



PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2018
OF THE CONDITION AND AFFAIRS OF THE

Amica Property and Casualty Insurance Company

NAIC Group Code 0028 (Current) 0028 (Prior) NAIC Company Code 12287 Employer's ID Number 26-0115568

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

Country of Domicile United States of America

Incorporated/Organized 05/11/2005 Commenced Business 01/01/2006

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

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

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

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

Internet Website Address www.amica.com

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

OFFICERS

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

OTHER

Jill Holton Andy, Senior Vice President
Peter Ernest Moreau, Senior Vice President & Chief Information Officer
Robert Paul Suglia, Senior Vice President and General Counsel
Robert Karl Benson, Senior Vice President and Chief Investment Officer
Theodore Charles Murphy, Chief Operations Officer
Sean Francis Welch, Senior Vice President
Lisa Maria DeCubellis, Senior Vice President
Anthony Noviello III #, Senior Vice President

DIRECTORS OR TRUSTEES

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

State of Rhode Island
County of Providence SS:

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

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

Subscribed and sworn to before me this 14th day of November, 2018
a. Is this an original filing? Yes [ X ] No [ ]
b. If no,
1. State the amendment number.....
2. Date filed.....
3. Number of pages attached.....

Ann Marie Oceau
Notary Public
June 8, 2022

STATEMENT AS OF SEPTEMBER 30, 2018 OF THE AMICA PROPERTY AND CASUALTY 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 .....	62,180,125		62,180,125	62,706,532
2. Stocks:				
2.1 Preferred stocks .....				
2.2 Common stocks .....				
3. Mortgage loans on real estate:				
3.1 First liens .....	1,631,190		1,631,190	1,161,973
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 (\$ .....91,982 ), cash equivalents				
(\$ .....2,515,336 ) and short-term				
investments (\$ ..... ) .....	2,607,318		2,607,318	4,716,776
6. Contract loans (including \$ ..... premium notes) .....				
7. Derivatives .....				
8. Other invested assets .....				
9. Receivables for securities .....				
10. Securities lending reinvested collateral assets .....				
11. Aggregate write-ins for invested assets .....				
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	66,418,633		66,418,633	68,585,281
13. Title plants less \$ ..... charged off (for Title insurers				
only) .....				
14. Investment income due and accrued .....	424,437		424,437	494,806
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	2,053,120	58,618	1,994,502	1,617,466
15.2 Deferred premiums, agents' balances and installments booked but				
deferred and not yet due (including \$ .....				
earned but unbilled premiums) .....	13,077,566	6,166	13,071,400	10,049,692
15.3 Accrued retrospective premiums (\$ ..... ) and				
contracts subject to redetermination (\$ ..... ) .....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	2,396,305		2,396,305	2,674,579
16.2 Funds held by or deposited with reinsured companies .....				
16.3 Other amounts receivable under reinsurance contracts .....				
17. Amounts receivable relating to uninsured plans .....				
18.1 Current federal and foreign income tax recoverable and interest thereon .....				54,918
18.2 Net deferred tax asset .....	363,609		363,609	218,149
19. Guaranty funds receivable or on deposit .....				
20. Electronic data processing equipment and software .....				
21. Furniture and equipment, including health care delivery assets				
(\$ ..... ) .....				
22. Net adjustment in assets and liabilities due to foreign exchange rates .....				
23. Receivables from parent, subsidiaries and affiliates .....	28,114		28,114	
24. Health care (\$ ..... ) and other amounts receivable .....				
25. Aggregate write-ins for other than invested assets .....	459,898		459,898	437,798
26. Total assets excluding Separate Accounts, Segregated Accounts and				
Protected Cell Accounts (Lines 12 to 25) .....	85,221,682	64,784	85,156,898	84,132,689
27. From Separate Accounts, Segregated Accounts and Protected Cell				
Accounts .....				
28. Total (Lines 26 and 27)	85,221,682	64,784	85,156,898	84,132,689
<b>DETAILS OF WRITE-INS</b>				
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. Receivable for other surcharges .....	459,898		459,898	437,798
2502. ....				
2503. ....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....				
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	459,898		459,898	437,798

