



LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2023

OF THE CONDITION AND AFFAIRS OF THE

AMICA LIFE INSURANCE COMPANY

NAIC Group Code 0028 0028 NAIC Company Code 72222 Employer's ID Number 05-0340166

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

Country of Domicile United States of America

Licensed as business type: Life, Accident and Health [X] Fraternal Benefit Societies []

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

Statutory Home Office 100 Amica Way, Lincoln, RI, US 02865-1156

Main Administrative Office 100 Amica Way, Lincoln, RI, US 02865-1156, 800-652-6422

Mail Address P.O. Box 6008, Providence, RI, US 02940-6008

Primary Location of Books and Records 100 Amica Way, Lincoln, RI, US 02865-1156, 800-652-6422

Internet Website Address www.amica.com

Statutory Statement Contact Michael Lee Baker, Jr., 800-652-6422-22365

OFFICERS

President and Chief Executive Officer Edmund Shallcross III, Senior Vice President, Chief Financial Officer and Treasurer James Parker Loring, Senior Vice President, General Counsel and Secretary Jennifer Ann Morrison #, Actuary Woodrow Michael Crouch

OTHER

Alexander Valeryevich Bogdanov, #, Chief Life Actuary, Susan Fie Chung, Senior Vice President & Chief Investment Officer, Shiela Lorraine Companie, Senior Vice President & General Manager, Jennifer Ann Morrison, Senior Vice President, General Counsel and Secretary

DIRECTORS OR TRUSTEES

Jill Janice Avery, Ivy Lynne Brown, Debra Ann Canales, Patricia Walsh Chadwick, Michael David Jeans, Matthew Alexander Lopes, Jr., Ronald Keith Machtley, Peter Michael Marino, Debra Marie Paul, Heidi Carter Pearlson #, Joan Rodena Robinson-Berry #, Edmund Shallcross III, 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; Jennifer Ann Morrison, Senior Vice President, General Counsel and Secretary; James Parker Loring, Senior Vice President, Chief Financial Officer and Treasurer

Subscribed and sworn to before me this 14th day of November, 2023

- 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 Oteau, Notary Public, June 8, 2026

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE AMICA LIFE INSURANCE COMPANY

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds	1,079,997,733		1,079,997,733	1,069,873,163
2. Stocks:				
2.1 Preferred stocks	3,000,000		3,000,000	
2.2 Common stocks	68,234,855		68,234,855	66,445,513
3. Mortgage loans on real estate:				
3.1 First liens	62,771,481		62,771,481	63,969,885
3.2 Other than first liens.....				
4. Real estate:				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$7,298,544), cash equivalents (\$ 8,111,275) and short-term investments (\$)	15,409,819		15,409,819	20,570,609
6. Contract loans (including \$ premium notes)	10,005,858		10,005,858	9,873,034
7. Derivatives				
8. Other invested assets	123,484,658		123,484,658	113,660,395
9. Receivables for securities	936,696		936,696	
10. Securities lending reinvested collateral assets				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	1,363,841,100		1,363,841,100	1,344,392,599
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	9,639,422		9,639,422	9,198,473
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	(4,281,697)		(4,281,697)	(3,400,049)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	38,747,018		38,747,018	39,371,885
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	3,959,998	41,250	3,918,748	1,320,048
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	1,613,070		1,613,070	902,856
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset				
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	3,276,732	3,276,732		
21. Furniture and equipment, including health care delivery assets (\$)	1,055,124	1,055,124		
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	45,093,613	3,828,514	41,265,099	41,460,083
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,462,944,380	8,201,620	1,454,742,760	1,433,245,895
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	1,462,944,380	8,201,620	1,454,742,760	1,433,245,895
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)				
2501. Reinsurance premium receivable	37,586,274		37,586,274	38,500,587
2502. Amica Companies Supplemental Retirement Trust	5,547,787	2,372,579	3,175,208	2,959,496
2503. Prepaid expenses	904,712	904,712		
2598. Summary of remaining write-ins for Line 25 from overflow page	1,054,840	551,223	503,617	
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	45,093,613	3,828,514	41,265,099	41,460,083

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE AMICA LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$889,078,354 less \$ included in Line 6.3 (including \$ Modco Reserve)	889,078,354	880,185,325
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)		
3. Liability for deposit-type contracts (including \$ Modco Reserve).....	92,245,309	100,070,546
4. Contract claims:		
4.1 Life	5,640,835	7,452,874
4.2 Accident and health		
5. Policyholders' dividends/refunds to members \$ and coupons \$ due and unpaid		
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ Modco)		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ accident and health premiums	161,987	209,976
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$ assumed and \$ ceded		
9.4 Interest Maintenance Reserve		4,870,199
10. Commissions to agents due or accrued-life and annuity contracts \$ 432,225 , accident and health \$ and deposit-type contract funds \$	432,225	
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued	4,418,992	4,528,190
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes	39,251	176,195
15.1 Current federal and foreign income taxes, including \$ on realized capital gains (losses)	336,655	841,130
15.2 Net deferred tax liability		
16. Unearned investment income	1,758	1,728
17. Amounts withheld or retained by reporting entity as agent or trustee	219,603	175,085
18. Amounts held for agents' account, including \$ 205,060 agents' credit balances	205,060	
19. Remittances and items not allocated	1,321,622	1,314,893
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve	25,076,273	16,607,569
24.02 Reinsurance in unauthorized and certified (\$) companies		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	1,290,762	1,189,984
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities	334,015	1,000,000
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	49,125,863	48,741,307
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	1,069,928,564	1,067,365,001
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	1,069,928,564	1,067,365,001
29. Common capital stock	5,000,000	5,000,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus	311,000,000	286,000,000
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	68,814,196	74,880,894
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	379,814,196	360,880,894
38. Totals of Lines 29, 30 and 37	384,814,196	365,880,894
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	1,454,742,760	1,433,245,895
DETAILS OF WRITE-INS		
2501. Reserve for retired lives	43,834,655	43,665,811
2502. Reserve for unassessed insolvencies	2,116,000	2,116,000
2503. Reserve for non-funded pensions and deferrals	3,175,208	2,959,496
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	49,125,863	48,741,307
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)		

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE AMICA LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	54,761,698	58,003,921	76,439,511
2. Considerations for supplementary contracts with life contingencies	743,816	292,251	766,566
3. Net investment income	37,549,428	33,891,792	48,811,296
4. Amortization of Interest Maintenance Reserve (IMR)	188,309	1,043,158	1,440,683
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded	8,843,547	5,678,657	7,899,090
7. Reserve adjustments on reinsurance ceded			
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts			
8.2 Charges and fees for deposit-type contracts			
8.3 Aggregate write-ins for miscellaneous income			
9. Totals (Lines 1 to 8.3)	102,086,798	98,909,779	135,357,146
10. Death benefits	25,759,879	23,815,947	36,009,973
11. Matured endowments (excluding guaranteed annual pure endowments)			
12. Annuity benefits	13,420,080	13,461,468	20,893,739
13. Disability benefits and benefits under accident and health contracts	165,727	248,076	313,094
14. Coupons, guaranteed annual pure endowments and similar benefits			
15. Surrender benefits and withdrawals for life contracts	14,418,118	9,431,656	12,360,953
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds	1,674,118	1,985,636	2,537,645
18. Payments on supplementary contracts with life contingencies	1,077,382	990,610	1,346,031
19. Increase in aggregate reserves for life and accident and health contracts	(4,183,030)	1,220,340	(1,985,071)
20. Totals (Lines 10 to 19)	52,332,274	51,153,733	71,476,364
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	480,851		
22. Commissions and expense allowances on reinsurance assumed			
23. General insurance expenses and fraternal expenses	36,339,169	38,470,491	51,636,470
24. Insurance taxes, licenses and fees, excluding federal income taxes	3,077,224	2,928,997	4,261,576
25. Increase in loading on deferred and uncollected premiums	1,707,415	692,443	(23,141)
26. Net transfers to or (from) Separate Accounts net of reinsurance			
27. Aggregate write-ins for deductions	171,441	1,598,796	1,557,194
28. Totals (Lines 20 to 27)	94,108,374	94,844,460	128,908,463
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	7,978,424	4,065,319	6,448,683
30. Dividends to policyholders and refunds to members			
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	7,978,424	4,065,319	6,448,683
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	1,855,663	1,509,729	2,568,147
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	6,122,761	2,555,590	3,880,536
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 1,378,426 (excluding taxes of \$ (1,378,426) transferred to the IMR)	(570,229)	208,912	(3,822,635)
35. Net income (Line 33 plus Line 34)	5,552,532	2,764,502	57,901
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	365,880,894	357,033,219	357,033,219
37. Net income (Line 35)	5,552,532	2,764,502	57,901
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 1,688,090	6,251,225	(20,500,062)	(15,930,687)
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in net deferred income tax	1,688,090	(5,628,758)	(4,445,957)
41. Change in nonadmitted assets	1,887,012	5,075,622	5,454,223
42. Change in liability for reinsurance in unauthorized and certified companies			
43. Change in reserve on account of change in valuation basis, (increase) or decrease			
44. Change in asset valuation reserve	(8,468,704)	17,477,131	15,370,433
45. Change in treasury stock			
46. Surplus (contributed to) withdrawn from Separate Accounts during period			
47. Other changes in surplus in Separate Accounts Statement			
48. Change in surplus notes			
49. Cumulative effect of changes in accounting principles			
50. Capital changes:			
50.1 Paid in			
50.2 Transferred from surplus (Stock Dividend)			
50.3 Transferred to surplus			
51. Surplus adjustment:			
51.1 Paid in	25,000,000	25,000,000	27,000,000
51.2 Transferred to capital (Stock Dividend)			
51.3 Transferred from capital			
51.4 Change in surplus as a result of reinsurance			
52. Dividends to stockholders			
53. Aggregate write-ins for gains and losses in surplus	(12,976,853)	(17,327,257)	(18,658,238)
54. Net change in capital and surplus for the year (Lines 37 through 53)	18,933,302	6,861,178	8,847,675
55. Capital and surplus, as of statement date (Lines 36 + 54)	384,814,196	363,894,397	365,880,894
DETAILS OF WRITE-INS			
08.301.			
08.302.			
08.303.			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page			
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)			
2701. Increase in reserve for retired lives	168,844	1,595,845	1,554,243
2702. Fines and penalties of regulatory authorities	2,597	2,951	2,951
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page			
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	171,441	1,598,796	1,557,194
5301. Change in Amica Companies Supplemental Retirement Trust	99,206	(674,788)	(794,579)
5302. Change in retiree medical benefit liability			1,171,731
5303. Change in XXX reserves	(13,076,059)	(16,652,469)	(20,989,192)
5398. Summary of remaining write-ins for Line 53 from overflow page			1,953,802
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)	(12,976,853)	(17,327,257)	(18,658,238)

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE AMICA LIFE INSURANCE COMPANY

