,354	\$1,123,507,857	\$2,381,043,834	\$1,407,254	\$0	\$0

D. Not Practicable to Estimate Fair Value

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

E. Investments Reported Using NAV as a Practical Expedient to Fair Value

The Company does not have any securities measured at net asset value.

Note 21 – Other Items

A. Unusual or Infrequent Items

None.

B. Troubled Debt Restructuring: Debtors

No change.

C. Other Disclosures

Assets with book values in the amount of \$3,341,621 and \$3,341,395 at September 30, 2022 and December 31, 2021, respectively, were on deposit with government authorities or trustees as required by law.

In August 2022, the Company received a distribution of common stock from the Point Judith Venture Fund III Limited Partnership. The stock received was recorded at a fair value of \$14,589,909 and disclosed as a non-cash transaction on the statement of cash flows.

D. Business Interruption Insurance Recoveries

No change.

NOTES TO FINANCIAL STATEMENTS

E. State Transferable and Non-Transferable Tax Credits

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

Description of State Transferable and Non-transferable Tax Credits	State	Carrying Value	Unused Amount
Connecticut Film Production Tax Credit	CT	\$884,685	\$1,019,620
Massachusetts Low Income Housing Tax Credit	MA	3,029,000	6,119,109
Rebuild Rhode Island Tax Credit	RI	1,534,951	2,141,793
Total		\$5,448,636	\$9,280,522

2. Method of Estimating Utilization of Remaining Transferable and Non-transferable State Tax Credits

The Company estimated the utilization of the remaining transferable and non-transferable state tax credits by projecting future premium taking into account policy growth and rate changes, projecting future tax liability based on projected premium, tax rates and tax credits, and comparing the projected future tax liability to the availability of remaining transferable and non-transferable state tax credits.

3. Impairment Loss

The Company did not realize an impairment loss during the period as a result of impairment analysis of the carrying amount from state transferable and non-transferable tax credits.

4. State Tax Credits Admitted and Nonadmitted

	Total Admitted	Total Nonadmitted
a. Transferable	\$5,448,636	\$0
b. Non-transferable	\$0	\$0

F. Subprime Mortgage Related Risk Exposure

No change.

G. Insurance-Linked Securities (ILS) Contracts

No change.

H. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy

No change.

Note 22 – Events Subsequent

Subsequent events have been considered through November 10, 2022 for the statutory statement issued on November 10, 2022. There were no events occurring subsequent to the end of the quarter that merited recognition or disclosure in these statements.

Note 23 – Reinsurance

No change.

Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination

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

Note 25 – Changes in Incurred Losses and Loss Adjustment Expenses

Reserves as of December 31, 2021 were \$1,306,053,000. As of September 30, 2022, \$511,137,000 has been paid for loss and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$718,411,000 as a result of re-estimation of unpaid claims and claim adjustment expenses principally on homeowners and automobile lines of insurance. Therefore, there has been \$76,506,000 of favorable prior year development from December 31, 2021 to September 30, 2022. This increase is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased as additional information becomes known regarding individual claims.

Note 26 – Intercompany Pooling Arrangements

No change.

Note 27 – Structured Settlements

No change.

Note 28 – Health Care Receivables

No change.

Note 29 – Participating Policies

No change.

NOTES TO FINANCIAL STATEMENTS

Note 30 – Premium Deficiency Reserves

No change.

Note 31 – High Deductibles

No change.

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

No change.

Note 33 – Asbestos and Environmental Reserves

No change.

Note 34 – Subscriber Savings Accounts

No change.

Note 35 – Multiple Peril Crop Insurance

No change.

Note 36 – Financial Guaranty Insurance

The Company does not write financial guaranty insurance.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [] No [X]
- 1.2 If yes, has the report been filed with the domiciliary state? Yes [] No []
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No [X]
- 2.2 If yes, date of change:
- 3.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [X] No []
If yes, complete Schedule Y, Parts 1 and 1A.
- 3.2 Have there been any substantial changes in the organizational chart since the prior quarter end? Yes [] No [X]
- 3.3 If the response to 3.2 is yes, provide a brief description of those changes.
- 3.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [] No [X]
- 3.5 If the response to 3.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 4.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
- 4.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

5. If the reporting entity is subject to a management agreement, including third-party administrator(s), managing general agent(s), attorney-in-fact, or similar agreement, have there been any significant changes regarding the terms of the agreement or principals involved? Yes [] No [X] N/A []
If yes, attach an explanation.
- 6.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2019
- 6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2019
- 6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 04/04/2021
- 6.4 By what department or departments?
State of Rhode Island, Department of Business Regulation: Insurance Division
- 6.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A [X]
- 6.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [X] No [] N/A []
- 7.1 Has this reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No [X]
- 7.2 If yes, give full information:
- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [] No [X]
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

GENERAL INTERROGATORIES

- 9.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- (c) Compliance with applicable governmental laws, rules and regulations;
- (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- (e) Accountability for adherence to the code.
- 9.11 If the response to 9.1 is No, please explain:
- 9.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 9.21 If the response to 9.2 is Yes, provide information related to amendment(s).
- 9.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

FINANCIAL

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

INVESTMENT

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

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

	1	2
	Prior Year-End Book/Adjusted Carrying Value	Current Quarter Book/Adjusted Carrying Value
14.21 Bonds	\$	\$
14.22 Preferred Stock	\$	\$
14.23 Common Stock	\$ 437,325,360	\$ 443,500,827
14.24 Short-Term Investments	\$	\$
14.25 Mortgage Loans on Real Estate	\$	\$
14.26 All Other	\$ 1,549,825	\$ 2,616,087
14.27 Total Investment in Parent, Subsidiaries and Affiliates (Subtotal Lines 14.21 to 14.26)	\$ 438,875,185	\$ 446,116,914
14.28 Total Investment in Parent included in Lines 14.21 to 14.26 above	\$	\$

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

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

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE AMICA MUTUAL INSURANCE COMPANY

GENERAL INTERROGATORIES

17. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [] No [X]
- 17.1 For all agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian Address
State Street Bank & Trust Co.	801 Pennsylvania Avenue, Kansas City, MO 64105

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

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
Fidelity Management & Research Company	245 Summer Street, Boston, MA 02210	Fidelity Mutual Funds
William Blair & Company	150 North Riverside Plaza, Chicago, IL 60606	William Blair Mutual Funds

- 17.3 Have there been any changes, including name changes, in the custodian(s) identified in 17.1 during the current quarter? Yes [] No [X]

- 17.4 If yes, give full information relating thereto:

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

- 17.5 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
Susan F. Chung, Senior Vice President and Chief Investment Officer	I.....

- 17.5097 For those firms/individuals listed in the table for Question 17.5, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [] No [X]

- 17.5098 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 17.5, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [] No [X]

- 17.6 For those firms or individuals listed in the table for 17.5 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed

- 18.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []

- 18.2 If no, list exceptions:

19. By self-designating 5GI securities, the reporting entity is certifying the following elements for each self-designated 5GI security:
- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
 - b. Issuer or obligor is current on all contracted interest and principal payments.
 - c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
- Has the reporting entity self-designated 5GI securities? Yes [] No [X]

20. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:
- a. The security was purchased prior to January 1, 2018.
 - b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
 - c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
 - d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.
- Has the reporting entity self-designated PLGI securities? Yes [] No [X]

21. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
- a. The shares were purchased prior to January 1, 2019.
 - b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
 - c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
 - d. The fund only or predominantly holds bonds in its portfolio.
 - e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
 - f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
- Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

GENERAL INTERROGATORIES

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

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

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

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

3.2 If yes, give full and complete information thereto.

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

4.2 If yes, complete the following schedule:

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

5. Operating Percentages:

5.1 A&H loss percent %

5.2 A&H cost containment percent %

5.3 A&H expense percent excluding cost containment expenses %

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

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

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

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

7. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []

7.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []

SCHEDULE F - CEDED REINSURANCE

Showing All New Reinsurers - Current Year to Date

1 NAIC Company Code	2 ID Number	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Type of Reinsurer	6 Certified Reinsurer Rating (1 through 6)	7 Effective Date of Certified Reinsurer Rating
.00000	00-0000000	REINSURANCE TO ASSIST POLICYHOLDERS PROGRAM	.FL.	Author ized.		
.00000	AA-3191489	NECTARIS RE LTD.	.BMJ.	Unauthor ized.		
25364	13-1675535	SWISS REINS AMER CORP	.NY.	Author ized.		