STATEMENT AS OF SEPTEMBER 30, 2018 OF THE AMICA PROPERTY AND CASUALTY INSURANCE COMPANY  
**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year \$ ..... )		
2. Reinsurance payable on paid losses and loss adjustment expenses		
3. Loss adjustment expenses		
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)	1,689,201	1,033,636
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	182,229	159,600
7.1 Current federal and foreign income taxes (including \$ ..... on realized capital gains (losses))	35,110	
7.2 Net deferred tax liability		
8. Borrowed money \$ ..... and interest thereon \$ .....		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ .....20,450,397 and including warranty reserves of \$ ..... and accrued accident and health experience rating refunds including \$ ..... for medical loss ratio rebate per the Public Health Service Act)		
10. Advance premium	83,746	25,070
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders		
12. Ceded reinsurance premiums payable (net of ceding commissions)	2,736,020	1,829,364
13. Funds held by company under reinsurance treaties		
14. Amounts withheld or retained by company for account of others	7,131	6,570
15. Remittances and items not allocated		
16. Provision for reinsurance (including \$ ..... certified)		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates		1,041,078
20. Derivatives		
21. Payable for securities	25,120	297,229
22. Payable for securities lending		
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ ..... and interest thereon \$ .....		
25. Aggregate write-ins for liabilities		
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	4,758,557	4,392,547
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	4,758,557	4,392,547
29. Aggregate write-ins for special surplus funds		
30. Common capital stock	3,500,000	3,500,000
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds		
33. Surplus notes		
34. Gross paid in and contributed surplus	48,120,193	48,120,193
35. Unassigned funds (surplus)	28,778,148	28,119,949
36. Less treasury stock, at cost:		
36.1 ..... shares common (value included in Line 30 \$ ..... )		
36.2 ..... shares preferred (value included in Line 31 \$ ..... )		
37. Surplus as regards policyholders (Lines 29 to 35, less 36)	80,398,341	79,740,142
38. Totals (Page 2, Line 28, Col. 3)	85,156,898	84,132,689
<b>DETAILS OF WRITE-INS</b>		
2501. ....		
2502. ....		
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)		
2901. ....		
2902. ....		
2903. ....		
2998. Summary of remaining write-ins for Line 29 from overflow page		
2999. Totals (Lines 2901 through 2903 plus 2998)(Line 29 above)		
3201. ....		
3202. ....		
3203. ....		
3298. Summary of remaining write-ins for Line 32 from overflow page		
3299. Totals (Lines 3201 through 3203 plus 3298)(Line 32 above)		

**STATEMENT OF INCOME**

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
<b>UNDERWRITING INCOME</b>			
1. Premiums earned:			
1.1 Direct (written \$ 29,298,027 )	24,003,574	16,141,013	22,870,451
1.2 Assumed (written \$ )			
1.3 Ceded (written \$ 29,298,027 )	24,003,574	16,141,013	22,870,451
1.4 Net (written \$ )			
<b>DEDUCTIONS:</b>			
2. Losses incurred (current accident year \$ ):			
2.1 Direct	22,205,907	12,209,703	18,616,726
2.2 Assumed			
2.3 Ceded	22,205,907	12,209,703	18,616,726
2.4 Net			
3. Loss adjustment expenses incurred			
4. Other underwriting expenses incurred	112,826	267,630	216,332
5. Aggregate write-ins for underwriting deductions			
6. Total underwriting deductions (Lines 2 through 5)	112,826	267,630	216,332
7. Net income of protected cells			
8. Net underwriting gain or (loss) (Line 1 minus Line 6 + Line 7)	(112,826)	(267,630)	(216,332)
<b>INVESTMENT INCOME</b>			
9. Net investment income earned	1,389,923	1,421,111	1,877,679
10. Net realized capital gains (losses) less capital gains tax of \$ (35,232)	(132,540)	(48,176)	(88,088)
11. Net investment gain (loss) (Lines 9 + 10)	1,257,383	1,372,935	1,789,591
<b>OTHER INCOME</b>			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$ 41,817 amount charged off \$ 361,901 )	(320,084)	(321,784)	(446,263)
13. Finance and service charges not included in premiums	74,973	69,966	94,303
14. Aggregate write-ins for miscellaneous income		(186)	(678)
15. Total other income (Lines 12 through 14)	(245,111)	(252,004)	(352,638)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	899,446	853,301	1,220,621
17. Dividends to policyholders			
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	899,446	853,301	1,220,621
19. Federal and foreign income taxes incurred	356,202	427,286	516,172
20. Net income (Line 18 minus Line 19)(to Line 22)	543,244	426,015	704,449
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
21. Surplus as regards policyholders, December 31 prior year	79,740,142	79,076,584	79,076,584
22. Net income (from Line 20)	543,244	426,015	704,449
23. Net transfers (to) from Protected Cell accounts			
24. Change in net unrealized capital gains (losses) less capital gains tax of \$ 0	(2)		
25. Change in net unrealized foreign exchange capital gain (loss)			
26. Change in net deferred income tax	145,460	101,661	(113,528)
27. Change in nonadmitted assets	(30,503)	27,327	72,637
28. Change in provision for reinsurance			
29. Change in surplus notes			
30. Surplus (contributed to) withdrawn from protected cells			
31. Cumulative effect of changes in accounting principles			
32. Capital changes:			
32.1 Paid in			
32.2 Transferred from surplus (Stock Dividend)			
32.3 Transferred to surplus			
33. Surplus adjustments:			
33.1 Paid in			
33.2 Transferred to capital (Stock Dividend)			
33.3 Transferred from capital			
34. Net remittances from or (to) Home Office			
35. Dividends to stockholders			
36. Change in treasury stock			
37. Aggregate write-ins for gains and losses in surplus			
38. Change in surplus as regards policyholders (Lines 22 through 37)	658,199	555,003	663,558
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	80,398,341	79,631,587	79,740,142
<b>DETAILS OF WRITE-INS</b>			
0501. ....			
0502. ....			
0503. ....			
0598. Summary of remaining write-ins for Line 5 from overflow page			
0599. Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)			
1401. Penalties of regulatory authorities		(186)	(678)
1402. ....			
1403. ....			
1498. Summary of remaining write-ins for Line 14 from overflow page			
1499. Totals (Lines 1401 through 1403 plus 1498)(Line 14 above)		(186)	(678)
3701. ....			
3702. ....			
3703. ....			
3798. Summary of remaining write-ins for Line 37 from overflow page			
3799. Totals (Lines 3701 through 3703 plus 3798)(Line 37 above)			