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	56,170,939	59,969,636	77,231,958
2. Net investment income	37,164,666	35,132,489	49,631,784
3. Miscellaneous income	8,133,334	5,801,569	7,746,145
4. Total (Lines 1 to 3)	101,468,939	100,903,694	134,609,887
5. Benefit and loss related payments	59,521,720	50,982,261	69,572,599
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	37,013,480	38,854,800	50,691,173
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses)	2,360,138	395,250	1,584,799
10. Total (Lines 5 through 9)	98,895,338	90,232,311	121,848,571
11. Net cash from operations (Line 4 minus Line 10)	2,573,601	10,671,383	12,761,316
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	128,650,215	326,585,373	365,734,911
12.2 Stocks	19,952,812	48,901,416	57,517,267
12.3 Mortgage loans	1,338,996	7,107,012	11,354,442
12.4 Real estate			
12.5 Other invested assets	11,058,235	12,445,263	18,843,022
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	664	(10,396)	(5,266)
12.7 Miscellaneous proceeds			4,144,334
12.8 Total investment proceeds (Lines 12.1 to 12.7)	161,000,922	395,028,668	457,588,710
13. Cost of investments acquired (long-term only):			
13.1 Bonds	145,391,511	367,282,825	402,146,534
13.2 Stocks	18,401,757	30,448,514	33,772,528
13.3 Mortgage loans	140,592	1,638,154	3,441,725
13.4 Real estate			
13.5 Other invested assets	18,475,389	31,694,775	45,830,287
13.6 Miscellaneous applications	1,602,681	17,116,162	22,157,627
13.7 Total investments acquired (Lines 13.1 to 13.6)	184,011,930	448,180,430	507,348,701
14. Net increase (or decrease) in contract loans and premium notes	132,824	646,500	1,042,906
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(23,143,832)	(53,798,262)	(50,802,897)
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	25,000,000	25,000,000	27,000,000
16.3 Borrowed funds			
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(9,270,809)	(11,460,879)	(14,569,745)
16.5 Dividends to stockholders			
16.6 Other cash provided (applied)	(319,750)	(1,018,505)	(900,412)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	15,409,441	12,520,616	11,529,843
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)	(5,160,790)	(30,606,263)	(26,511,738)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	20,570,609	47,082,347	47,082,347
19.2 End of period (Line 18 plus Line 19.1)	15,409,819	16,476,084	20,570,609

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.		516,450	516,450
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EXHIBIT 1

DIRECT PREMIUMS AND DEPOSIT-TYPE CONTRACTS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Industrial life			
2. Ordinary life insurance	79,607,611	77,000,437	104,316,878
3. Ordinary individual annuities	2,539,056	3,529,996	3,913,342
4. Credit life (group and individual)			
5. Group life insurance	3,835,901	5,917,040	7,187,842
6. Group annuities			
7. A & H - group			
8. A & H - credit (group and individual)			
9. A & H - other			
10. Aggregate of all other lines of business			
11. Subtotal (Lines 1 through 10)	85,982,568	86,447,473	115,418,062
12. Fraternal (Fraternal Benefit Societies Only)			
13. Subtotal (Lines 11 through 12)	85,982,568	86,447,473	115,418,062
14. Deposit-type contracts			8,000
15. Total (Lines 13 and 14)	85,982,568	86,447,473	115,426,062
DETAILS OF WRITE-INS			
1001.			
1002.			
1003.			
1098. Summary of remaining write-ins for Line 10 from overflow page			
1099. Totals (Lines 1001 through 1003 plus 1098)(Line 10 above)			

NOTES TO FINANCIAL STATEMENTS

Note 1 - Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

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

The State of Rhode Island requires insurance companies domiciled in the State of Rhode Island to prepare their statutory financial statements in accordance with the National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures Manual* subject to any deviations prescribed or permitted by the State of Rhode Island 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 January 1, 2014, the Rhode Island Department of Business Regulation Insurance Division approved a permitted accounting practice to allow the Company to record directly to surplus the change in XXX reserves that is above the change in the reserves calculated on a discounted cash flow basis instead of recording the change in XXX reserves directly to net income as required by NAIC statutory accounting practices (NAIC SAP). This practice has no effect on the surplus of the Company nor its reserve position, as the Company continues to establish reserves in accordance with Rhode Island Regulation 93. If the change in XXX reserves were recognized in accordance with NAIC SAP, net income would have decreased by \$13,076,059 and there would be no change in surplus as of September 30, 2023.

A reconciliation of the Company's net income and capital and surplus between NAIC statutory accounting principles (NAIC SAP) and practices prescribed and permitted by the State of Rhode Island as of September 30, 2023 and December 31, 2022 is shown below:

	SSAP #	F/S Page	F/S Line #	09/30/23	12/31/22
Net Income					
(1) Company state basis (Page 4, Line 35, Columns 1 & 3)	XXX	XXX	XXX	\$5,552,532	\$57,901
(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					
Change in XXX Reserves	51,00	4	19	13,076,059	20,989,192
(4) NAIC SAP (1 – 2 – 3 = 4)	XXX	XXX	XXX	(\$7,523,527)	(\$20,931,291)
Surplus					
(5) Company state basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$384,814,196	\$365,880,894
(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	\$384,814,196	\$365,880,894

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.

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).

7-13. No change.

D. Going Concern

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

Note 2 - Accounting Changes and Corrections of Errors

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. There were no new loans originated by the Company 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 and 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	\$62,771,481	\$0	\$62,771,481
(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	\$62,771,481	\$0	\$62,771,481
B. Prior Year							
1. Recorded Investment (All)							
(a) Current	\$0	\$0	\$0	\$0	\$63,969,885	\$0	\$63,969,885
(b) 30-59 Days Past Due	0	0	0	0	0	0	0
(c) 60-89 Days Past Due	0	0	0	0	0	0	0
(d) 90-179 Days Past Due	0	0	0	0	0	0	0
(e) 180+ Days Past Due	0	0	0	0	0	0	0
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded Investment	0	0	0	0	0	0	0
(b) Interest Accrued	0	0	0	0	0	0	0
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	0	0	0	0	0	0	0
(b) Interest Accrued	0	0	0	0	0	0	0
4. Interest Reduced							
(a) Recorded Investment	0	0	0	0	0	0	0
(b) Number of Loans	0	0	0	0	0	0	0
(c) Percent Reduced	0	0	0	0	0	0	0
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	\$0	\$0	\$0	\$0	\$63,969,885	\$0	\$63,969,885

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

B. Debt Restructuring

No change.

C. Reverse Mortgages

No change.

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 Clearwater Analytics to update the cash flow data. Clearwater sources cash flow data from Mortgage Industry Advisory Corporation (MIAC) and Moody's Analytics. Cash flow assumptions are updated quarterly, and the Company uses Bloomberg BVAL to

NOTES TO FINANCIAL STATEMENTS

determine the market value of its loan-backed securities. In 2023, 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	\$ 5,153,603
2. 12 Months or Longer	\$ 36,200,518

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

1. Less than 12 Months	\$ 74,339,761
2. 12 Months or Longer	\$ 190,561,638

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

No change.

K. Low-Income Housing Tax Credits (LIHTC)

No change.

NOTES TO FINANCIAL STATEMENTS

L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted							Current Year			
	Current Year					6	7	8	9	Percentage	
	1	2	3	4	5					10	11
	Total General Account (G/A)	G/A Supporting Separate Account Activity (a)	Total Separate Account Restricted Assets	Separate 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 agreements	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	756,700	0	0	0	756,700	754,800	1,900	0	756,700	0.1%	0.1%
j. On deposit with states	4,288,797	0	0	0	4,288,797	3,265,139	1,023,658	0	4,288,797	0.3%	0.3%
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)	56,160,947	0	0	0	56,160,947	56,323,149	(162,202)	0	56,160,947	3.8%	3.8%
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	\$61,206,444	\$0	\$0	\$0	\$61,206,444	\$60,343,088	\$863,356	\$0	\$61,206,444	4.2%	4.2%

(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 Reporting Entity'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

No change.

P. Short Sales

No change.

NOTES TO FINANCIAL STATEMENTS

Q. Prepayment Penalty and Acceleration Fees

Not applicable.

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

No change.

Note 9 - Income Taxes

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

1.

	(1)	(2)	(3)
	Ordinary	Capital	(Col 1+2) Total
09/30/23			
(a) Gross deferred tax assets	\$41,451,750	\$4,838,393	\$46,290,143
(b) Statutory valuation allowance adjustment	22,101,153	0	22,101,153
(c) Adjusted gross deferred tax assets (1a-1b)	19,350,597	4,838,393	24,188,990
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax asset (1c-1d)	19,350,597	4,838,393	24,188,990
(f) Deferred tax liabilities	17,249,569	6,939,421	24,188,990
(g) Net admitted deferred tax asset/(Net deferred tax liability) (1e-1f)	\$2,101,028	(\$2,101,028)	\$0
	(4)	(5)	(6)
	Ordinary	Capital	(Col 4+5) Total
12/31/22			
(a) Gross deferred tax assets	\$40,170,374	\$3,680,841	\$43,851,215
(b) Statutory valuation allowance adjustment	19,981,412	0	19,981,412
(c) Adjusted gross deferred tax assets (1a-1b)	20,188,962	3,680,841	23,869,803
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax asset (1c-1d)	20,188,962	3,680,841	23,869,803
(f) Deferred tax liabilities	18,618,472	5,251,331	23,869,803
(g) Net admitted deferred tax asset/(Net deferred tax liability) (1e-1f)	\$1,570,490	(\$1,570,490)	\$0
	(7)	(8)	(9)
	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
Change:			
(a) Gross deferred tax assets	\$1,281,376	\$1,157,552	\$2,438,928
(b) Statutory valuation allowance adjustment	2,119,741	0	2,119,741
(c) Adjusted gross deferred tax assets (1a-1b)	(838,365)	1,157,552	319,187
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax asset (1c-1d)	(838,365)	1,157,552	319,187
(f) Deferred tax liabilities	(1,368,903)	1,688,090	319,187
(g) Net admitted deferred tax asset/(Net deferred tax liability) (1e-1f)	\$530,538	(\$530,538)	\$0

NOTES TO FINANCIAL STATEMENTS

2. Admission calculation components SSAP No. 101:

	(1)	(2)	(3)
	Ordinary	Capital	(Col 1+2) Total
09/30/23			
(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)	0	0	0
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date.	0	0	0
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	57,722,129
(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	17,249,569	6,939,421	24,188,990
(d) Deferred tax assets admitted as the result of application of SSAP No. 101	<u>\$17,249,569</u>	<u>\$6,939,421</u>	<u>\$24,188,990</u>
	(4)	(5)	(6)
	Ordinary	Capital	(Col 4+5) Total
12/31/22			
(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)	0	0	0
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date.	0	0	0
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	54,882,134
(c) Adjusted gross deferred tax assets (Excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	18,618,472	5,251,331	23,869,803
(d) Deferred tax assets admitted as the result of application of SSAP No. 101	<u>\$18,618,472</u>	<u>\$5,251,331</u>	<u>\$23,869,803</u>
	(7)	(8)	(9)
	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
Change			
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$0	\$0	\$0
(b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (The lesser of 2(b)1 and 2(b)2 below)	0	0	0
1. Adjusted gross deferred tax assets expected to be realized following the balance sheet date.	0	0	0
2. Adjusted gross deferred tax assets allowed per limitation threshold	XXX	XXX	2,839,995
(c) Adjusted gross deferred tax assets (Excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross deferred tax liabilities	(1,368,903)	1,688,090	319,187
(d) Deferred tax assets admitted as the result of application of SSAP No. 101	<u>(\$1,368,903)</u>	<u>\$1,688,090</u>	<u>\$319,187</u>

3. Ratios used for threshold limitation:

	2023	2022
(a) Ratio used to determine recovery period and threshold limitations amount	1435%	1339%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	<u>\$ 384,814,196</u>	<u>\$ 365,880,894</u>