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE AMICA MUTUAL INSURANCE COMPANY

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

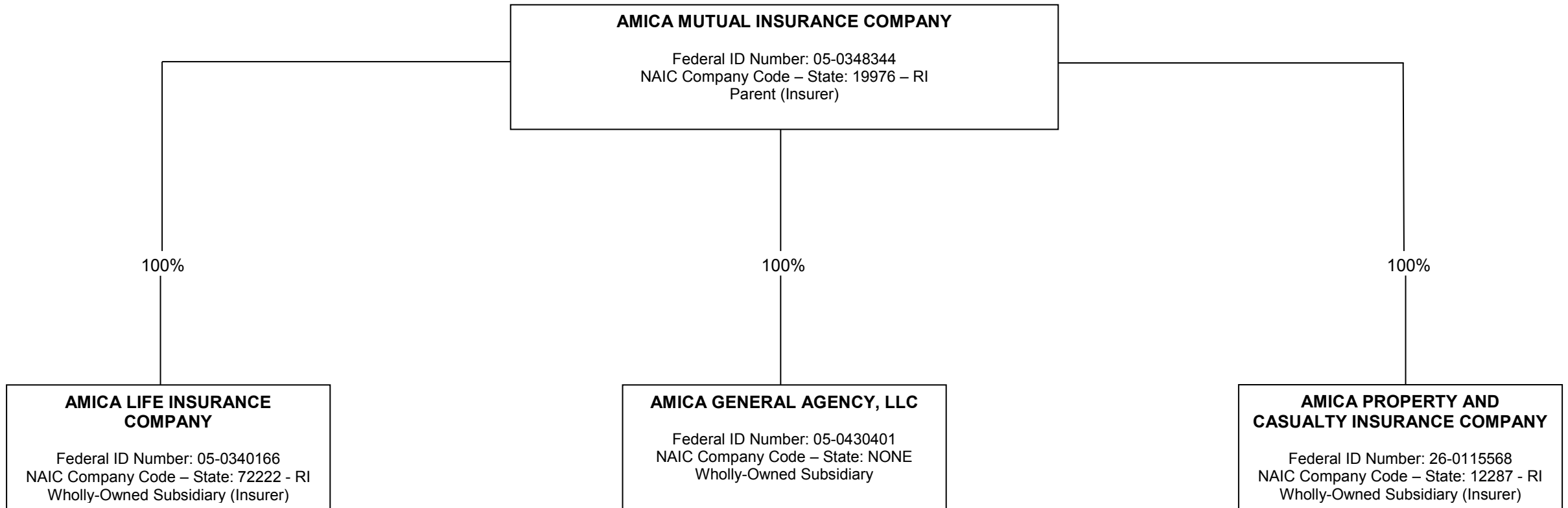
Current Year to Date - Allocated by States and Territories

States, etc.	1 Active Status (a)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid		
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date	
1. Alabama	AL	L	3,397,203	2,841,152	1,689,066	1,146,784	1,816,905	1,643,782
2. Alaska	AK	L	238,523	262,177	150,249	207,293	497,009	80,613
3. Arizona	AZ	L	26,925,874	27,149,984	14,223,678	14,144,107	15,151,416	14,355,567
4. Arkansas	AR	L	1,847,056	1,505,756	957,084	1,112,571	1,077,249	2,237,395
5. California	CA	L	123,524,532	99,889,270	79,940,046	60,316,082	86,384,661	80,433,034
6. Colorado	CO	L	47,312,490	48,954,559	49,680,321	22,277,516	31,147,822	25,141,597
7. Connecticut	CT	L	147,579,720	148,817,983	78,883,885	66,741,240	97,766,269	95,430,212
8. Delaware	DE	L	7,631,080	7,009,593	4,408,354	3,777,398	4,694,871	3,034,488
9. District of Columbia	DC	L	4,631,456	4,107,914	3,111,476	2,016,950	3,242,481	3,416,219
10. Florida	FL	L	117,670,570	115,463,375	80,682,333	78,762,119	162,445,748	89,978,647
11. Georgia	GA	L	69,519,186	69,875,926	50,647,511	43,586,586	46,302,165	39,724,300
12. Hawaii	HI	L						
13. Idaho	ID	L	3,930,498	3,077,668	2,826,015	2,917,389	4,048,533	2,114,031
14. Illinois	IL	L	21,137,854	22,469,826	12,317,527	13,050,193	9,894,269	9,734,218
15. Indiana	IN	L	9,266,447	9,293,150	5,050,355	6,124,810	6,439,860	9,063,689
16. Iowa	IA	L	3,133,292	3,165,709	2,270,587	2,450,458	1,659,319	2,808,984
17. Kansas	KS	L	4,848,392	4,918,558	2,619,172	2,431,244	1,914,771	2,096,846
18. Kentucky	KY	L	6,272,998	6,516,002	4,418,414	2,697,029	2,730,779	2,066,285
19. Louisiana	LA	L	7,225,537	5,923,183	6,228,211	6,996,728	8,208,422	13,458,746
20. Maine	ME	L	13,419,744	13,052,089	4,698,569	4,874,719	4,735,050	4,714,228
21. Maryland	MD	L	27,406,075	33,984,926	17,965,197	15,252,877	15,530,079	13,836,825
22. Massachusetts	MA	L	188,764,728	191,050,016	94,196,519	80,096,905	94,223,047	84,247,627
23. Michigan	MI	L	18,453,795	19,186,195	12,069,400	12,357,554	13,043,967	13,436,832
24. Minnesota	MN	L	15,389,749	15,331,354	15,882,046	8,528,507	14,102,705	5,830,979
25. Mississippi	MS	L	1,340,285	1,132,453	1,034,013	625,408	1,891,440	1,538,070
26. Missouri	MO	L	9,949,053	8,781,376	4,902,967	5,060,772	5,871,823	5,130,023
27. Montana	MT	L	1,166,277	1,169,421	449,717	311,863	824,752	122,364
28. Nebraska	NE	L	3,608,192	3,789,020	3,691,496	1,840,551	2,980,285	1,516,366
29. Nevada	NV	L	6,964,852	7,190,885	5,110,236	4,036,343	4,568,961	4,415,901
30. New Hampshire	NH	L	38,814,428	40,011,935	20,568,330	16,368,819	14,402,880	17,384,582
31. New Jersey	NJ	L	47,453,001	47,572,978	31,636,533	26,059,104	48,422,015	42,678,450
32. New Mexico	NM	L	8,071,622	7,133,372	5,413,042	3,006,949	2,847,837	5,252,711
33. New York	NY	L	118,272,976	115,780,478	60,510,150	51,002,655	87,145,539	83,232,463
34. North Carolina	NC	L	82,474,832	66,831,906	52,538,090	46,739,995	36,295,016	33,505,938
35. North Dakota	ND	L	252,543	262,863	82,468	104,368	6,061	81,445
36. Ohio	OH	L	19,335,734	19,489,638	10,300,506	8,304,159	9,010,524	6,630,736
37. Oklahoma	OK	L	2,631,142	2,451,475	2,711,858	1,536,927	1,597,282	2,438,781
38. Oregon	OR	L	27,756,719	27,078,519	15,667,956	17,518,121	23,600,368	21,314,771
39. Pennsylvania	PA	L	36,307,075	36,597,197	18,481,612	18,752,023	21,856,124	21,416,823
40. Rhode Island	RI	L	134,222,784	116,698,501	77,662,830	67,243,339	91,109,125	86,846,666
41. South Carolina	SC	L	17,041,717	19,730,072	9,824,738	8,479,643	12,167,885	12,198,001
42. South Dakota	SD	L	362,544	304,782	192,806	102,016	303,887	42,047
43. Tennessee	TN	L	14,303,876	14,251,043	7,049,776	6,851,828	7,655,173	5,930,846
44. Texas	TX	L	207,660,081	205,775,521	135,182,580	191,551,043	133,016,681	125,395,055
45. Utah	UT	L	5,437,965	5,142,391	2,521,703	2,336,009	2,747,802	2,620,080
46. Vermont	VT	L	5,933,632	5,881,816	1,833,723	1,719,130	3,365,891	2,933,344
47. Virginia	VA	L	30,500,783	30,180,589	14,825,315	12,859,146	14,939,763	10,602,932
48. Washington	WA	L	46,263,999	45,943,735	27,793,389	24,662,857	34,427,762	27,774,646
49. West Virginia	WV	L	2,055,374	2,059,319	1,793,364	1,029,095	1,594,504	2,073,928
50. Wisconsin	WI	L	8,786,917	8,855,446	6,715,860	4,444,862	5,445,318	4,551,887
51. Wyoming	WY	L	757,005	695,562	241,213	409,221	508,516	61,141
52. American Samoa	AS	N						
53. Guam	GU	N						
54. Puerto Rico	PR	N						
55. U.S. Virgin Islands	VI	N						
56. Northern Mariana Islands	MP	N						
57. Canada	CAN	N						
58. Aggregate Other Alien	OT	XXX						
59. Totals	XXX		1,747,252,207	1,694,638,657	1,063,652,286	974,823,306	1,195,660,611	1,046,575,143
DETAILS OF WRITE-INS								
58001.	XXX							
58002.	XXX							
58003.	XXX							
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX							
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX							

(a) Active Status Counts:

- L - Licensed or Chartered - Licensed Insurance carrier or domiciled RRG 51
- E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI)
- D - Domestic Surplus Lines Insurer (DSLII) - Reporting entities authorized to write surplus lines in the state of domicile
- R - Registered - Non-domiciled RRGs
- Q - Qualified - Qualified or accredited reinsurer
- N - None of the above - Not allowed to write business in the state 6

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



STATEMENT AS OF SEPTEMBER 30, 2022 OF THE AMICA MUTUAL INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Loca-tion	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.0028	Amica Mutual Insurance Group	19976	05-0348344				Amica Mutual Insurance Company	.RI	.RE					.NO	
.0028	Amica Mutual Insurance Group	72222	05-0340166				Amica Life Insurance Company	.RI	.DS	Amica Mutual Insurance Company	Ownership	100.000	Amica Mutual Insurance Company	.NO	
.0028	Amica Mutual Insurance Group		05-0430401				Amica General Agency, LLC	.RI	.DS	Amica Mutual Insurance Company	Ownership	100.000	Amica Mutual Insurance Company	.NO	
.0028	Amica Mutual Insurance Group	12287	26-0115568				Amica Property and Casualty Insurance Company	.RI	.DS	Amica Mutual Insurance Company	Ownership	100.000	Amica Mutual Insurance Company	.NO	