NOTES TO FINANCIAL STATEMENTS

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

	09/30/23		12/31/22		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).	\$19,350,597	\$4,838,393	\$20,188,962	\$3,680,841	(\$838,365)	\$1,157,552
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).	\$19,350,597	\$4,838,393	\$20,188,962	\$3,680,841	(\$838,365)	\$1,157,552
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies.	0%	0%	0%	0%	0%	0%
(b) Does the Company's tax-planning strategies include the use of reinsurance?	Yes []				No [X]	

B. Regarding Deferred Tax Liabilities that are not recognized:

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

C. Current and deferred income taxes consist of the following major components:

1. Current income taxes:

	(1)	(2)	(3)
	09/30/23	12/31/22	(Col 1-2) Change
(a) Federal	\$1,855,663	\$2,568,147	(\$712,484)
(b) Foreign	0	0	0
(c) Subtotal	1,855,663	2,568,147	(712,484)
(d) Federal income tax on net capital gains	0	0	0
(e) Utilization of capital loss carry-forwards	0	0	0
(f) Other	0	0	0
(g) Federal and foreign income taxes incurred	\$1,855,663	\$2,568,147	(\$712,484)

NOTES TO FINANCIAL STATEMENTS

2. Deferred tax assets:

	(1)	(2)	(3)
	09/30/23	12/31/22	(Col 1-2) Change
(a) Ordinary:			
(1) Discounting of unpaid losses	\$0	\$0	\$0
(2) Unearned premium reserve	0	0	0
(3) Policyholder reserves	29,590,166	29,838,481	(248,315)
(4) Investments	0	0	0
(5) Deferred acquisition costs	6,672,965	6,269,858	403,107
(6) Policyholder dividends accrual	0	0	0
(7) Fixed assets	2,376,227	1,603,233	772,994
(8) Compensation and benefits accrual	1,670,472	1,400,094	270,378
(9) Pension accrual	498,242	544,764	(46,522)
(10) Receivables - nonadmitted	0	0	0
(11) Net operating loss carry-forward	0	0	0
(12) Tax credit carry-forward	0	0	0
(13) Other	643,678	513,944	129,734
(99) Subtotal	41,451,750	40,170,374	1,281,376
(b) Statutory valuation allowance adjustment	22,101,153	19,981,412	2,119,741
(c) Nonadmitted	0	0	0
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	19,350,597	20,188,962	(838,365)
(e) Capital:			
(1) Investments	\$2,526,968	\$2,596,403	(\$69,435)
(2) Net capital loss carry-forward	2,311,425	1,084,438	1,226,987
(3) Real estate	0	0	0
(4) Other	0	0	0
(99) Subtotal	4,838,393	3,680,841	1,157,552
(f) Statutory valuation allowance adjustment	0	0	0
(g) Nonadmitted	0	0	0
(h) Admitted capital deferred tax assets (2e99-2f-2g)	4,838,393	3,680,841	1,157,552
(i) Admitted deferred tax assets (2d + 2h)	\$24,188,990	\$23,869,803	\$319,187

3. Deferred tax liabilities:

	(1)	(2)	(3)
	09/30/23	12/31/22	(Col 1-2) Change
(a) Ordinary:			
(1) Investments	\$887,452	\$582,204	\$305,248
(2) Fixed assets	36,010	41,554	(5,544)
(3) Deferred and uncollected premium	7,497,368	7,554,086	(56,718)
(4) Policyholder reserves	717,901	2,244,473	(1,526,572)
(5) Other (including items <5% of total ordinary tax liabilities)	8,110,838	8,196,155	(85,317)
(99) Subtotal	17,249,569	18,618,472	(1,368,903)
(b) Capital:			
(1) Investments	6,939,421	5,251,331	1,688,090
(2) Real estate	0	0	0
(3) Other (including items <5% of total ordinary tax liabilities)	0	0	0
(99) Subtotal	6,939,421	5,251,331	1,688,090
(c) Deferred tax liabilities (3a99 + 3b99)	\$24,188,990	\$23,869,803	\$319,187

NOTES TO FINANCIAL STATEMENTS

4. Net deferred tax assets/liabilities:

	(1)	(2)	(3)
	09/30/23	12/31/22	(Col 1-2) Change
Net deferred tax assets (liabilities) (2i - 3c)	\$0	\$0	\$0

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):

	09/30/23	12/31/22	Change
Total deferred tax assets	\$46,290,143	\$43,851,215	\$2,438,928
Total deferred tax liabilities	24,188,990	23,869,803	319,187
Net deferred tax assets/(liabilities)	22,101,153	19,981,412	2,119,741
Statutory valuation allowance adjustment	(22,101,153)	(19,981,412)	(2,119,741)
Net deferred tax assets/(liabilities) after SVA	0	0	0
Tax effect of unrealized gains (losses)	6,939,421	5,251,331	1,688,090
Statutory valuation allowance adjustment allocation to unrealized	0	0	0
Change in net deferred tax	\$6,939,421	\$5,251,331	\$1,688,090

In accordance with NAIC Statutory Accounting Principles, the Company recognizes deferred tax assets and liabilities for the expected future consequences of events that have been included in the financial statements. Deferred tax assets and liabilities are determined on the basis of differences between the financial statement and tax bases of assets and liabilities using enacted tax rates in effect for the year in which the differences are expected to reverse.

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

The provision for Federal income taxes incurred is different from that which would be obtained by applying the statutory Federal income tax rate to income before taxes. The significant items causing this difference are as follows:

	09/30/23		12/31/22	
	Amount	Effective Tax Rate	Amount	Effective Tax Rate
Income before taxes	\$466,764	21.0%	(\$523,007)	21.0%
Amortization of interest maintenance reserve	(39,545)	-1.8%	(302,543)	12.2%
Change in non-admitted assets	396,272	17.8%	1,145,386	-46.0%
Change in XXX reserves	(2,745,972)	-123.5%	(4,407,730)	177.0%
Change in statutory valuation allowance adjustment	2,119,741	95.5%	10,422,184	-418.5%
Reserve adjustments	0	0.0%	656,362	-26.4%
Other	(29,687)	-1.4%	23,452	-0.9%
Total	\$167,573	7.6%	\$7,014,104	-281.6%
Federal income taxes incurred	\$1,855,663	83.5%	\$2,568,147	-103.1%
Tax on capital gains (losses)	0	0.0%	0	0.0%
Change in net deferred taxes	(1,688,090)	-75.9%	4,445,957	-178.5%
Total statutory income taxes	\$167,573	7.6%	\$7,014,104	-281.6%

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

1. The Company did not have any unused tax credit carryforwards available as of September 30, 2023.
2. The Company did not have any Federal income taxes incurred and available for recoupment in the event of future net losses.
3. The Company did not have any protective tax deposits under Section 6603 of the Internal Revenue Code.

F. Consolidated Federal Income Tax Return

1. The Company's Federal income tax return is consolidated with the following entities:
 - a. Amica Mutual Insurance Company
 - b. Amica General Agency, LLC
 - c. Amica Property and Casualty Insurance Company
2. 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. Intercompany 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.

NOTES TO FINANCIAL STATEMENTS

H. Repatriation Transition Tax (RTT)

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

I. Alternative Minimum Tax (AMT) Credit

The Company does not have an AMT credit as of September 30, 2023.

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 2023, the Company received a capital contribution of \$25,000,000 from its parent, Amica Mutual Insurance Company. This contribution is intended to provide additional support with regard to the Company's growth initiatives. During 2023, the Company received premiums of \$4,943,179 for group life insurance on the lives of employees and retirees from its Parent, Amica Mutual Insurance Company.

C. Transactions With Related Parties Who Are Not Reported on Schedule Y

No change.

D. Amounts Due to or from Related Parties

At September 30, 2023, the Company reported a \$1,290,762 liability to its Parent and affiliate, Amica Mutual Insurance Company. The terms of the settlement require that these amounts are settled within 55 days.

E. Management, Service Contracts, Cost Sharing Arrangements

No change.

F. Guarantees or Undertakings for Related Parties

No change.

G. Nature of Relationship that Could Affect Operations

No change.

H. Amount Deducted for Investment in Upstream Company

No change.

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

No change.

J. Writedowns for Impairment of Investments in Affiliates

No change.

K. Foreign Insurance Subsidiary Value Using CARVM

No change.

L. Downstream Holding Company Valued Using Look-Through Method

No change.

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

No change.

N. Investments in Insurance SCAs

No change.

O. SCA and SSAP No. 48 Entity Loss Tracking

No change.

Note 11 - Debt

A. Debt Outstanding

No change.

B. Federal Home Loan Bank (FHLB) Agreements

1. The Company is a member of the Federal Home Loan Bank (FHLB) of Boston with capital stock totaling \$756,700. While the Company has used its membership for contingent liquidity needs, the Company does not currently have any funding agreements in place with the FHLB as of September 30, 2023. The Company has determined the estimated maximum borrowing capacity as \$391,475,918 based on the market value of eligible collateral as of December 31, 2022.

NOTES TO FINANCIAL STATEMENTS

2. FHLB Capital Stock

a. Aggregate Totals

	1 Total 2 + 3	2 General Account	3 Separate Accounts
1. Current Year			
(a) Membership Stock - Class A	\$0	\$0	\$0
(b) Membership Stock - Class B	716,700	716,700	0
(c) Activity Stock	0	0	0
(d) Excess Stock	40,000	40,000	0
(e) Aggregate Total	756,700	756,700	0
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	391,475,918	XXX	XXX
2. Prior Year - End			
(a) Membership Stock - Class A	\$0	\$0	\$0
(b) Membership Stock - Class B	732,800	732,800	0
(c) Activity Stock	0	0	0
(d) Excess Stock	22,000	22,000	0
(e) Aggregate Total	754,800	754,800	0
(f) Actual or estimated Borrowing Capacity as Determined by the Insurer	391,475,918	XXX	XXX

b. Membership stock (Class A and B) eligible and not eligible for redemption

Membership Stock	Current Year Total	Not Eligible for Redemption	Less Than 6 Months	6 months to Less Than 1 year	1 to Less Than 3 Years	3 to 5 Years
1 Class A	\$0	\$0	\$0	\$0	\$0	\$0
2 Class B	716,700	716,700	0	0	0	0

3. Collateral pledged to FHLB

a. Amount Pledged as of Reporting Date

	1 Fair Value	2 Carrying Value	3 Aggregate Total Borrowing
1. Current Year Total General and Separate Accounts Total Collateral Pledged (Lines 2 + 3)	\$43,927,112	\$56,160,947	\$0
2. Current Year General Account Total Collateral Pledged	43,927,112	56,160,947	0
3. Current Year Separate Account Total Collateral Pledged	0	0	0
4. Prior Year-end Total General and Separate Account Total Collateral Pledged	46,551,212	56,323,149	0

11B(3)a1 (Columns 1, 2 and 3) should be equal or less than 11B(3)b1 (Columns 1, 2 and 3, respectively)

11B(3)a2 (Columns 1, 2 and 3) should be equal or less than 11B(3)b2 (Columns 1, 2 and 3, respectively)

11B(3)a3 (Columns 1, 2 and 3) should be equal or less than 11B(3)b3 (Columns 1, 2 and 3, respectively)

11B(3)a4 (Columns 1, 2 and 3) should be equal or less than 11B(3)b4 (Columns 1, 2 and 3, respectively)

NOTES TO FINANCIAL STATEMENTS

b. Maximum Amount Pledged During Reporting Year

	1	2	3
	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
1. Current Year Total General and Separate Accounts Total Collateral Pledged (Lines 2 + 3)	\$49,291,365	\$56,484,985	\$0
2. Current Year General Account Total Collateral Pledged	49,291,365	56,484,985	0
3. Current Year Separate Account Total Collateral Pledged	0	0	0
4. Prior Year-end Total General and Separate Account Total Collateral Pledged	52,055,094	56,726,568	30,000,000

4. The Company does not currently have any outstanding borrowings from the FHLB as of September 30, 2023.

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

A. Defined Benefit Plans

The Company participates in a qualified non-contributory defined benefit plan sponsored by its Parent, Amica Mutual Insurance Company.