NONE

Asterisk	Explanation

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE AMICA MUTUAL INSURANCE COMPANY

PART 1 - LOSS EXPERIENCE

Line of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire	5,402,745	5,368,348	99.4	30.9
2.1 Allied Lines	17,449,369	9,988,210	57.2	84.3
2.2 Multiple peril crop				
2.3 Federal flood				
2.4 Private crop				
2.5 Private flood				
3. Farmowners multiple peril				
4. Homeowners multiple peril	728,088,064	471,850,555	64.8	71.3
5. Commercial multiple peril				
6. Mortgage guaranty				
8. Ocean marine	4,273,269	1,321,547	30.9	54.6
9. Inland marine	10,518,693	3,282,491	31.2	23.5
10. Financial guaranty				
11.1 Medical professional liability - occurrence				
11.2 Medical professional liability - claims-made				
12. Earthquake	7,105,497			1.0
13.1 Comprehensive (hospital and medical) individual				
13.2 Comprehensive (hospital and medical) group				
14. Credit accident and health				
15.1 Vision only				
15.2 Dental only				
15.3 Disability income				
15.4 Medicare supplement				
15.5 Medicaid Title XIX				
15.6 Medicare Title XVIII				
15.7 Long-term care				
15.8 Federal employees health benefits plan				
15.9 Other health				
16. Workers' compensation	42,136	(34,950)	(82.9)	115.1
17.1 Other liability - occurrence	54,321,780	27,302,990	50.3	63.1
17.2 Other liability - claims-made				
17.3 Excess workers' compensation				
18.1 Products liability - occurrence				
18.2 Products liability - claims-made				
19.1 Private passenger auto no-fault (personal injury protection)	33,177,584	15,270,257	46.0	59.5
19.2 Other private passenger auto liability	480,760,042	376,487,606	78.3	54.3
19.3 Commercial auto no-fault (personal injury protection)	2,225			(207.0)
19.4 Other commercial auto liability	90,495	336,569	371.9	4.7
21.1 Private passenger auto physical damage	357,973,728	276,261,288	77.2	58.5
21.2 Commercial auto physical damage	65,763	54,005	82.1	15.0
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft				
27. Boiler and machinery				
28. Credit				
29. International				
30. Warranty				
31. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX
32. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business				
35. Totals	1,699,271,390	1,187,488,916	69.9	62.4
DETAILS OF WRITE-INS				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page				
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)				

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE AMICA MUTUAL INSURANCE COMPANY

PART 2 - DIRECT PREMIUMS WRITTEN

Line of Business		1 Current Quarter	2 Current Year to Date	3 Prior Year Year to Date
1.	Fire	1,917,230	5,220,418	5,515,879
2.1	Allied Lines	6,210,255	17,012,755	17,833,760
2.2	Multiple peril crop			
2.3	Federal flood			
2.4	Private crop			
2.5	Private flood			
3.	Farmowners multiple peril			
4.	Homeowners multiple peril	291,994,636	765,660,489	734,547,390
5.	Commercial multiple peril			
6.	Mortgage guaranty			
8.	Ocean marine	1,705,528	4,973,823	4,759,869
9.	Inland marine	4,033,358	10,606,385	10,870,229
10.	Financial guaranty			
11.1	Medical professional liability - occurrence			
11.2	Medical professional liability - claims-made			
12.	Earthquake	2,903,758	7,527,005	7,177,756
13.1	Comprehensive (hospital and medical) individual			
13.2	Comprehensive (hospital and medical) group			
14.	Credit accident and health			
15.1	Vision only			
15.2	Dental only			
15.3	Disability income			
15.4	Medicare supplement			
15.5	Medicaid Title XIX			
15.6	Medicare Title XVIII			
15.7	Long-term care			
15.8	Federal employees health benefits plan			
15.9	Other health			
16.	Workers' compensation	15,678	40,777	43,232
17.1	Other liability - occurrence	21,068,920	56,657,267	55,262,787
17.2	Other liability - claims-made			
17.3	Excess workers' compensation			
18.1	Products liability - occurrence			
18.2	Products liability - claims-made			
19.1	Private passenger auto no-fault (personal injury protection)	11,539,335	33,169,228	35,500,913
19.2	Other private passenger auto liability	169,496,986	483,503,921	472,525,581
19.3	Commercial auto no-fault (personal injury protection)	814	2,069	2,377
19.4	Other commercial auto liability	33,363	84,353	97,687
21.1	Private passenger auto physical damage	127,700,404	362,731,002	350,431,604
21.2	Commercial auto physical damage	24,198	62,715	69,593
22.	Aircraft (all perils)			
23.	Fidelity			
24.	Surety			
26.	Burglary and theft			
27.	Boiler and machinery			
28.	Credit			
29.	International			
30.	Warranty			
31.	Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX
32.	Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX
33.	Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX
34.	Aggregate write-ins for other lines of business			
35.	Totals	638,644,463	1,747,252,207	1,694,638,657
DETAILS OF WRITE-INS				
3401.			
3402.			
3403.			
3498.	Summary of remaining write-ins for Line 34 from overflow page			
3499.	Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)			

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE AMICA MUTUAL INSURANCE COMPANY

PART 3 (000 omitted)

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (Cols. 1+2)	2022 Loss and LAE Payments on Claims Reported as of Prior Year-End	2022 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2022 Loss and LAE Payments (Cols. 4+5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (Cols.7+8+9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols.4+7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5+8+9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11+12)
1. 2019 + Prior	391,921	(53,239)	338,682	116,765	14,114	130,879	242,711	21,999	(126,204)	138,506	(32,445)	(36,852)	(69,297)
2. 2020	226,792	23,041	249,833	60,060	13,858	73,918	156,163	21,561	(15,558)	162,166	(10,569)	(3,180)	(13,749)
3. Subtotals 2020 + Prior	618,713	(30,198)	588,515	176,825	27,972	204,797	398,874	43,560	(141,762)	300,672	(43,014)	(40,032)	(83,046)
4. 2021	470,503	247,036	717,539	170,719	135,621	306,340	245,749	67,070	104,920	417,739	(54,035)	60,575	6,540
5. Subtotals 2021 + Prior	1,089,216	216,838	1,306,054	347,544	163,593	511,137	644,623	110,630	(36,842)	718,411	(97,049)	20,543	(76,506)
6. 2022	XXX	XXX	XXX	XXX	754,057	754,057	XXX	400,313	281,717	682,030	XXX	XXX	XXX
7. Totals	1,089,216	216,838	1,306,054	347,544	917,650	1,265,194	644,623	510,943	244,875	1,400,441	(97,049)	20,543	(76,506)
8. Prior Year-End Surplus As Regards Policyholders	3,258,511										Col. 11, Line 7 As % of Col. 1 Line 7	Col. 12, Line 7 As % of Col. 2 Line 7	Col. 13, Line 7 As % of Col. 3 Line 7
											1. (8.9)	2. 9.5	3. (5.9)
													Col. 13, Line 7 As a % of Col. 1 Line 8
													4. (2.3)

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

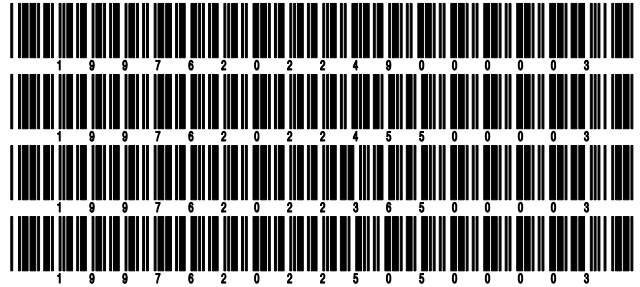
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement?	NO
3. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
4. Will the Director and Officer Insurance Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
AUGUST FILING	
5. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter.	N/A

Explanations:

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

Bar Codes:

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



STATEMENT AS OF SEPTEMBER 30, 2022 OF THE AMICA MUTUAL INSURANCE COMPANY

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
2504. Travel advances	29,068	29,068		
2505. Postage inventory	316,625	316,625		
2506. Prepaid expenses	36,288,942	36,288,942		
2507. Prepaid pension contribution	782,684,100	530,196,298	252,487,802	252,487,802
2508. Pension overfunded asset	(252,487,802)		(252,487,802)	(252,487,802)
2509. Miscellaneous deposits	7,869,599	2,420,961	5,448,638	10,078,142
2510. Receivable for other surcharges	508,397		508,397	325,007
2511. Miscellaneous receivable	10,240		10,240	10,110,979
2512. Prepaid retirees' medical expense	53,151,393	53,151,393		
2597. Summary of remaining write-ins for Line 25 from overflow page	628,370,562	622,403,287	5,967,275	20,514,128

Additional Write-ins for Statement of Income Line 37

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
3704. Change in pension overfunded asset			(15,318,406)
3705. Change in retired life reserve overfunded asset			3,148,319
3706. Change in unfunded retired life benefit liability			(15,761)
3707. Change in retiree medical benefit liability			81,186,806
3708. Miscellaneous surplus adjustment	15,985	(2,115,285)	(3,884,527)
3797. Summary of remaining write-ins for Line 37 from overflow page	15,985	(2,115,285)	65,116,431

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE AMICA MUTUAL INSURANCE COMPANY

SCHEDULE A - VERIFICATION

Real Estate

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	46,752,207	49,457,878
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition	468,672	936,770
3. Current year change in encumbrances		
4. Total gain (loss) on disposals		
5. Deduct amounts received on disposals		
6. Total foreign exchange change in book/adjusted carrying value		
7. Deduct current year's other than temporary impairment recognized		
8. Deduct current year's depreciation	2,426,158	3,642,441
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)	44,794,721	46,752,207
10. Deduct total nonadmitted amounts		
11. Statement value at end of current period (Line 9 minus Line 10)	44,794,721	46,752,207

SCHEDULE B - VERIFICATION

Mortgage Loans

	1 Year to Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year	124,416,097	132,589,879
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		
2.2 Additional investment made after acquisition	2,937,303	
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)		
6. Total gain (loss) on disposals		
7. Deduct amounts received on disposals	10,778,758	8,173,782
8. Deduct amortization of premium and mortgage interest points and commitment fees		
9. Total foreign exchange change in book value/recorded investment excluding accrued interest		
10. Deduct current year's other than temporary impairment recognized		
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	116,574,642	124,416,097
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)	116,574,642	124,416,097
14. Deduct total nonadmitted amounts		
15. Statement value at end of current period (Line 13 minus Line 14)	116,574,642	124,416,097

SCHEDULE BA - VERIFICATION

Other Long-Term Invested Assets

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	339,310,462	223,824,370
2. Cost of acquired:		
2.1 Actual cost at time of acquisition	71,199,695	4,716,653
2.2 Additional investment made after acquisition	91,697,225	31,884,561
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)	(90,573,830)	105,120,950
6. Total gain (loss) on disposals	(409,569)	467,002
7. Deduct amounts received on disposals	21,614,299	26,703,074
8. Deduct amortization of premium and depreciation		
9. Total foreign exchange change in book/adjusted carrying value		
10. Deduct current year's other than temporary impairment recognized		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	389,609,684	339,310,462
12. Deduct total nonadmitted amounts	2,616,087	1,549,825
13. Statement value at end of current period (Line 11 minus Line 12)	386,993,597	337,760,637

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	4,657,290,577	4,468,855,098
2. Cost of bonds and stocks acquired	1,035,749,723	2,359,969,019
3. Accrual of discount	915,563	1,162,352
4. Unrealized valuation increase (decrease)	(418,732,760)	18,674,224
5. Total gain (loss) on disposals	70,662,158	201,718,896
6. Deduct consideration for bonds and stocks disposed of	1,252,907,786	2,381,158,875
7. Deduct amortization of premium	10,481,538	15,899,229
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized	4,781,119	
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees	432,518	3,969,092
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	4,078,147,336	4,657,290,577
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	4,078,147,336	4,657,290,577

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE AMICA MUTUAL INSURANCE COMPANY

SCHEDULE D - PART 1B

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

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a)	2,457,771,351	203,049,557	144,297,183	(1,452,919)	2,439,935,088	2,457,771,351	2,515,070,806	2,413,234,875
2. NAIC 2 (a)	320,397,608	191,423,105	182,169,107	(1,566,712)	347,147,732	320,397,608	328,084,894	373,796,307
3. NAIC 3 (a)								
4. NAIC 4 (a)								
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total Bonds	2,778,168,959	394,472,662	326,466,290	(3,019,631)	2,787,082,820	2,778,168,959	2,843,155,700	2,787,031,182
PREFERRED STOCK								
8. NAIC 1								
9. NAIC 2								
10. NAIC 3								
11. NAIC 4								
12. NAIC 5								
13. NAIC 6								
14. Total Preferred Stock								
15. Total Bonds and Preferred Stock	2,778,168,959	394,472,662	326,466,290	(3,019,631)	2,787,082,820	2,778,168,959	2,843,155,700	2,787,031,182

(a) Book/Adjusted Carrying Value column for the end of the current reporting period includes the following amount of short-term and cash equivalent bonds by NAIC designation:

NAIC 1 \$66,299,703 ; NAIC 2 \$14,966,979 ; NAIC 3 \$; NAIC 4 \$; NAIC 5 \$; NAIC 6 \$

S102

SCHEDULE DA - PART 1

Short-Term Investments

	1	2	3	4	5
	Book/Adjusted Carrying Value	Par Value	Actual Cost	Interest Collected Year-to-Date	Paid for Accrued Interest Year-to-Date
7709999999 Totals	66,299,703	xxx	66,299,703		

SCHEDULE DA - VERIFICATION

Short-Term Investments

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year		1,975,253
2. Cost of short-term investments acquired	66,299,703	
3. Accrual of discount		
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals		
6. Deduct consideration received on disposals		1,968,000
7. Deduct amortization of premium		7,253
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	66,299,703	
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	66,299,703	

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE AMICA MUTUAL INSURANCE COMPANY

SCHEDULE E - PART 2 - VERIFICATION

(Cash Equivalents)

	1	2
	Year To Date	Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year	114,658,694	155,918,133
2. Cost of cash equivalents acquired	1,245,666,099	1,527,272,058
3. Accrual of discount		
4. Unrealized valuation increase (decrease)	(1,704)	11,079
5. Total gain (loss) on disposals	(39,190)	(8,838)
6. Deduct consideration received on disposals	1,285,011,172	1,568,533,738
7. Deduct amortization of premium		
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	75,272,727	114,658,694
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	75,272,727	114,658,694

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE AMICA MUTUAL INSURANCE COMPANY

SCHEDULE A - PART 2

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

1 Description of Property	2 Location		4 Date Acquired	5 Name of Vendor	6 Actual Cost at Time of Acquisition	7 Amount of Encumbrances	8 Book/Adjusted Carrying Value Less Encumbrances	9 Additional Investment Made After Acquisition
	City	3 State						
Office park with four undeveloped lots totaling 20.37 acres of land	Lincoln	RI	09/25/1992	Various			3,850,990	(3,759)
Four-story office building on 19.07 acres of land (10 Bldg.)	Lincoln	RI	09/25/1992	Various			4,167,712	(103,251)
Three-story office building on 12.4 acres of land (25 Bldg.)	Lincoln	RI	09/25/1992	Various			7,506,125	10,995
Four-story office building with full basement on 8.07 acres of land (50 Bldg.)	Lincoln	RI	09/25/1992	Various			5,178,426	
Five-story office building on 21.98 acres of land (100 Bldg.)	Lincoln	RI	09/25/1992	Various			13,977,408	82,470
One-story office building located on 6 acres of land	Lincoln	RI	01/10/1994	Various			7,878,103	
Two-story office building located on 6.39 acres of land	Raynham	MA	03/22/1995	Various			2,235,957	18,250
0199999. Acquired by Purchase							44,794,721	4,705
0399999 - Totals							44,794,721	4,705

SCHEDULE A - PART 3

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

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

E01

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE AMICA MUTUAL INSURANCE COMPANY

SCHEDULE B - PART 2

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

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

SCHEDULE B - PART 3

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

1 Loan Number	2 Location		4 Loan Type	5 Date Acquired	6 Disposal Date	7 Book Value/Recorded Investment Excluding Accrued Interest Prior Year	8 Change in Book Value/Recorded Investment						14 Book Value/Recorded Investment Excluding Accrued Interest on Disposal	15 Consid-eration	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal
	3 City	3 State					8 Unrealized Valuation Increase (Decrease)	9 Current Year's (Amortization) /Accretion	10 Current Year's Other-Than-Temporary Impairment Recognized	11 Capitalized Deferred Interest and Other	12 Total Change in Book Value (8+9-10+11)	13 Total Foreign Exchange Change in Book Value					
JP1210306	Studio City	CA		02/02/2015		1,455,830							13,608	13,608			
JP1211205	Nashville	TN		05/17/2016		5,749,508							49,096	49,096			
JP1211502	Sadsburyville	PA		06/24/2016		1,265,263							9,260	9,260			
JP1211700	Vista	CA		11/14/2016		2,418,565							12,275	12,275			
JP1212104	San Marcos	CA		01/03/2017		12,482,965							51,276	51,276			
JP1212708	Lake Worth	FL		09/01/2017		4,173,924							21,918	21,918			
JP1213300	Milwaukee	WI		12/27/2017		3,680,611							17,436	17,436			
JP1213409	Indianapolis	IN		01/18/2018		9,150,805							67,178	67,178			
JP1213607	Atlanta	GA		04/12/2018		3,988,413							17,957	17,957			
JP1214506	Smithtown	NY		12/05/2018		2,782,171							18,746	18,746			
JP1214605	Chadds Ford	PA		01/18/2019		5,673,003							23,740	23,740			
JP1215305	Nashville	TN		11/04/2019		9,569,755							46,504	46,504			
JP1215404	Philadelphia	PA		11/15/2019		5,996,588							30,045	30,045			
JP1215909	Overland Park	KS		01/31/2020		7,859,096							39,678	39,678			
JP1216402	Arden	NC		05/28/2020		3,467,878							18,868	18,868			
0299999. Mortgages with partial repayments						79,714,375							437,585	437,585			
0599999 - Totals						79,714,375							437,585	437,585			

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE AMICA MUTUAL INSURANCE COMPANY