Details of the Company's contributions and expenses are included in note 12G.

B. Description of Investment Policies

No change.

C. Fair Value of Plan Assets

No change.

D. Rate of Return Assumptions

No change.

E. Defined Contribution Plans

No change.

F. Multiemployer Plans

No change.

G. Consolidated/Holding Company Plans

Pension Benefits

The Company participates in a qualified non-contributory defined benefit pension plan sponsored by its Parent. The benefits are based on years of service and the employee's career average compensation. The plan is funded through a pension trust (Amica Pension Fund). The adoption of SSAP No. 102 "Accounting for Pensions, A Replacement of SSAP No. 89" did not have any impact on the Company's results of operations or financial condition. No pension expense was recognized in 2023 and 2022 because, in accordance with SSAP No. 102, the Company's share of the net periodic pension cost was \$0.

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. Employees hired on or after July 1, 2019 will have an enhanced 401(k) benefit in lieu of a pension benefit.

Supplemental Retirement Plans

The Company funds supplemental pension benefits and deferred compensation through the Amica Companies Supplemental Retirement Trust. The supplemental pension benefits are amounts otherwise payable under the Company's qualified pension plan which is in excess of that allowed under Sections 401 and/or 415 of the Internal Revenue Code. The assets supporting these deferred compensation liabilities are included in the Amica Companies Supplemental Retirement Trust. The Company's share of the Trust assets amounted to \$5,547,787 and \$5,553,608 at September 30, 2023 and December 31, 2022, respectively. The Company has recorded \$3,175,208 and \$2,959,496 at September 30, 2023 and December 31, 2022, respectively, to reflect the Company's obligations under this plan. Assets in excess of the Company's obligations are non-admitted. The Company's net periodic benefit cost for these plans total \$270,000 and \$261,000 as of September 30, 2023 and 2022, respectively.

Postretirement Health Care

The Company provides postretirement medical insurance to retirees meeting certain eligibility requirements. The periodic benefit cost for this plan totals \$93,600 and \$93,753 as of September 30, 2023 and 2022, respectively.

NOTES TO FINANCIAL STATEMENTS

Defined Contribution Savings Plan

The Company participates with its Parent in a defined contribution savings plan covering substantially all employees of the Company. The Company matches employee contributions according to an established formula. Employees hired on or after July 1, 2019 will have an enhanced 401(k) benefit in lieu of a pension benefit. The plan is subject to ERISA rules and regulations. The plan qualifies for exemption from Federal income tax under the Internal Revenue Code. The Company expense for contributions on behalf of participating employees was \$558,843 and \$547,770 as of September 30, 2023 and 2022, respectively.

Retiree Life Benefits

Life insurance benefits are based upon a multiple of salary and years of service at the date of retirement and are subject to a maximum benefit of \$1,000,000 for active employees and \$250,000 for retirees. At September 30, 2023 and December 31, 2022, the Company recorded a liability of \$241,197 and \$260,598 respectively, for retiree life insurance benefits. The Company's share of the net periodic benefit cost for retiree life insurance benefits was \$48,898 and \$89,500 for September 30, 2023 and 2022, respectively.

H. Postemployment Benefits and Compensated Absences

No change.

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

No change.

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

A. Outstanding Shares

No change.

B. Dividend Rate of Preferred Stock

No change.

C. Dividend Restrictions

No change.

D. Dates and Amounts of Dividends Paid

No change.

E. Amount of Ordinary Dividends That May Be Paid

No change.

F. Restrictions on Unassigned Funds

No change.

G. Mutual Surplus Advances

No change.

H. Company Stock Held for Special Purposes

No change.

I. Change in Special Surplus Funds

No change.

J. Changes in Unassigned Funds

The portion of unassigned funds (surplus) represented by cumulative unrealized gains is \$28,269,033 net of deferred taxes.

K. Surplus Notes

No change.

L. Impact of Quasi-Reorganizations

No change.

M. 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 provide additional funds to the following:

Investment Fund	Amount
Adams Street Private Credit Fund, LP	\$1,350,000
Adams Street Senior Private Credit Fund II, LP	4,204,257
AEA Mezzanine Fund III, LP	472,473
Aquiline Technology Growth Fund II, LP	2,242,997
Blackstone Capital Partners VIII, LP	5,802,198
Cyprium Investors IV, LP	332,368
Cyprium Parallel Investors V, LP	1,786,541
First Eagle Credit Direct Lending IV, LLC	3,421,124
First Eagle Direct Lending IV Co-Invest, LLC	1,251,294
GCG Investors IV, LP	733,781
Goldman Sachs Private Equity Partners XI, LP	57,395
GoldPoint Mezzanine Partners IV, LP	605,457
Graycliff Mezzanine II Parallel, LP	3,120,505
Graycliff Mezzanine III, LP	1,079,267
GTCR Fund XIV/A, LP *	24,000,000
H.I.G. Middle Market LBO Fund IV, LP	14,800,000
ISQ Global Infrastructure Fund III, LP	7,157,736
KPS Special Situations Fund VI, LP *	100,000
Lyme Conservation Opportunities Fund, LP	32,000
Lyme Forest Fund V, LP	10,000
ManchesterStory Venture Fund, LP	153,216
Midwest Mezzanine Fund V SBIC, LP	1,560,932
Midwest Mezzanine Fund VI SBIC, LP	1,766,449
Morgan Stanley Private Markets Fund III, LP	10,315
Parthenon Investors VII, LP *	100,000
PJC Fund V, LP	1,818,750
PJC Fund VI, LP *	3,200,000
Savano Capital Partners II, LP	4,116
Savano Capital Partners III, LP	4,756,292
Sentinel Junior Capital II, LP	1,850,990
Sentinel Partners VII, LP	13,591,528
Spectrum Equity X-A, LP *	6,000,000
Stonepeak Capital Partners Fund III, LP	14,075
Thoma Bravo Discover Fund IV, LP	2,907,889
Thoma Bravo Fund XV, LP	4,814,820
Total	\$115,108,765
* Reflects commitments to funds not yet owned as of September 30, 2023	

2-3. The Company has no guarantees at September 30, 2023.

B. Assessments

No change.

C. Gain Contingencies

No change.

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

No change.

E. Joint and Several Liabilities

No change.

F. All Other Contingencies

No change.

Note 15 - Leases

No change.

NOTES TO FINANCIAL STATEMENTS

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 Extinguishments of Liabilities

A. Transfers of Receivables Reported as Sales

No change.

B. Transfer and Servicing of Financial Assets

The Company did not transfer or service financial assets in 2023 or 2022.

C. Wash Sales

The Company did not have any wash sales at September 30, 2023.

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

No change.

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

No change.

Note 20 - Fair Value Measurements

A. Assets and Liabilities Measured at Fair Value

1. Fair Value Measurements at September 30, 2023:

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
<u>(a) Assets at fair value:</u>					
Common stock:					
Industrial and miscellaneous	\$47,872,369	\$756,700	\$0	\$0	\$48,629,069
Mutual funds	6,971,698	0	0	0	6,971,698
Exchange traded funds	12,634,088	0	0	0	12,634,088
Total common stock	<u>67,478,155</u>	<u>756,700</u>	<u>0</u>	<u>0</u>	<u>68,234,855</u>
Cash equivalents:					
Exempt money market mutual funds	3	0	0	0	3
All other money market mutual funds	8,111,272	0	0	0	8,111,272
Total cash equivalents	<u>8,111,275</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>8,111,275</u>
Other invested assets:					
Collective investment trusts	5,538,252	0	0	0	5,538,252
Total other invested assets	<u>5,538,252</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>5,538,252</u>
Total assets at fair value/NAV	<u>\$81,127,682</u>	<u>\$756,700</u>	<u>\$0</u>	<u>\$0</u>	<u>\$81,884,382</u>
<u>(b) Liabilities at fair value:</u>					
Total liabilities at fair value	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>

2. Rollforward of Level 3 Items

As of September 30, 2023 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 2023 or 2022.

3. 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 common stock is comprised of class B shares of capital stock in the FHLB of Boston, which is 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

No change.

B. Other Fair Value Disclosures

No change.

C. Fair Value Measurement for All Financial Instruments at September 30, 2023:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds:							
U.S. governments	\$126,366,644	\$165,857,108	\$81,684,091	\$44,682,553	\$0	\$0	\$0
U.S. states, territories and possessions	16,268,438	18,466,955	0	16,268,438	0	0	0
U.S. political subdivisions	77,509,614	97,070,390	0	77,509,614	0	0	0
U.S. special revenue and assessments	209,436,992	252,807,996	0	209,436,992	0	0	0
Industrial and miscellaneous	476,894,581	545,795,284	0	466,752,579	10,142,002	0	0
Total bonds	906,476,269	1,079,997,733	81,684,091	814,650,176	10,142,002	0	0
Redeemable preferred stock:							
Industrial and miscellaneous	2,984,512	3,000,000	0	2,984,512	0	0	0
Total redeemable preferred stock	2,984,512	3,000,000	0	2,984,512	0	0	0
Common stock:							
Industrial and miscellaneous	48,629,069	48,629,069	47,872,369	756,700	0	0	0
Mutual funds	6,971,698	6,971,698	6,971,698	0	0	0	0
Exchange traded funds	12,634,088	12,634,088	12,634,088	0	0	0	0
Total common stock	68,234,855	68,234,855	67,478,155	756,700	0	0	0
Mortgage loans:							
Commercial mortgages	54,974,388	62,771,481	0	54,974,388	0	0	0
Total mortgage loans	54,974,388	62,771,481	0	54,974,388	0	0	0
Other invested assets:							
Collective investment trusts	5,538,252	5,538,252	5,538,252	0	0	0	0
Total other invested assets	5,538,252	5,538,252	5,538,252	0	0	0	0
Cash, cash equivalents and short-term investments:							
Cash	7,298,544	7,298,544	7,298,544	0	0	0	0
Exempt money market mutual funds	3	3	3	0	0	0	0
All other money market mutual funds	8,111,272	8,111,272	8,111,272	0	0	0	0
Total cash, cash equivalents and short-term investments	15,409,819	15,409,819	15,409,819	0	0	0	0
Total assets	\$1,053,618,095	\$1,234,952,140	\$170,110,317	\$873,365,776	\$10,142,002	\$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

No change.

B. Troubled Debt Restructuring: Debtors

No change.

C. Other Disclosures

Assets with book values in the amount of \$4,288,797 and \$3,265,139 at September 30, 2023 and December 31, 2022, respectively, were on deposit with government authorities or trustees as required by law.

D. Business Interruption Insurance Recoveries

No change.

E. State Transferable and Non-Transferable Tax Credits

No change.

F. Subprime-Mortgage-Related Risk Exposure

No change.

NOTES TO FINANCIAL STATEMENTS

G. Retained Assets

No change.

H. Insurance-Linked Securities (ILS) Contracts

No change.

I. 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

No change.

Note 23 - Reinsurance

No change.

Note 24 - Retrospectively Rated Contracts & Contracts Subject to Redetermination

No change.

Note 25 - Change in Incurred Losses and Loss Adjustment Expenses

No change.

Note 26 - Intercompany Pooling Arrangements

No change.

Note 27 - Structured Settlements

No change.

Note 28 - Health Care Receivables

No change.

Note 29 - Participating Policies

No change.

Note 30 - Premium Deficiency Reserves

No change.

Note 31 - Reserves for Life Contracts and Annuity Contracts

No change.

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

No change.

Note 33 – Analysis of Life Actuarial Reserves by Withdrawal Characteristics

No change.

Note 34 - Premium and Annuity Considerations Deferred and Uncollected

No change.

Note 35 - Separate Accounts

No change.

Note 36 - Loss/Claim Adjustment Expenses

No change.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1 Did the reporting entity experience any material transactions requiring the filing of Disclosure of Material Transactions with the State of Domicile, as required by the Model Act? Yes [] No [X]
- 1.2 If yes, has the report been filed with the domiciliary state? Yes [] No []
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] 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

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE AMICA LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

FINANCIAL

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

INVESTMENT

- 11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) Yes [] No [X]
- 11.2 If yes, give full and complete information relating thereto:
12. Amount of real estate and mortgages held in other invested assets in Schedule BA: \$
13. Amount of real estate and mortgages held in short-term investments: \$
- 14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? Yes [] No [X]
- 14.2 If yes, please complete the following:

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

- 15.1 Has the reporting entity entered into any hedging transactions reported on Schedule DB? Yes [] No [X]
- 15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] 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, 2023 OF THE AMICA LIFE 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)
WCM Investment Management	281 Brooks Street, Laguna Beach, CA 92651	WCM 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 - LIFE AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES

Life and Accident Health Companies/Fraternal Benefit Societies:

1. Report the statement value of mortgage loans at the end of this reporting period for the following categories: 1
Amount
- 1.1 Long-Term Mortgages In Good Standing
- 1.11 Farm Mortgages\$.....
- 1.12 Residential Mortgages\$.....
- 1.13 Commercial Mortgages\$..... 62,771,481
- 1.14 Total Mortgages in Good Standing\$..... 62,771,481
- 1.2 Long-Term Mortgages In Good Standing with Restructured Terms
- 1.21 Total Mortgages in Good Standing with Restructured Terms.....\$.....
- 1.3 Long-Term Mortgage Loans Upon which Interest is Overdue more than Three Months
- 1.31 Farm Mortgages\$.....
- 1.32 Residential Mortgages\$.....
- 1.33 Commercial Mortgages\$.....
- 1.34 Total Mortgages with Interest Overdue more than Three Months\$.....
- 1.4 Long-Term Mortgage Loans in Process of Foreclosure
- 1.41 Farm Mortgages\$.....
- 1.42 Residential Mortgages\$.....
- 1.43 Commercial Mortgages\$.....
- 1.44 Total Mortgages in Process of Foreclosure\$.....
- 1.5 Total Mortgage Loans (Lines 1.14 + 1.21 + 1.34 + 1.44) (Page 2, Column 3, Lines 3.1 + 3.2)\$..... 62,771,481
- 1.6 Long-Term Mortgages Foreclosed, Properties Transferred to Real Estate in Current Quarter
- 1.61 Farm Mortgages\$.....
- 1.62 Residential Mortgages\$.....
- 1.63 Commercial Mortgages\$.....
- 1.64 Total Mortgages Foreclosed and Transferred to Real Estate\$.....
2. Operating Percentages:
- 2.1 A&H loss percent %
- 2.2 A&H cost containment percent %
- 2.3 A&H expense percent excluding cost containment expenses %
- 3.1 Do you act as a custodian for health savings accounts? Yes [] No [X]
- 3.2 If yes, please provide the amount of custodial funds held as of the reporting date\$.....
- 3.3 Do you act as an administrator for health savings accounts? Yes [] No [X]
- 3.4 If yes, please provide the balance of the funds administered as of the reporting date\$.....
4. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []
- 4.1 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 []

Fraternal Benefit Societies Only:

- 5.1 In all cases where the reporting entity has assumed accident and health risks from another company, provisions should be made in this statement on account of such reinsurances for reserve equal to that which the original company would have been required to establish had it retained the risks. Has this been done? Yes [] No [] N/A []
- 5.2 If no, explain:
- 6.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [] No []
- 6.2 If yes, what is the date(s) of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount
.....

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE AMICA LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

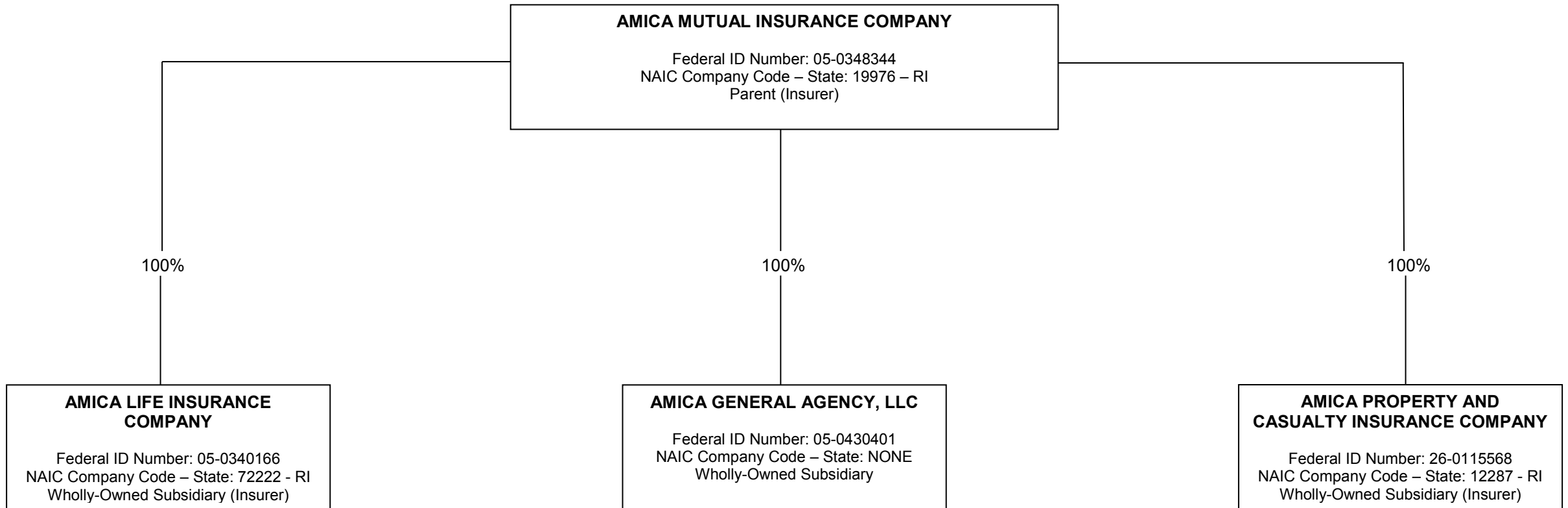
Current Year To Date - Allocated by States and Territories

States, Etc.	1	Life Contracts		Direct Business Only			
		2	3	4	5	6	7
	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 Through 5	Deposit-Type Contracts
1. Alabama	AL	L	198,162	7,500		205,662	
2. Alaska	AK	L	48,373			48,373	
3. Arizona	AZ	L	1,064,709	27,400		1,092,109	
4. Arkansas	AR	L	91,508	7,500		99,008	
5. California	CA	L	4,973,111	37,301		5,010,412	
6. Colorado	CO	L	1,788,537	4,350		1,792,887	
7. Connecticut	CT	L	6,587,699	181,258		6,768,957	
8. Delaware	DE	L	241,655			241,655	
9. District of Columbia	DC	L	338,863			338,863	
10. Florida	FL	L	4,618,425	293,080		4,911,505	
11. Georgia	GA	L	3,867,006	24,550		3,891,556	
12. Hawaii	HI	L	51,555			51,555	
13. Idaho	ID	L	190,043			190,043	
14. Illinois	IL	L	1,296,065	8,053		1,304,118	
15. Indiana	IN	L	499,254	450		499,704	
16. Iowa	IA	L	120,055			120,055	
17. Kansas	KS	L	131,938			131,938	
18. Kentucky	KY	L	308,935			308,935	
19. Louisiana	LA	L	243,291	25,100		268,391	
20. Maine	ME	L	679,587	27,000		706,587	
21. Maryland	MD	L	1,868,153	74,250		1,942,403	
22. Massachusetts	MA	L	10,586,370	302,546		10,888,916	
23. Michigan	MI	L	820,176	3,850		824,026	
24. Minnesota	MN	L	683,251	8,600		691,851	
25. Mississippi	MS	L	103,451	540		103,991	
26. Missouri	MO	L	301,659	650		302,309	
27. Montana	MT	L	62,334			62,334	
28. Nebraska	NE	L	121,356	450		121,806	
29. Nevada	NV	L	336,525	3,850		340,375	
30. New Hampshire	NH	L	2,302,787	212,975		2,515,762	
31. New Jersey	NJ	L	3,294,775	66,961		3,361,736	
32. New Mexico	NM	L	265,896			265,896	
33. New York	NY	L	5,879,124	335,185		6,214,309	
34. North Carolina	NC	L	3,731,421	32,685		3,764,106	
35. North Dakota	ND	L	16,834			16,834	
36. Ohio	OH	L	1,091,972	3,690		1,095,662	
37. Oklahoma	OK	L	155,951			155,951	
38. Oregon	OR	L	869,766	5,900		875,666	
39. Pennsylvania	PA	L	2,319,537	69,450		2,388,987	
40. Rhode Island	RI	L	7,545,973	380,869		7,926,842	
41. South Carolina	SC	L	938,512	46,440		984,952	
42. South Dakota	SD	L	30,274			30,274	
43. Tennessee	TN	L	722,979	16,990		739,969	
44. Texas	TX	L	8,012,307	49,997		8,062,304	
45. Utah	UT	L	214,796			214,796	
46. Vermont	VT	L	326,295	825		327,120	
47. Virginia	VA	L	1,699,424	44,800		1,744,224	
48. Washington	WA	L	1,943,714	219,961		2,163,675	
49. West Virginia	WV	L	75,849	5,550		81,399	
50. Wisconsin	WI	L	486,046	8,500		494,546	
51. Wyoming	WY	L	36,218			36,218	
52. American Samoa	AS	N					
53. Guam	GU	N					
54. Puerto Rico	PR	N					
55. U.S. Virgin Islands	VI	N					
56. Northern Mariana Islands	MP	N					
57. Canada	CAN	N					
58. Aggregate Other Aliens	OT	XXX					
59. Subtotal	XXX		84,182,496	2,539,056		86,721,552	
90. Reporting entity contributions for employee benefits plans	XXX		171,355			171,355	
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX						
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX						
93. Premium or annuity considerations waived under disability or other contract provisions	XXX		165,727			165,727	
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX		84,519,578	2,539,056		87,058,634	
96. Plus Reinsurance Assumed	XXX						
97. Totals (All Business)	XXX		84,519,578	2,539,056		87,058,634	
98. Less Reinsurance Ceded	XXX		31,589,307			31,589,307	
99. Totals (All Business) less Reinsurance Ceded	XXX		52,930,271	2,539,056		55,469,327	
DETAILS OF WRITE-INS							
58001.	XXX						
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX						
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX						
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX						
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX						