SCHEDULE BA - PART 2

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

1 CUSIP Identification	2 Name or Description	Location		5 Name of Vendor or General Partner	6 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	7 Date Originally Acquired	8 Type and Strategy	9 Actual Cost at Time of Acquisition	10 Additional Investment Made After Acquisition	11 Amount of Encumbrances	12 Commitment for Additional Investment	13 Percentage of Ownership
		3 City	4 State									
000000-00-0	Adams Street Senior Private Credit Fund II, LP	New York	NY	Adams Street Senior Private Credit Fund II GP LP		05/07/2020			84,254		813,746	0.459
000000-00-0	AEA Mezzanine Fund III, LP	New York	NY	AEA Mezzanine Partner III LP		02/13/2014		10,557			472,473	2.609
000000-00-0	Blackstone Capital Partners VIII L.P.	New York	NY	Blackstone Management Associates VIII L.P.		02/22/2021	3	1,527,247			18,029,101	0.125
000000-00-0	Cyrium Parallel Investors V, LP	Cleveland	OH	Cyrium Investment Partners LLC		08/15/2019		184,108			985,203	1.486
000000-00-0	First Eagle Credit Direct Lending IV, LLC	Boston	MA	First Eagle Alternative Credit, LLC		11/02/2018		14,701			376,264	0.321
000000-00-0	First Eagle Direct Lending IV Co-Invest, LLC	Boston	MA	First Eagle Alternative Credit, LLC		12/05/2018		1,456,668			1,661,533	27.996
000000-00-0	GCG Investors IV, LP	Chicago	IL	GCG General Partners, LLC		03/14/2017		12,455			673,137	2.491
000000-00-0	GLC Direct Credit Fund, LP	San Francisco	CA	GLC Investment Advisors, LLC		05/27/2015		45,685				32.609
000000-00-0	Goldman Sachs Private Equity Partners XI, LP	New York	NY	Goldman Sachs Asset Management, L.P.		08/19/2011	3	1,571			142,641	0.377
000000-00-0	GoldPoint Mezzanine Partners IV, LP	New York	NY	GoldPoint Partners LLC		12/21/2015		94,495			1,617,490	0.962
000000-00-0	ISQ Global Infrastructure Fund III, LP	Miami	FL	ISQ Global Infrastructure Fund III, LP		06/22/2022		461,085			13,358,857	0.100
000000-00-0	ManchesterStory Venture Fund, LP	West Des Moines	IA	ManchesterStory GP1, LLC		11/28/2018	1	309,549			1,573,545	5.580
000000-00-0	Savano Capital Partners II, LP	Baltimore	MD	Savano Direct GP II, LLC		06/22/2016	1	375,172			842,493	18.280
000000-00-0	Savano Capital Partners III LP	Baltimore	MD	Savano Direct GP III, LLC		05/17/2021	1	1,971,881			12,128,323	12.732
000000-00-0	Stonepeak Capital Partners Fund III, LP	New York	NY	Stonepeak Associates III LLC		02/22/2018		473,104			4,255,244	0.316
000000-00-0	The Limited Partners of Thoma Bravo Fund XV, LP	Chicago	IL	Thoma Bravo UGP XV, LLC		08/02/2022	3	6,121,280			13,881,571	0.247
2599999. Joint Venture Interests - Other - Unaffiliated								6,121,280	7,022,532		70,811,621	XXX
4899999. Total - Unaffiliated								6,121,280	7,022,532		70,811,621	XXX
4999999. Total - Affiliated												XXX
5099999 - Totals								6,121,280	7,022,532		70,811,621	XXX

SCHEDULE BA - PART 3

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

1 CUSIP Identification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/ Adjusted Carrying Value Less Encumbrances, Prior Year	Change in Book/Adjusted Carrying Value							16 Consideration	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Investment Income
		3 City	4 State					9 Unrealized Valuation Increase (Decrease)	10 Current Year's (Depreciation) or (Amortization)/ Accretion	11 Current Year's Other Than Temporary Impairment Recognized	12 Capitalized Deferred Interest and Other	13 Total Change in Book/ Adjusted Carrying Value (9+10-11+12)	14 Total Foreign Exchange Change in Book/ Adjusted Carrying Value	15 Book/ Adjusted Carrying Value Less Encumbrances on Disposal					
000000-00-0	Adams Street Private Credit Fund LP	New York	NY	Return of Capital	05/07/2020	08/08/2022	149,605	(21,092)				(21,092)		128,513		128,513			
000000-00-0	AEA Mezzanine Fund III, LP	New York	NY	Return of Capital	02/13/2014	08/25/2022	755,275	(152,446)				(152,446)		602,829		602,829			
000000-00-0	Blackstone Capital Partners VIII L.P.	New York	NY	Return of Capital	02/22/2021	09/28/2022	23,600	(4,014)				(4,014)		19,586		19,586			
000000-00-0	Cyrium Investors IV, LP	Cleveland	OH	Return of Capital	11/03/2014	07/13/2022	1,061,205	(596,353)				(596,353)		464,852		464,852			
000000-00-0	First Eagle Credit Direct Lending IV, LLC	Boston	MA	Return of Capital	11/02/2018	07/29/2022	12,554	(5,744)				(5,744)		6,810		6,810			
000000-00-0	First Eagle Direct Lending IV Co-Invest, LLC	Boston	MA	Return of Capital	12/05/2018	07/29/2022	693,828	(16,583)				(16,583)		677,244		677,244			
000000-00-0	GLC Direct Credit Fund, LP	San Francisco	CA	Return of Capital	05/27/2015	07/14/2022	3,540,929	(1,290,929)				(1,290,929)		2,250,000		2,250,000			
000000-00-0	GoldPoint Mezzanine Partners IV, LP	New York	NY	Return of Capital	12/21/2015	07/19/2022	138	(10)				(10)		128		128			
000000-00-0	Lazard Asset Management LLC	Nashua	NH	Capital Distribution	01/07/2022	08/08/2022								2,447,142		2,000,000		(447,142)	
000000-00-0	Lyme Forest Fund IV, LP	Hanover	NH	Return of Capital	03/11/2016	08/09/2022	400,002	(50,910)				(50,910)		349,092		349,092			
000000-00-0	Lyme Forest Fund V, LP	Hanover	NH	Return of Capital	05/02/2018	08/10/2022	1,073,301	(30,035)				(30,035)		1,043,267		1,043,267			
000000-00-0	Morgan Stanley Private Markets Fund III, LP	West Conshohocken	PA	Capital Distribution	04/26/2006	08/04/2022	574,246	(439,766)				(439,766)		134,480		162,415		27,935	

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE AMICA MUTUAL INSURANCE COMPANY

SCHEDULE BA - PART 3

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

1	2	Location		5	6	7	8	Change in Book/Adjusted Carrying Value						15	16	17	18	19	20
		3	4					9	10	11	12	13	14						
CUSIP Identification	Name or Description	City	State	Name of Purchaser or Nature of Disposal	Date Originally Acquired	Disposal Date	Book/ Adjusted Carrying Value Less Encum- brances, Prior Year	Unrealized Valuation Increase (De- crease)	Current Year's (Depre- ciation) or (Amorti- zation)/ Accretion	Current Year's Other Than Temporary Impair- ment Recogn- ized	Capital- ized Deferred Interest and Other	Total Change in Book/ Adjusted Carrying Value (9+10- 11+12)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value Less Encum- brances on Disposal	Consid- eration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Invest- ment Income
2599999. Joint Venture Interests - Other - Unaffiliated							8,284,683	(2,607,882)				(2,607,882)		8,123,943	7,704,736		(419,207)	(419,207)	
4899999. Total - Unaffiliated							8,284,683	(2,607,882)				(2,607,882)		8,123,943	7,704,736		(419,207)	(419,207)	
4999999. Total - Affiliated																			
5099999 - Totals							8,284,683	(2,607,882)				(2,607,882)		8,123,943	7,704,736		(419,207)	(419,207)	

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE AMICA MUTUAL INSURANCE COMPANY