(a) Active Status Counts:

- | | |
|--|--|
| 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 51 | 4. Q - Qualified - Qualified or accredited reinsurer..... |
| 2. R - Registered - Non-domiciled RRGs..... | 5. N - None of the above - Not allowed to write business in the state..... 6 |
| 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... | |

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



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement?	NO
2. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC with this statement?	NO
3. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
4. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC?	NO
5. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC?	NO
6. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC?	NO
7. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC?	NO
8. Will the Life PBR Statement of Exemption be filed with the state of domicile by July 1st and electronically with the NAIC with the second quarterly filing per the Valuation Manual (by August 15)? (2nd Quarter Only) 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. In the case of an ongoing statement of exemption, enter "SEE EXPLANATION" and provide as an explanation that the company is utilizing an ongoing statement of exemption.	N/A

AUGUST FILING

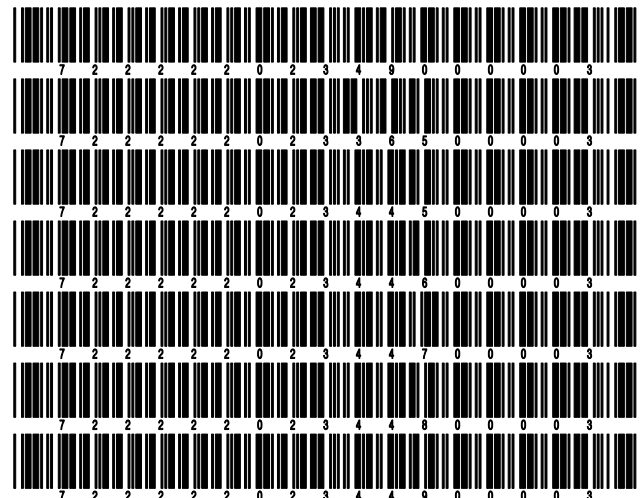
9. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? The response for 1st and 3rd quarters should be N/A. A NO response resulting with a bar code is only appropriate in the 2nd quarter.	N/A
--	-----

Explanation:

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

Bar Code:

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



OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for 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. Prepaid retired life reserve	551,223	551,223		
2505. Admitted disallowed IMR	503,617		503,617	
2597. Summary of remaining write-ins for Line 25 from overflow page	1,054,840	551,223	503,617	

Additional Write-ins for Summary of Operations Line 53

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
5304. Miscellaneous surplus adjustment			1,953,802
5397. Summary of remaining write-ins for Line 53 from overflow page			1,953,802

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE AMICA LIFE INSURANCE COMPANY

SCHEDULE A - VERIFICATION

Real Estate

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

NONE

SCHEDULE B - VERIFICATION

Mortgage Loans

	1 Year to Date	2 Prior Year Ended December 31
1. Book value/recorded investment excluding accrued interest, December 31 of prior year	63,969,885	71,882,602
2. Cost of acquired:		
2.1 Actual cost at time of acquisition		1,803,571
2.2 Additional investment made after acquisition	140,592	1,638,154
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	1,338,996	11,354,442
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)	62,771,481	63,969,885
12. Total valuation allowance		
13. Subtotal (Line 11 plus Line 12)	62,771,481	63,969,885
14. Deduct total nonadmitted amounts		
15. Statement value at end of current period (Line 13 minus Line 14)	62,771,481	63,969,885

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	113,660,395	90,525,404
2. Cost of acquired:		
2.1 Actual cost at time of acquisition	401,874	9,687,182
2.2 Additional investment made after acquisition	18,073,515	36,143,105
3. Capitalized deferred interest and other		
4. Accrual of discount		
5. Unrealized valuation increase (decrease)	2,493,828	(3,813,841)
6. Total gain (loss) on disposals	(86,719)	(38,433)
7. Deduct amounts received on disposals	11,058,235	18,843,022
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)	123,484,658	113,660,395
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	123,484,658	113,660,395

SCHEDULE D - VERIFICATION

Bonds and Stocks

	1 Year to Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value of bonds and stocks, December 31 of prior year	1,136,318,676	1,150,180,275
2. Cost of bonds and stocks acquired	163,793,268	436,435,512
3. Accrual of discount	2,997,201	2,197,426
4. Unrealized valuation increase (decrease)	5,445,489	(16,561,408)
5. Total gain (loss) on disposals	(5,669,682)	(5,742,164)
6. Deduct consideration for bonds and stocks disposed of	148,603,027	423,512,507
7. Deduct amortization of premium	3,049,337	3,784,060
8. Total foreign exchange change in book/adjusted carrying value		
9. Deduct current year's other than temporary impairment recognized		3,154,727
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees		260,329
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	1,151,232,588	1,136,318,676
12. Deduct total nonadmitted amounts		
13. Statement value at end of current period (Line 11 minus Line 12)	1,151,232,588	1,136,318,676

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE AMICA LIFE INSURANCE COMPANY

SCHEDULE D - PART 1B

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

NAIC Designation	1 Book/Adjusted Carrying Value Beginning of Current Quarter	2 Acquisitions During Current Quarter	3 Dispositions During Current Quarter	4 Non-Trading Activity During Current Quarter	5 Book/Adjusted Carrying Value End of First Quarter	6 Book/Adjusted Carrying Value End of Second Quarter	7 Book/Adjusted Carrying Value End of Third Quarter	8 Book/Adjusted Carrying Value December 31 Prior Year
BONDS								
1. NAIC 1 (a)	917,596,705	61,827,175	43,175,478	16,855,018	940,897,709	917,596,705	953,103,420	932,915,958
2. NAIC 2 (a)	160,539,237	2,999,653	20,048,351	(16,596,226)	154,667,675	160,539,237	126,894,313	139,892,926
3. NAIC 3 (a)								
4. NAIC 4 (a)								
5. NAIC 5 (a)								
6. NAIC 6 (a)								
7. Total Bonds	1,078,135,942	64,826,828	63,223,829	258,792	1,095,565,384	1,078,135,942	1,079,997,733	1,072,808,884
PREFERRED STOCK								
8. NAIC 1	3,000,000				3,000,000	3,000,000	3,000,000	
9. NAIC 2								
10. NAIC 3								
11. NAIC 4								
12. NAIC 5								
13. NAIC 6								
14. Total Preferred Stock	3,000,000				3,000,000	3,000,000	3,000,000	
15. Total Bonds and Preferred Stock	1,081,135,942	64,826,828	63,223,829	258,792	1,098,565,384	1,081,135,942	1,082,997,733	1,072,808,884

(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 \$; NAIC 2 \$; 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	Premium	Actual Cost	Interest Collected Year-to-Date	Paid for Accrued Interest Year-to-Date
7709999999 Totals		XX			

NONE

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	2,935,721	
2. Cost of short-term investments acquired	19,541,477	5,388,896
3. Accrual of discount	251,132	
4. Unrealized valuation increase (decrease)		
5. Total gain (loss) on disposals	664	5,131
6. Deduct consideration received on disposals	22,728,994	2,458,306
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)		2,935,721
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)		2,935,721

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, 2023 OF THE AMICA LIFE 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	14,256,749	40,183,007
2. Cost of cash equivalents acquired	181,489,788	603,005,735
3. Accrual of discount	32,142	
4. Unrealized valuation increase (decrease)		(1,395)
5. Total gain (loss) on disposals		(9,001)
6. Deduct consideration received on disposals	187,667,404	628,921,597
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)	8,111,275	14,256,749
11. Deduct total nonadmitted amounts		
12. Statement value at end of current period (Line 10 minus Line 11)	8,111,275	14,256,749

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

N O N E

Schedule A - Part 3 - Real Estate Disposed

N O N E

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE AMICA LIFE INSURANCE COMPANY

SCHEDULE B - PART 2

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

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

SCHEDULE B - PART 3

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

1 Loan Number	2 Location		4 Loan Type	5 Date Acquired	6 Disposal Date	7 Book Value/Recorded Investment Excluding Accrued Interest Prior Year	8 Change in Book Value/Recorded Investment						14 Book Value/Recorded Investment Excluding Accrued Interest on Disposal	15 Consid-eration	16 Foreign Exchange Gain (Loss) on Disposal	17 Realized Gain (Loss) on Disposal	18 Total Gain (Loss) on Disposal
	3 City	3 State					8 Unrealized Valuation Increase (Decrease)	9 Current Year's (Amortization) /Accretion	10 Current Year's Other-Than-Temporary Impairment Recognized	11 Capitalized Deferred Interest and Other	12 Total Change in Book Value (8+9-10+11)	13 Total Foreign Exchange Change in Book Value					
JP1215602	Atlanta	GA.		12/04/2019		710							710	710			
JP1214506	Smithtown	NY		12/05/2018		13,151							13,151	13,151			
JP1212104	San Marcos	CA		01/03/2017		34,257							34,257	34,257			
JP1213607	Atlanta	GA.		04/12/2018		11,408							11,408	11,408			
JP1211502	Sadsburyville	PA		06/23/2016		6,437							6,437	6,437			
JP1213300	Milwaukee	WI		12/27/2017		12,241							12,241	12,241			
JP1216501	Yonkers	NY		08/06/2020		12,888							12,888	12,888			
JP1215909	Overland Park	KS		01/31/2020		14,440							14,440	14,440			
JP1216907	Atlanta	GA		09/30/2020		461							461	461			
JP1215404	Philadelphia	PA.		11/15/2019		11,454							11,454	11,454			
JP1212708	Lake Worth	FL		09/01/2017		15,307							15,307	15,307			
JP1213409	Indianapolis	IN.		01/18/2018		47,049							47,049	47,049			
JP1218606	Nashville	TN.		04/18/2022		9,773							9,773	9,773			
JP1218705	Overland Park	KS		04/25/2022		482							482	482			
JP1216402	Arden	NC		05/28/2020		7,143							7,143	7,143			
JP1211205	Nashville	TN.		05/17/2016		18,315							18,315	18,315			
JP1213805	Nashville	TN.		05/24/2018		4,440							4,440	4,440			
JP1210306	Studio City	CA		02/02/2015		9,462							9,462	9,462			
JP1215305	Nashville	TN.		11/04/2019		17,640							17,640	17,640			
JP1211700	Vista	CA		11/14/2016		8,539							8,539	8,539			
JP1213508	San Marcos	CA		03/29/2018		1,763							1,763	1,763			

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE AMICA LIFE INSURANCE COMPANY

SCHEDULE B - PART 3

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

1 Loan Number	Location		4 Loan Type	5 Date Acquired	6 Disposal Date	7 Book Value/ Recorded Investment Excluding Accrued Interest Prior Year	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
	2 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)					
JP1219406	Overland Park	US.....		02/21/2023								453	453			
0299999. Mortgages with partial repayments						257,360						257,813	257,813			
0599999 - Totals						257,360						257,813	257,813			

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE AMICA LIFE INSURANCE COMPANY