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
3617HT-EH-5	GNMA HEQM POOL # BJ5536		09/20/2022	ACCRETION		4,323	4,323		1.A
3617J9-BM-9	GNMA HEQM POOL # BK8144		08/20/2022	ACCRETION		7,303	7,303		1.A
36179L-AA-1	GNMA HEQM POOL #AC9928		09/20/2022	ACCRETION		12,393	12,393		1.A
3617HT-YK-6	GNMA HEQM POOL #BJ6114		09/20/2022	ACCRETION		8,548	8,548		1.A
690353-66-7	INT DEVELOPMENT FIN CORP US GOVT A		09/13/2022	PIV PRESSPRICH		2,878,920	2,750,000		1.A
831641-FU-4	U S SBA SER SB1C 2022-10B		09/14/2022	CREDIT SUISSE		28,800,000	28,800,000		1.A
912828-Y7-9	US TREASURY BONDS		08/26/2022	BANK OF AMERICA SECURITIE		4,927,344	5,000,000	11,328	1.A
0109999999. Subtotal - Bonds - U.S. Governments						36,638,831	36,582,566	11,328	XXX
93974C-PL-8	WASHINGTON ST GO BDS SER 2010D		08/19/2022	WELLS FARGO SECURITIES		3,974,638	3,695,000	12,151	1.B FE
0509999999. Subtotal - Bonds - U.S. States, Territories and Possessions						3,974,638	3,695,000	12,151	XXX
31400N-DE-9	FNMA POOL #C82800		09/20/2022	TD Securities (USA) LLC		24,229,365	26,927,032	27,536	1.A
3132DN-V2-6	FREDDIE MAC POOL #SD1533		09/23/2022	Amherst Pierpoint		13,085,536	13,630,766	20,446	1.A
57419T-ZK-0	MARYLAND ST CNTY DEV TAX REV 2022		08/26/2022	J.P. MORGAN SECURITIES		7,400,000	7,400,000		1.B FE
678908-4E-1	OKLAHOMA DEV FIN AUTH REV TAX 22		08/19/2022	J.P. MORGAN SECURITIES		12,500,000	12,500,000		1.A FE
678908-4B-7	OKLAHOMA FIN AUTH SER 2022 CL A3		07/08/2022	MUNI AXIS		2,000,000	2,000,000		1.A FE
0909999999. Subtotal - Bonds - U.S. Special Revenues						59,214,901	62,457,798	47,982	XXX
05348E-BF-5	AVALONBAY COMMUNITIES SR NTS		08/19/2022	MORGAN STANLEY SMITH BARNEY LLC		944,900	1,000,000	7,517	1.G FE
07359B-AA-5	BEACON CONTAINER FINANCE II LLC		09/07/2022	NETSCOUT SYSTEMS INC		323,626	366,667	435	1.F FE
24702C-AJ-3	DELL EQUIPMENT TRUST SER 22-2 CL D		07/12/2022	BARCLAYS INC		5,498,788	5,500,000		1.F FE
30305K-AJ-3	FREMIF MORTGAGE TRUST FREMIF 2017 K6		09/26/2022	ROBERT W. BAIRD & CO. INC		516,063	575,000	1,662	1.A
35708Q-AU-7	FREMIF MORTGAGE TRUST SER 17-K66		09/26/2022	GOLDMAN, SACHS & CO.		1,815,170	1,970,000	6,168	1.A
30305K-AG-9	FREMIF MTG TRUST SER 2017-K69 CL B		09/27/2022	PERFORMANCE TRUST CAPITAL PARTNERS		1,490,350	1,650,000	4,946	1.A
46618H-AA-7	HENDERSON MTG SER 2014-3A CL A		08/17/2022	J.P. MORGAN SECURITIES		1,001,267	1,100,672	428	1.A FE
46671F-AA-5	HENDERSON MTG SER 2021-A CL A		09/28/2022	J.G. WENTWORTH		10,323,413	10,323,413		1.F PL
43351R-AA-3	HIPGNOSIS MUSIC ASSETS 2022-1 CL A		08/16/2022	VARIOUS		10,130,705	10,600,000		1.G FE
40440Y-AF-6	HPEFS EQUIPMENT TRUST 2021-1A CL D		08/16/2022	TD Securities (USA) LLC		282,152	300,000	240	2.A FE
46590U-AA-0	J.G. WENTWORTH XLII SER 18-2A CL A		08/17/2022	J.P. MORGAN SECURITIES		715,013	760,147	334	1.A FE
668444-AM-4	NORTHWESTERN UNIVERSITY SR NTS		08/04/2022	MARKET AXESS		71,159	75,000	515	1.B FE
87303*-AA-9	THL CREDIT DL FUND IV REVOLVING NT		09/02/2022	THL CREDIT DIRECT LENDING FUND IV LLC		291,030	291,030		1.E PL
25468P-CR-5	TWDC ENTERPRISES 18 CORP		07/20/2022	US BANCORP PIPER JAFFRAY		936,820	1,000,000	5,844	2.A FE
91159H-JF-8	US BANCORP		07/19/2022	US BANCORP PIPER JAFFRAY		3,800,000	3,800,000		1.E FE
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						38,140,456	39,311,929	28,089	XXX
2509999997. Total - Bonds - Part 3						137,968,826	142,047,294	99,550	XXX
2509999998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
2509999999. Total - Bonds						137,968,826	142,047,294	99,550	XXX
4509999997. Total - Preferred Stocks - Part 3							XXX		XXX
4509999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
4509999999. Total - Preferred Stocks							XXX		XXX
002824-10-0	ABBOTT LABORATORIES		09/27/2022	VARIOUS	9,503,000	943,674			
00287Y-10-9	ABBVIE INC		09/07/2022	VARIOUS	9,420,000	1,302,655			
00724F-10-1	ADOBE INC		08/26/2022	Sanford C. Bernstein & Co.	1,350,000	532,769			
009158-10-6	ATR PRODUCTS & CHEMICALS INC		08/26/2022	VARIOUS	3,340,000	787,078			
015271-10-9	ALEXANDRIA REAL ESTATE EQUITIES		09/20/2022	Sanford C. Bernstein & Co.	8,072,000	1,218,096			
02079K-30-5	ALPHABET INC CL A		09/29/2022	WILLIAM BLAIR & CO	4,645,000	448,873			
02209S-10-3	ALTRIA GROUP INC		09/20/2022	Sanford C. Bernstein & Co.	7,972,000	341,785			
023135-10-6	AMAZON.COM INC		09/27/2022	VARIOUS	10,225,000	1,161,286			
025816-10-9	AMERICAN EXPRESS CO		09/30/2022	VARIOUS	11,008,000	1,594,638			
03027X-10-0	AMERICAN TOWER CORP		09/29/2022	ALEX BROWN & SONS	2,639,000	563,072			
058498-10-6	BALL CORP		09/30/2022	VARIOUS	47,640,000	2,317,251			
060505-10-4	BANK OF AMERICA CORP		07/14/2022	WILLIAM BLAIR & CO	31,368,000	946,266			
084670-70-2	BERKSHIRE HATHAWAY INC - CL B		09/20/2022	VARIOUS	16,166,000	4,557,715			
09247X-10-1	BLACKROCK INC		09/29/2022	VARIOUS	5,025,000	2,938,737			
100557-10-7	BOSTON BEER COMPANY INC		09/20/2022	VARIOUS	3,298,000	1,060,236			
11133T-10-3	BROADRIDGE FINANCIAL SOLUTIO		09/29/2022	VARIOUS	4,026,000	604,767			

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STATEMENT AS OF SEPTEMBER 30, 2022 OF THE AMICA MUTUAL INSURANCE COMPANY

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol
132152-10-9	CAMBRIDGE BANCORP		.09/22/2022	Sanford C. Bernstein & Co.	3,432,000	283,695			
159864-10-7	CHARLES RIVER LABORATORIES		.09/29/2022	VARIOUS	6,425,000	1,232,524			
16119P-10-8	CHARTER COMMUNICATIONS INC		.09/20/2022	Sanford C. Bernstein & Co.	1,479,000	536,508			
166764-10-0	CHEVRON CORPORATION		.08/26/2022	Sanford C. Bernstein & Co.	1,872,000	306,074			
191216-10-0	COCA-COLA CO		.09/29/2022	VARIOUS	30,562,000	1,879,824			
22160K-10-5	COSTCO WHOLESALE CORP		.09/27/2022	Sanford C. Bernstein & Co.	725,000	346,842			
235851-10-2	DANAHER CORP		.09/29/2022	VARIOUS	7,056,000	1,852,374			
256677-10-5	DOLLAR GENERAL CORP		.09/07/2022	EVERCORE ISI	2,421,000	595,340			
25754A-20-1	DOMINO S PIZZA INC		.09/22/2022	Sanford C. Bernstein & Co.	2,666,000	862,754			
532457-10-8	ELI LILLY & CO		.09/07/2022	EVERCORE ISI	601,000	187,326			
81369Y-50-6	ENERGY SELECT SECTOR SPDR FUND		.08/24/2022	Sanford C. Bernstein & Co.	4,604,000	379,675			
518439-10-4	ESTEE LAUDER COMPANIES CL A		.09/29/2022	ALEX BROWN & SONS	1,842,000	407,315			
30034H-10-6	EVERGY INC		.08/31/2022	VARIOUS	14,039,000	970,538			
30219Q-10-6	EXPENSIFY INC A COMMON STOCK		.08/24/2022	MORGAN STANLEY SMITH BARNEY LLC	646,143,000	14,589,909			
384109-10-4	GRACO INC		.07/28/2022	Sanford C. Bernstein & Co.	10,574,000	689,326			
43300A-20-3	HILTON WORLDWIDE HOLDINGS		.09/07/2022	VARIOUS	6,049,000	796,999			
81369Y-70-4	INDUSTRIAL SELECT SECTOR SPDR		.08/22/2022	Sanford C. Bernstein & Co.	18,913,000	1,775,173			
461202-10-3	INTUIT INC		.09/29/2022	VARIOUS	6,857,000	2,788,231			
478160-10-4	JOHNSON & JOHNSON		.08/31/2022	VARIOUS	8,867,000	1,450,582			
482480-10-0	KLA-TENCOR CORPORATION		.09/30/2022	VARIOUS	12,437,000	3,957,222			
512807-10-8	LAM RESEARCH CORPORATION		.09/30/2022	VARIOUS	3,552,000	1,367,213			
57060D-10-8	MARKETAXESS HOLDINGS INC		.09/20/2022	Sanford C. Bernstein & Co.	1,614,000	379,052			
573284-10-6	MARTIN MARIETTA MATERIALS		.09/29/2022	WILLIAM BLAIR & CO	1,439,000	457,219			
57636Q-10-4	MASTERCARD INC CLASS A		.09/23/2022	Sanford C. Bernstein & Co.	1,092,000	319,850			
580135-10-1	MCDONALDS CORPORATION		.09/29/2022	ALEX BROWN & SONS	2,633,000	617,669			
594918-10-4	MICROSOFT CORP		.09/30/2022	VARIOUS	7,785,000	1,899,218			
617446-44-8	MORGAN STANLEY		.08/26/2022	Sanford C. Bernstein & Co.	4,689,000	411,714			
654106-10-3	NIKE INC		.09/20/2022	VARIOUS	13,150,000	1,360,510			
65473P-10-5	NISOURCE INC		.08/26/2022	VARIOUS	38,601,000	1,175,799			
67066G-10-4	NVIDIA CORP		.09/30/2022	JEFFERIES & COMPANY	5,554,000	690,509			
717081-10-3	PFIZER INC		.09/30/2022	Sanford C. Bernstein & Co.	60,464,000	2,683,302			
742718-10-9	PROCTER & GAMBLE CO		.09/27/2022	VARIOUS	12,491,000	1,691,534			
74340W-10-3	PROLOGIS INC		.09/23/2022	VARIOUS	11,505,000	1,403,528			
75886F-10-7	REGENERON PHARMACEUTICALS		.08/26/2022	Sanford C. Bernstein & Co.	553,000	331,822			
79466L-30-2	SALESFORCE.COM INC		.09/16/2022	EVERCORE ISI	8,739,000	1,345,127			
808513-10-5	SCHWAB (CHARLES) CORP		.09/27/2022	Sanford C. Bernstein & Co.	26,191,000	1,853,326			
824348-10-6	SHERWIN WILLIAMS COMPANY		.09/20/2022	Sanford C. Bernstein & Co.	4,730,000	1,098,403			
882508-10-4	TEXAS INSTRUMENTS INC		.07/13/2022	EVERCORE ISI	4,757,000	736,661			
883556-10-2	THERMO FISHER SCIENTIFIC INC		.09/23/2022	Sanford C. Bernstein & Co.	620,000	320,419			
907818-10-8	UNION PACIFIC CORP		.09/30/2022	JEFFERIES & COMPANY	4,164,000	825,608			
91879Q-10-9	VAIL RESORTS INC		.09/23/2022	Sanford C. Bernstein & Co.	1,563,000	322,340			
92826C-83-9	VISA INC CLASS A SHARES		.09/27/2022	Sanford C. Bernstein & Co.	3,642,000	659,516			
H01301-12-8	ALCON INC	C.	.09/27/2022	Sanford C. Bernstein & Co.	9,312,000	547,333			
66095L-10-9	APTIV PLC	C.	.09/29/2022	VARIOUS	20,879,000	1,808,151			
64705A-10-0	ICON PLC	C.	.09/20/2022	Sanford C. Bernstein & Co.	1,586,000	312,117			
68473T-10-0	STERIS PLC	C.	.09/29/2022	VARIOUS	11,394,000	2,100,225			
874039-10-0	TAIWAN SEMICONDUCTOR MFG CO LTD	C.	.09/30/2022	VARIOUS	56,335,000	4,312,886			
501999999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded					88,238,190	XXX		XXX
598999997	Total - Common Stocks - Part 3					88,238,190	XXX		XXX
598999998	Total - Common Stocks - Part 5					XXX	XXX	XXX	XXX
598999999	Total - Common Stocks					88,238,190	XXX		XXX
599999999	Total - Preferred and Common Stocks					88,238,190	XXX		XXX
600999999	Totals					228,207,016	XXX	99,550	XXX

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STATEMENT AS OF SEPTEMBER 30, 2022 OF THE AMICA MUTUAL INSURANCE COMPANY

SCHEDULE D - PART 4

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

1 CUSIP Ident- ification	2 Description	3 For- eign	4 Disposal Date	5 Name of Purchaser	6 Number of Shares of Stock	7 Consid- eration	8 Par Value	9 Actual Cost	10 Prior Year Book/ Adjusted Carrying Value	Change In Book/Adjusted Carrying Value					16 Book/ Adjusted Carrying Value at Disposal Date	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Bond Interest/ Stock Dividends Received During Year	21 Stated Con- tractual Maturity Date	22 NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol		
										11 Unrealized Valuation Increase/ (Decrease)	12 Current Year's (Amor- tization)/ Accretion	13 Current Year's Other Than Temporary Impairment Recogn- ized	14 Total Change in Book/ Adjusted Carrying Value (11 + 12 - 13)	15 Total Foreign Exchange Change in Book /Adjusted Carrying Value									
..302190-10-6 ..302316-10-2	EXPENSIFY INC A COMMON STOCK EXXON MOBIL CORPORATION		09/30/2022 09/12/2022	Sanford C. Bernstein & Co. EVERCORE ISI	238,028.000 9,253.000	4,100,314 906,301		5,374,672 732,385				13,251			5,374,672 732,385		(1,274,358) 173,916	(1,274,358) 173,916		19,118			
..30303M-10-2 ..81369Y-60-5 ..437076-10-2	FACEBOOK INC FINANCIAL SELECT SECTOR SPDR HOME DEPOT INC		08/04/2022 07/01/2022 08/03/2022	Sanford C. Bernstein & Co. EVERCORE ISI ALEX BROWN & SONS	2,214.000 85,820.000 2,268.000	373,503 2,070,650 693,572		290,233 2,678,913 404,283	744,679		(454,446)			(454,446)	290,233 2,678,913 404,283		83,269 (608,264) 289,289	83,269 (608,264) 289,289			20,788 6,162		
..438516-10-6 ..45167R-10-4 ..461202-10-3	HONEYWELL INTERNATIONAL INC IDEX CORP INTUIT INC		07/28/2022 09/16/2022 08/16/2022	Sanford C. Bernstein & Co. VARIOUS VARIOUS	16,331.000 6,714.000 2,706.000	3,102,546 1,383,003 1,293,304		3,586,591 1,274,498 644,634	3,405,177		181,415			181,415	3,586,591 1,274,498 644,634		(484,045) 108,504 648,670	(484,045) 108,504 648,670		32,009 8,057 5,520			
..46120E-60-2 ..46625H-10-0 ..512807-10-8	INTUITIVE SURGICAL INC JP MORGAN CHASE & CO LAM RESEARCH CORPORATION		08/03/2022 08/10/2022 08/04/2022	Sanford C. Bernstein & Co. VARIOUS VARIOUS	3,236.000 15,352.000 6,516.000	760,809 1,763,835 3,186,010		512,236 2,078,978 3,380,328	532,123		(355,409)			(355,409)	512,236 2,078,978 3,380,328		248,574 (315,144) (194,318)	248,574 (315,144) (194,318)		30,704 20,199			
..57060D-10-8 ..573284-10-6 ..576360-10-4	MARKETAXESS HOLDINGS INC MARTIN MARIETTA MATERIALS MASTERCARD INC CLASS A		07/01/2022 08/10/2022 09/12/2022	Sanford C. Bernstein & Co. EVERCORE ISI VARIOUS	1,590.000 1,979.000 3,902.000	408,650 720,970 1,348,008		540,918 717,310 1,402,067	653,919		204,626 (54,352) (20,791)			(113,001) 540,918 717,310		(132,268) 3,661 (33,268)	(132,268) 3,661 (33,268)		2,226 1,612 5,736				
..57667L-10-7	MATCH GROUP INC		08/05/2022	Sanford C. Bernstein & Co.	35,139.000	2,331,178		3,841,140	2,915,980		(617,439)			(617,439)	3,841,140		(1,509,962)	(1,509,962)					
..81369Y-10-0 ..58933Y-10-5 ..594918-10-4 ..61174X-10-9 ..617446-44-8 ..65339F-10-1 ..65473P-10-5	MATERIALS SELECT SECTOR SPDR MERCK & CO INC MICROSOFT CORP MONSTER BEVERAGE CORP MORGAN STANLEY NEXTERA ENERGY INC NISOURCE INC		08/01/2022 09/07/2022 08/12/2022 07/13/2022 08/10/2022 09/23/2022 09/23/2022	Sanford C. Bernstein & Co. EVERCORE ISI VARIOUS JEFFERIES & COMPANY VARIOUS VARIOUS EVERCORE ISI	26,525.000 20,284.000 16,548.000 16,750.000 20,147.000 56,721.000 22,588.000	2,053,434 1,765,229 4,666,471 1,629,056 1,719,735 4,807,426 629,895		2,339,810 63,895 1,087,666 1,608,670 1,926,905 4,205,715 703,729	2,339,810 1,524,063 4,636,171 1,608,670 1,977,630 1,198,649		(1,490,877) (4,302,988) 971,636 (50,724) (232,338)			(1,490,877) (4,302,988) 971,636 (50,724) (232,338)	2,339,810 63,895 1,087,666 1,608,670 1,926,905 4,205,715 703,729		(286,376) 1,701,334 3,578,805 657,420 (207,170) 601,711 (73,834)	(286,376) 1,701,334 3,578,805 657,420 (207,170) 601,711 (73,834)		22,204 44,904 18,806 8,527 49,570			
..87066G-10-4 ..87103H-10-7	NVIDIA CORP O'REILLY AUTOMOTIVE INC		08/16/2022 07/01/2022	Sanford C. Bernstein & Co. Sanford C. Bernstein & Co.	7,405.000 970.000	1,391,452 616,209		2,444,908 569,961	2,177,885		267,024			267,024	2,444,908 569,961		(1,053,457) 46,248	(1,053,457) 46,248		592 46,248			
..88902V-10-7 ..81369Y-86-0 ..773903-10-9 ..776996-10-6 ..78409V-10-4 ..79466L-30-2 ..808513-10-5 ..816851-10-9 ..824348-10-6 ..866674-10-4 ..88160R-10-1 ..882508-10-4 ..872540-10-9 ..911312-10-6 ..91324P-10-2 ..91879Q-10-9 ..92826C-83-9 ..929160-10-9 ..94106L-10-9 ..G1151C-10-1	OTIS WORLDWIDE CORP REAL ESTATE SELECT SECTOR SPDR ROCKWELL AUTOMATION INC ROPER TECHNOLOGIES INC S&P GLOBAL INC SALESFORCE.COM INC SCHWAB (CHARLES) CORP SEMPRA ENERGY SHERWIN WILLIAMS COMPANY SUN COMMUNITIES INC TESLA INC TEXAS INSTRUMENTS INC TJX COMPANIES INC UNITED PARCEL SERVICE INC UNITEDHEALTH GROUP INC VAIL RESORTS INC VISA INC CLASS A SHARES VULCAN MATERIALS CO WASTE MANAGEMENT INC ACCENTURE PLC		08/01/2022 07/07/2022 09/12/2022 08/05/2022 08/11/2022 08/04/2022 08/16/2022 09/23/2022 07/26/2022 08/11/2022 08/12/2022 09/23/2022 09/12/2022 08/02/2022 08/11/2022 07/29/2022 09/12/2022 09/23/2022 08/03/2022 08/11/2022	Sanford C. Bernstein & Co. JEFFERIES & COMPANY EVERCORE ISI VARIOUS VARIOUS VARIOUS VARIOUS EVERCORE ISI EVERCORE ISI EVERCORE ISI VARIOUS VARIOUS VARIOUS EVERCORE ISI EVERCORE ISI EVERCORE ISI EVERCORE ISI ALEX BROWN & SONS VARIOUS	9,511.000 31,292.000 2,634.000 6,033.000 4,018.000 4,675.000 10,705.000 3,876.000 4,121.000 3,414.000 2,742.000 10,786.000 25,415.000 8,319.000 725.000 2,523.000 2,988.000 21,249.000 3,381.000 2,783.000	745,174 1,291,153 670,510 2,569,103 1,465,904 872,171 774,804 622,649 1,048,948 577,114 2,370,053 1,842,986 1,652,277 1,572,301 389,527 593,477 613,819 3,392,526 561,748 859,163		527,432 1,532,218 771,991 2,071,175 1,336,677 986,080 875,894 555,224 900,686 91,547 2,425,310 646,452 1,874,009 666,169 364,052 827,292 546,441 2,458,993 564,289 315,252	828,123 1,532,218 771,991 2,967,391 1,373,788 986,080 900,291 555,224 1,451,251 91,547 2,425,310 646,452 1,874,009 666,169 364,052 827,292 546,441 2,458,993 564,289 315,252		(300,691) (896,217) (413,785) (113,909) (24,397) (550,566) (33,639) (757,555) (236,377) (317,987) (166,859) (145,291) (23,590) (101,089) (1,066,066) (227,553) (838,441)		(300,691) (896,217) (413,785) (113,909) (24,397) (550,566) (33,639) (757,555) (236,377) (317,987) (166,859) (145,291) (23,590) (101,089) (1,066,066) (227,553) (838,441)	527,432 1,532,218 771,991 2,071,175 1,336,677 986,080 875,894 555,224 900,686 587,022 2,039,082 1,539,545 1,600,094 1,434,954 218,761 850,882 546,441 2,458,993 564,289 315,252		217,742 (241,064) (101,480) 497,929 129,227 (113,909) (101,090) 67,426 148,262 (9,908) 330,971 303,441 52,183 137,347 170,766 (257,405) 67,378 438,643 225,011 543,912	217,742 (241,064) (101,480) 497,929 129,227 (113,909) (101,090) 67,426 148,262 (9,908) 330,971 303,441 52,183 137,347 170,766 (257,405) 67,378 438,643 225,011 543,912		5,041 16,977 8,850 10,650 5,657 5,427 7,906 4,945 6,371 30,971 20,293 17,551 17,369 2,248 11,858 3,962 18,410 4,395 8,099				