SCHEDULE BA - PART 2

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

1 CUSIP Identification	2 Name or Description	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	AEA Mezzanine Fund III, LP	New York	NY	AEA Mezzanine Partner III LP		02/13/2014		9,436			467,446	2.610
000000-00-0	Blackstone Capital Partners VIII, LP	New York	NY	Blackstone Management Associates VIII L		02/22/2021	3	51,559			10,080,853	0.060
000000-00-0	Cyprum Parallel Investors V, LP	Cleveland	OH	Cyprum Investment Partners LLC		08/15/2019		2,757,399			1,786,541	8.170
000000-00-0	First Eagle Direct Lending Fund IV, LLC	Boston	MA	First Eagle Alternative Credit, LLC		11/02/2018		6,400			171,056	2.570
000000-00-0	First Eagle Direct Lending IV Co-Invest, LLC	Boston	MA	First Eagle Alternative Credit, LLC		12/05/2018		63,662			1,251,294	18.280
000000-00-0	GoldPoint Mezzanine Partners IV, LP	New York	NY	GoldPoint Partners LLC		12/21/2015		46,483			555,376	0.380
000000-00-0	H.I.G. Middle Market LBO Fund IV, LP	Miami	FL	H.I.G. Middle Market Advisors IV, LLC		01/17/2023	3	798,126			(798,126)	0.370
000000-00-0	ManchesterStory Venture Fund, LP	West Des Moines	IA	ManchesterStory GP1, LLC		11/28/2018	1	6,331			153,217	0.620
000000-00-0	Savano Capital Partners II, LP	Baltimore	MD	Savano Direct GP II, LLC		06/22/2016	1	1,237			5,351	0.110
000000-00-0	Sentinel Capital Partners VII, LP	New York	NY	Sentinel Managing Company VII, Inc.		06/30/2023	3	408,472			991,528	0.400
000000-00-0	Sentinel Junior Capital II, LP	New York	NY	Sentinel Junior Capital Managing Company		06/30/2023		149,010			(149,010)	0.240
000000-00-0	Stonepeak Infrastructure Fund III, LP	New York	NY	Stonepeak Associates III LLC		02/22/2018		829			12,050	0.000
000000-00-0	Thoma Bravo Discover Fund IV, LP	Chicago	IL	Thoma Bravo Discover Partners IV[P], L		12/08/2022	3	429,522			3,798,085	0.140
2599999. Joint Venture Interests - Other - Unaffiliated									4,728,466		18,325,659	XXX
6099999. Total - Unaffiliated									4,728,466		18,325,659	XXX
6199999. Total - Affiliated												XXX
6299999 - Totals									4,728,466		18,325,659	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 Book/ Adjusted Carrying Value Less Encumbrances on Disposal	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						
000000-00-0	AEA Mezzanine Fund III, LP	New York	NY	AEA Mezzanine Partner III LP	02/13/2014	08/03/2023	644,151							644,151	644,151				
000000-00-0	Cyprum Investment Partners LLC	Cleveland	OH	Cyprum Investment Partners LLC	08/15/2019	08/23/2023	367,652							367,652	367,652				
000000-00-0	First Eagle Direct Lending Fund IV, LLC	Boston	MA	First Eagle Alternative Credit, LLC	11/02/2018	07/19/2023	53,132							53,132	53,132				
000000-00-0	First Eagle Direct Lending IV Co-Invest, LLC	Boston	MA	First Eagle Alternative Credit, LLC	12/05/2018	07/19/2023	422,493							422,493	422,493				
000000-00-0	GCG Investors IV, LP	Chicago	IL	GCG General Partners, LLC	03/14/2017	07/05/2023	82,425							82,425	82,425				
000000-00-0	GLC Direct Credit Fund, LP	San Francisco	CA	GLC Investment Advisors, LLC	05/27/2015	07/03/2023	611,653							611,653	611,653				
000000-00-0	GoldPoint Mezzanine Partners IV, LP	New York	NY	GoldPoint Partners LLC	12/21/2015	07/27/2023	14,283							14,283	14,283				
000000-00-0	Graycliff Mezzanine III, LP	New York	NY	Graycliff Mezzanine III GP LP	05/15/2018	08/18/2023	915,000							915,000	915,000				
000000-00-0	H.I.G. Middle Market LBO Fund IV, LP	Miami	FL	H.I.G. Middle Market Advisors IV, LLC	01/17/2023	09/29/2023								10,028	10,028				
000000-00-0	Midwest Mezzanine Fund V SBIC, LP	Chicago	IL	Midwest Mezzanine	07/03/2013	07/13/2023	924,787							924,787	924,787				
000000-00-0	Stonepeak Infrastructure Fund III, LP	New York	NY	Stonepeak Associates III LLC	02/22/2018	09/28/2023	2,800							2,800	2,800				
2599999. Joint Venture Interests - Other - Unaffiliated								4,038,376						4,048,404	4,048,404				
6099999. Total - Unaffiliated								4,038,376						4,048,404	4,048,404				
6199999. Total - Affiliated																			
6299999 - Totals								4,038,376						4,048,404	4,048,404				

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE AMICA LIFE 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
3617K6-FD-9	G2 BN2864 - RMBS		09/01/2023	Direct		9,765	9,765		1.A
010999999. Subtotal - Bonds - U.S. Governments						9,765	9,765		XXX
882830-BH-4	TEXAS TRANSN COMMN		08/02/2023	ICE Securities		169,375	250,000	2,112	1.A FE
070999999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						169,375	250,000	2,112	XXX
3140NK-L5-8	FN BY3047 - RMBS		09/20/2023	FED BUY		4,202,862	4,279,764	15,692	1.A
54627D-NK-3	LOUISIANA HSG CORP SINGLE FAMILY MTG REV		09/21/2023	RAYMOND JAMES/FI		2,274,944	2,335,000	4,662	1.A FE
60636A-PP-2	MISSOURI ST HEALTH & EDL FACS AUTH EDL F		08/17/2023	NATIONAL FINANCIAL SERVICES CORP.		1,602,787	2,135,000	1,300	1.B FE
678908-4B-7	OKSDEV 2022 A3 - ABS		08/09/2023	Citigroup Global Markets, Inc.		4,984,350	5,000,000	7,065	1.A FE
678908-4E-1	OKSDEV 2022 A3 - ABS		07/27/2023	Citigroup Global Markets, Inc.		2,584,980	2,700,000	31,820	1.A FE
882117-5V-2	BOARD OF REGENTS TEXAS A & M UNIVERSITY		09/14/2023	J.P. Morgan Securities LLC		2,431,200	3,000,000	23,485	1.A FE
88213A-PA-7	BOARD OF REGENTS TEXAS A & M UNIVERSITY		08/21/2023	Various		25,290	30,000	304	1.A FE
88213A-PT-6	BOARD OF REGENTS TEXAS A & M UNIVERSITY		08/16/2023	PERSHING LLC		2,462,689	3,175,000	28,543	1.A FE
88213A-QL-2	BOARD OF REGENTS TEXAS A & M UNIVERSITY		09/14/2023	J.P. Morgan Securities LLC		542,157	825,000	7,461	1.A FE
88213A-SD-8	BOARD OF REGENTS TEXAS A & M UNIVERSITY		08/03/2023	BOFA SECURITIES INC.		2,092,530	3,000,000	19,858	1.A FE
88258M-AB-1	TEXAS NATURAL GAS SECURITIZATION FINANCE		07/27/2023	FINMAT MUNI		2,743,200	2,700,000	49,622	1.A FE
914245-BQ-7	UNIVERSITY DEL		08/21/2023	J.P. Morgan Securities LLC		1,264,514	1,530,000	19,378	1.B FE
914455-UG-3	UNIVERSITY MICH UNIV REVS		09/21/2023	RAYMOND JAMES/FI		185,946	300,000	3,715	1.A FE
915137-SR-0	UNIVERSITY TEX UNIV REVS		08/31/2023	MARKET TAXES CORP		173,432	180,000	479	1.A FE
91514A-GU-3	UNIVERSITY TEX UNIV REVS		08/30/2023	RAYMOND JAMES/FI		296,181	385,000	574	1.A FE
93978T-5K-1	WASHINGTON ST HSG FIN COMMN		09/21/2023	RAYMOND JAMES/FI		2,026,607	2,060,000		1.A FE
090999999. Subtotal - Bonds - U.S. Special Revenues						29,893,668	33,634,764	213,959	XXX
006346-AW-0	ADMSO 231 A2 - ABS		07/19/2023	BARCLAYS CAPITAL INC		2,999,880	3,000,000		1.G FE
26442T-AE-7	DUKE UNIVERSITY		08/02/2023	J.P. Morgan Securities LLC		5,698,650	7,500,000	84,079	1.B FE
26442T-AH-0	DUKE UNIVERSITY		09/19/2023	RBC CAPITAL MARKETS		108,416	170,000	2,273	1.B FE
36262A-AB-0	GSMBS 2021-PJ3 A2 - CMO/RMBS		06/29/2023	GOLDMAN SACHS AND CO. LLC		(18,444)	(22,859)	(3)	1.A
36262C-AB-6	GSMBS 2021-PJ A2 - CMO/RMBS		07/05/2023	GOLDMAN SACHS AND CO. LLC		1,363,443	1,703,972	710	1.A
44328U-AF-3	HPEFS 2023-2 D - ABS		09/19/2023	Wells Fargo Securities LLC		2,999,653	3,000,000		2.B FE
47747D-AA-8	JG WENTWORTH LVI LLC - ABS		08/29/2023	Henderson Receivables LLC		10,000,000	10,000,000		1.F FE
668444-AC-6	NORTHWESTERN UNIVERSITY		09/21/2023	MARKET TAXES CORP		695,278	760,000	11,174	1.B FE
668444-AQ-5	NORTHWESTERN UNIVERSITY		09/21/2023	MARKET TAXES CORP		185,150	250,000	2,899	1.B FE
74938D-AA-1	RCKT 213 A1 - CMO/RMBS		09/21/2023	JP MORGAN FI		2,649,805	3,443,402	5,739	1.A
854403-AD-4	LELAND STANFORD JUNIOR UNIVERSITY		09/21/2023	MARKET TAXES CORP		61,919	75,000	1,204	1.A FE
85440K-AD-6	LELAND STANFORD JUNIOR UNIVERSITY		09/21/2023	Various		1,102,242	1,830,000	13,531	1.A FE
87303*-AA-9	THL CREDIT DIRECT LENDING IV FUNDING LL		07/17/2023	DIRECT		121,604	121,604		1.E PL
914744-AD-9	UNIVERSITY OF NOTRE DAME DU LAC		08/17/2023	NATIONAL FINANCIAL SERVICES CORP.		1,295,498	1,680,000	963	1.A FE
914748-AA-6	UNIVERSITY OF NOTRE DAME DU LAC		09/21/2023	RAYMOND JAMES/FI		469,406	625,000	2,357	1.A FE
940663-AC-1	WASHINGTON UNIVERSITY		08/31/2023	MARKET TAXES CORP		53,659	70,000	960	1.B FE
110999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						29,786,161	34,206,120	125,886	XXX
250999999. Total - Bonds - Part 3						59,858,969	68,100,648	341,956	XXX
250999999. Total - Bonds - Part 5						XXX	XXX	XXX	XXX
250999999. Total - Bonds						59,858,969	68,100,648	341,956	XXX
450999999. Total - Preferred Stocks - Part 3							XXX		XXX
450999999. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX
450999999. Total - Preferred Stocks							XXX		XXX
002824-10-0	ABBOTT LABORATORIES ORD		09/28/2023	Various	1,758,000	195,035			
023135-10-6	AMAZON COM ORD		09/28/2023	WILLIAM BLAIR & COMPANY, L.L.C	540,000	67,905			
16359R-10-3	CHEMED ORD		08/24/2023	NATIONAL FINANCIAL SERVICES CORP.	253,000	126,981			