E05.7

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE AMICA MUTUAL INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22	
										11	12	13	14	15								
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	
..H01301-12-8	ALCON INC	C	07/29/2022	EVERCORE ISI	406,000	31,495		27,041							27,041		4,454	4,454				
..66099L-10-9	APTIV PLC	C	08/11/2022	VARIOUS	11,741,000	1,230,115		1,521,551	1,053,041	(97,017)			(97,017)		1,521,551		(291,436)	(291,436)				
..64705A-10-0	ICON PLC	C	07/29/2022	EVERCORE ISI	1,796,000	435,210		414,952							414,952		20,257	20,257				
501999999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded						118,547,190	XXX	96,998,796	90,095,493	(38,598,049)		317,627	(38,915,676)		96,998,796		21,548,395	21,548,395	936,539	XXX	XXX	
..46432F-83-4	ISHARES CORE MSCI TOTAL INTL ETF		09/12/2022	Sanford C. Bernstein & Co.	201,555,000	11,654,892		12,664,578	451,178	12,912			12,912		12,664,577		(1,009,686)	(1,009,686)	191,636			
..969251-68-5	WILLIAM BLAIR INTL LEAD-R6		08/05/2022	WILLIAM BLAIR & CO	108,932,462	2,000,000		2,564,270							2,564,270		(564,270)	(564,270)				
532999999. Subtotal - Common Stocks - Mutual Funds - Designations Not Assigned by the SVO						13,654,892	XXX	15,228,848	451,178	12,912			12,912		15,228,847		(1,573,956)	(1,573,956)	191,636	XXX	XXX	
5989999997. Total - Common Stocks - Part 4						132,202,082	XXX	112,227,644	90,546,671	(38,585,137)		317,627	(38,902,764)		112,227,643		19,974,439	19,974,439	1,128,175	XXX	XXX	
5989999998. Total - Common Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
5989999999. Total - Common Stocks						132,202,082	XXX	112,227,644	90,546,671	(38,585,137)		317,627	(38,902,764)		112,227,643		19,974,439	19,974,439	1,128,175	XXX	XXX	
5999999999. Total - Preferred and Common Stocks						132,202,082	XXX	112,227,644	90,546,671	(38,585,137)		317,627	(38,902,764)		112,227,643		19,974,439	19,974,439	1,128,175	XXX	XXX	
6009999999 - Totals						277,986,786	XXX	264,882,549	212,907,725	(38,585,137)	(767,750)	317,627	(39,670,514)		263,456,780		14,519,108	14,519,108	4,817,276	XXX	XXX	

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

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

N O N E

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees

N O N E

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

N O N E

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

N O N E

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
Bank of America Charlotte, NC					2,072,408	4,487,244	10,530,238	XXX
Santander Bank Boston, MA					471,529	469,385	465,786	XXX
PNC Bank, N.A. Pittsburgh, PA					(119,894,515)	(113,094,024)	(116,707,985)	XXX
Citizens Bank Providence, RI					2,863,295	1,846,677	2,086,866	XXX
JP Morgan Columbus, OH					488,188	586,447	771,509	XXX
0199998. Deposits in ... 3 depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX			25,469	53,352	53,370	XXX
0199999. Totals - Open Depositories	XXX	XXX			(113,973,626)	(105,650,919)	(102,800,216)	XXX
0299998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX						XXX
0299999. Totals - Suspended Depositories	XXX	XXX						XXX
0399999. Total Cash on Deposit	XXX	XXX			(113,973,626)	(105,650,919)	(102,800,216)	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	12,050	12,050	12,050	XXX
0599999. Total - Cash	XXX	XXX			(113,961,576)	(105,638,869)	(102,788,166)	XXX

STATEMENT AS OF SEPTEMBER 30, 2022 OF THE AMICA MUTUAL INSURANCE COMPANY

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned End of Current Quarter

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
0109999999	Total - U.S. Government Bonds							
0309999999	Total - All Other Government Bonds							
0509999999	Total - U.S. States, Territories and Possessions Bonds							
0709999999	Total - U.S. Political Subdivisions Bonds							
0909999999	Total - U.S. Special Revenues Bonds							
	CROWN CASTLE CP		.09/06/2022	0.000	10/04/2022	4,986,739	11,837	
	CROWN CASTLE CP		.09/15/2022	0.000	10/05/2022	4,990,361	7,708	
	CROWN CASTLE CP		.09/15/2022	0.000	10/06/2022	4,989,879	7,707	
1019999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					14,966,979	27,252	
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					14,966,979	27,252	
1309999999	Total - Hybrid Securities							
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds							
1909999999	Subtotal - Unaffiliated Bank Loans							
2419999999	Total - Issuer Obligations					14,966,979	27,252	
2429999999	Total - Residential Mortgage-Backed Securities							
2439999999	Total - Commercial Mortgage-Backed Securities							
2449999999	Total - Other Loan-Backed and Structured Securities							
2459999999	Total - SVO Identified Funds							
2469999999	Total - Affiliated Bank Loans							
2479999999	Total - Unaffiliated Bank Loans							
2509999999	Total Bonds					14,966,979	27,252	
25160K-20-7	DVIS GOVERNMENT MMF SERIES-INST		.09/30/2022	8.850		60,305,748	233,284	180,890
8309999999	Subtotal - All Other Money Market Mutual Funds					60,305,748	233,284	180,890
8609999999	Total Cash Equivalents					75,272,727	260,536	180,890

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