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STATEMENT AS OF SEPTEMBER 30, 2023 OF THE AMICA LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends	10 NAIC Designation, NAIC Designation Modifier and SVO Admini- strative Symbol
191216-10-0	COCA-COLA ORD		09/20/2023	NATIONAL FINANCIAL SERVICES CORP.	1,492,000	87,699			
228368-10-6	CROWN HOLDINGS ORD		09/27/2023	NATIONAL FINANCIAL SERVICES CORP.	568,000	49,437			
42226A-10-7	HEALTHQUITY ORD		07/07/2023	JEFFERIES LLC	2,039,000	131,326			
57667L-10-7	MATCH GROUP ORD		08/04/2023	SANFORD C. BERNSTEIN AND CO. LLC	1,380,000	60,913			
580135-10-1	MCDONALD'S ORD		09/28/2023	WILLIAM BLAIR & COMPANY, L.L.C.	437,000	116,090			
65339F-10-1	NEXTERA ENERGY ORD		09/28/2023	SANFORD C. BERNSTEIN AND CO. LLC	2,042,000	118,605			
718172-10-9	PHILIP MORRIS INTERNATIONAL ORD		09/27/2023	NATIONAL FINANCIAL SERVICES CORP.	549,000	49,702			
743606-10-5	PROSPERITY BANCSHARES ORD		07/28/2023	Various	1,763,000	102,736			
75513E-10-1	RTX ORD		08/18/2023	SANFORD C. BERNSTEIN AND CO. LLC	2,218,000	189,410			
82982T-10-6	SITIME ORD		09/21/2023	SANFORD C. BERNSTEIN AND CO. LLC	306,000	32,610			
880779-10-3	TEREX CORP		08/17/2023	NATIONAL FINANCIAL SERVICES CORP.	2,170,000	130,322			
887389-10-4	TIMKEN ORD		09/27/2023	SANFORD C. BERNSTEIN AND CO. LLC	580,000	42,649			
911132-10-6	UNITED PARCEL SERVICE CL B ORD		08/17/2023	SANFORD C. BERNSTEIN AND CO. LLC	1,117,000	191,766			
94106L-10-9	WASTE MANAGEMENT ORD		09/27/2023	PERSHING LLC	416,000	64,535			
98980F-10-4	ZOOMINFO TECHNOLOGIES ORD		07/24/2023	SANFORD C. BERNSTEIN AND CO. LLC	9,356,000	252,175			
5019999999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded					2,009,896	XXX		XXX
31338#-10-4	FEDERAL HOME LOAN BANK OF BOSTON		07/12/2023	DIRECT	19,000	1,900			
5029999999	Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Other					1,900	XXX		XXX
464288-84-4	ISHARES:US OIL E&S ETF		08/28/2023	NATIONAL FINANCIAL SERVICES CORP.	8,509,000	201,777			
464288-85-1	ISHARES:US O&G E&P ETF		08/28/2023	NATIONAL FINANCIAL SERVICES CORP.	3,882,000	378,684			
5819999999	Subtotal - Common Stocks - Exchange Traded Funds					580,461	XXX		XXX
5989999997	Total - Common Stocks - Part 3					2,592,258	XXX		XXX
5989999998	Total - Common Stocks - Part 5					XXX	XXX	XXX	XXX
5989999999	Total - Common Stocks					2,592,258	XXX		XXX
5999999999	Total - Preferred and Common Stocks					2,592,258	XXX		XXX
6009999999	Totals					62,451,226	XXX	341,956	XXX

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STATEMENT AS OF SEPTEMBER 30, 2023 OF THE AMICA LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22	
										11	12	13	14	15								
CUSIP Identification	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consid- eration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other Than Temporary Impairment Recogn- ized	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 Con- tractual Maturity Date	NAIC Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol	
..92343V-FF-6	VERIZON COMMUNICATIONS INC		09/11/2023	MARKET TAXES CORP		2,035,236	2,200,000	2,238,575	2,228,661						2,224,237		(189,001)	(189,001)	61,800	03/22/2027	2.A FE	
..927804-FV-1	VIRGINIA ELECTRIC AND POWER CO		09/20/2023	DAIWA SECURITIES AMERICA INC.		1,137,939	1,225,000	1,221,423	1,223,490		291		291		1,223,781		(85,841)	(85,841)	30,817	11/15/2026	2.A FE	
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						48,458,114	50,638,334	53,182,728	51,039,704		(679,211)		(679,211)		51,894,446		(3,436,332)	(3,436,332)	1,515,060	XXX	XXX	
2509999997. Total - Bonds - Part 4						54,703,043	56,883,264	59,622,522	57,442,489		(772,511)		(772,511)		58,223,827		(3,520,784)	(3,520,784)	1,698,163	XXX	XXX	
2509999998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
2509999999. Total - Bonds						54,703,043	56,883,264	59,622,522	57,442,489		(772,511)		(772,511)		58,223,827		(3,520,784)	(3,520,784)	1,698,163	XXX	XXX	
4509999997. Total - Preferred Stocks - Part 4								XXX												XXX	XXX	
4509999998. Total - Preferred Stocks - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4509999999. Total - Preferred Stocks								XXX												XXX	XXX	
..084670-70-2	BERKSHIRE HATHAWAY CL B ORD		09/18/2023	Various	1,351,000	492,414		377,022	417,324	(40,302)			(40,302)		377,022		115,392	115,392				
..09247X-10-1	BLACKROCK ORD		07/06/2023	JEFFERIES LLC	89,000	61,000		64,276							64,276		(3,276)	(3,276)	890			
..11133T-10-3	BROADRIDGE FINANCIAL SOLUTIONS ORD		06/14/2023	SANFORD C. BERNSTEIN AND CO. LLC	0,000														1,117			
..132152-10-9	CAMBRIDGE BANCORP ORD		07/18/2023	Various	1,816,000	101,455		152,663	150,837	1,826			1,826		152,663		(51,209)	(51,209)	2,433			
..20825C-10-4	CONCOPHILLIPS ORD		08/28/2023	PERSHING LLC	3,372,000	397,879		272,040	397,896	(125,856)			(125,856)		272,040		125,839	125,839	11,566			
..22160K-10-5	COSTCO WHOLESALE ORD		09/20/2023	SANFORD C. BERNSTEIN AND CO. LLC	140,000	79,397		60,762	43,824	(3,925)			(3,925)		60,762		18,635	18,635	372			
..254709-10-8	DISCOVER FINANCIAL SERVICES ORD		08/15/2023	Various	1,605,000	168,013		78,800	157,017	(78,217)			(78,217)		78,800		89,213	89,213	2,087			
..256677-10-5	DOLLAR GENERAL ORD		09/07/2023	Various	3,257,000	414,062		552,749	320,864	(204,893)			(204,893)		552,749		(138,687)	(138,687)	4,448			
..617446-44-8	MORGAN STANLEY ORD		07/05/2023	J.P. Morgan Securities LLC	1,015,000	87,223		92,495	86,295	6,199			6,199		92,495		(5,272)	(5,272)	1,573			
..75513E-10-1	RTX ORD		09/27/2023	SANFORD C. BERNSTEIN AND CO. LLC	4,523,000	329,248		428,705	184,785	(19,438)			(19,438)		428,705		(99,457)	(99,457)	6,344			
..780259-30-5	SHELL ADR EACH REP 2 ORD	C	08/28/2023	PERSHING LLC	3,731,000	229,414		99,099	212,480	(113,382)			(113,382)		99,099		130,315	130,315	6,761			
..78409V-10-4	S&P GLOBAL ORD		07/05/2023	NATIONAL FINANCIAL SERVICES CORP.	131,000	52,256		45,317							45,317		6,939	6,939	118			
..68473T-10-0	STERIS ORD	C	07/26/2023	SANFORD C. BERNSTEIN AND CO. LLC	689,000	159,372		121,323	102,318	(5,035)			(5,035)		121,323		38,048	38,048	584			
5019999999. Subtotal - Common Stocks - Industrial and Miscellaneous (Unaffiliated) Publicly Traded						2,571,733	XXX	2,345,251	2,073,640	(583,022)			(583,022)		2,345,251		226,482	226,482	38,292	XXX	XXX	
5989999997. Total - Common Stocks - Part 4						2,571,733	XXX	2,345,251	2,073,640	(583,022)			(583,022)		2,345,251		226,482	226,482	38,292	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						2,571,733	XXX	2,345,251	2,073,640	(583,022)			(583,022)		2,345,251		226,482	226,482	38,292	XXX	XXX	
5999999999. Total - Preferred and Common Stocks						2,571,733	XXX	2,345,251	2,073,640	(583,022)			(583,022)		2,345,251		226,482	226,482	38,292	XXX	XXX	
6009999999 - Totals						57,274,776	XXX	61,967,773	59,516,129	(583,022)	(772,511)			(1,355,533)		60,569,078		(3,294,302)	(3,294,302)	1,736,455	XXX	XXX

E05.7

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

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE AMICA LIFE INSURANCE COMPANY

SCHEDULE E - PART 1 - CASH

Month End Depository Balances

1 Depository	2 Code	3 Rate of Interest	4 Amount of Interest Received During Current Quarter	5 Amount of Interest Accrued at Current Statement Date	Book Balance at End of Each Month During Current Quarter			9 *
					6 First Month	7 Second Month	8 Third Month	
Santander Bank Boston, MA					(3,107)			.XXX.
PNC Bank, N.A. Pittsburgh, PA					1,803,123	197,895	5,518,039	.XXX.
JP Morgan Columbus, OH					100	100	100	.XXX.
Citizens Bank Providence, RI					128,123	50,448	52,259	.XXX.
Bank of America Charlotte, NC					4,123,499	724,253	1,694,580	.XXX.
State Street Bank & Trust Co. New York, NY					30,637	32,326	31,544	.XXX.
0199998. Deposits in ... 1 depositories that do not exceed the allowable limit in any one depository (See instructions) - Open Depositories	XXX	XXX			23,540	1,490	1,522	XXX
0199999. Totals - Open Depositories	XXX	XXX			6,105,915	1,006,512	7,298,044	XXX
0299998. Deposits in ... depositories that do not exceed the allowable limit in any one depository (See instructions) - Suspended Depositories	XXX	XXX						XXX
0299999. Totals - Suspended Depositories	XXX	XXX						XXX
0399999. Total Cash on Deposit	XXX	XXX			6,105,915	1,006,512	7,298,044	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	500	500	500	XXX
0599999. Total - Cash	XXX	XXX			6,106,415	1,007,012	7,298,544	XXX

STATEMENT AS OF SEPTEMBER 30, 2023 OF THE AMICA LIFE 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								
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds								
1309999999. Total - Hybrid Securities								
1509999999. Total - Parent, Subsidiaries and Affiliates Bonds								
1909999999. Subtotal - Unaffiliated Bank Loans								
2419999999. Total - Issuer Obligations								
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								
31846V-41-9	FIRST AMER:TRS CBG V	SD	09/05/2023	5.090		3		
94975H-29-6	ALLSPRING:TRS+ MM I	SD	06/02/2023	5.200		1		
8209999999. Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO								
25160K-20-7	DWS GVT MM SRS INST		09/26/2023	5.260		8,111,271	89,629	147,492
8309999999. Subtotal - All Other Money Market Mutual Funds								
						8,111,275	89,629	147,492
8609999999 - Total Cash Equivalents								