## STATEMENT AS OF SEPTEMBER 30, 2018 OF THE AMICA PROPERTY AND CASUALTY INSURANCE COMPANY

**CASH FLOW**

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
<b>Cash from Operations</b>			
1. Premiums collected net of reinsurance .....	(2,463,916)	(2,505,220)	(3,274,390)
2. Net investment income .....	1,651,999	1,664,445	2,151,728
3. Miscellaneous income .....	(266,649)	(179,801)	(258,105)
4. Total (Lines 1 to 3) .....	(1,078,566)	(1,020,576)	(1,380,767)
5. Benefit and loss related payments .....	(278,274)	121,608	496,324
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
7. Commissions, expenses paid and aggregate write-ins for deductions .....	(565,367)	(145,025)	(121,816)
8. Dividends paid to policyholders .....			
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	230,942	405,417	561,470
10. Total (Lines 5 through 9) .....	(612,699)	382,000	935,978
11. Net cash from operations (Line 4 minus Line 10) .....	(465,867)	(1,402,576)	(2,316,745)
<b>Cash from Investments</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds .....	10,224,158	3,852,110	7,560,844
12.2 Stocks .....			
12.3 Mortgage loans .....	3,799		
12.4 Real estate .....			
12.5 Other invested assets .....			
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	(76)		
12.7 Miscellaneous proceeds .....		39,653	297,227
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	10,227,881	3,891,763	7,858,071
13. Cost of investments acquired (long-term only):			
13.1 Bonds .....	10,057,156	4,352,356	6,694,504
13.2 Stocks .....			
13.3 Mortgage loans .....	473,016	952,660	1,161,973
13.4 Real estate .....			
13.5 Other invested assets .....			
13.6 Miscellaneous applications .....	272,109		
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	10,802,281	5,305,016	7,856,477
14. Net increase (or decrease) in contract loans and premium notes .....			
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14) .....	(574,400)	(1,413,253)	1,594
<b>Cash from Financing and Miscellaneous Sources</b>			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes .....			
16.2 Capital and paid in surplus, less treasury stock .....			
16.3 Borrowed funds .....			
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....			
16.5 Dividends to stockholders .....			
16.6 Other cash provided (applied) .....	(1,069,191)	(221,930)	222,587
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6) .....	(1,069,191)	(221,930)	222,587
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	(2,109,458)	(3,037,759)	(2,092,564)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year .....	4,716,776	6,809,340	6,809,340
19.2 End of period (Line 18 plus Line 19.1) .....	2,607,318	3,771,581	4,716,776

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

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## NOTES TO FINANCIAL STATEMENTS

### **Note 1 – Summary of Significant Accounting Policies and Going Concern**

#### A. Accounting Practices

The accompanying financial statements of the Amica Property and Casualty 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 basis statement adjustments to report.

A reconciliation of the Company's net income and capital and surplus between NAIC statutory accounting practices (NAIC SAP) and practices prescribed and permitted by the state of Rhode Island as of September 30, 2018 and December 31, 2017 is shown below:

	SSAP #	F/S Page	F/S Line #	09/30/2018	12/31/2017
<b>Net Income</b>					
(1) Company state basis (Page 4, Line 20, Columns 1 & 3)	XXX	XXX	XXX	\$543,244	\$704,449
(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				0	0
(4) NAIC SAP (1 – 2 – 3 = 4)	XXX	XXX	XXX	\$543,244	\$704,449
<b>Surplus</b>					
(5) Company state basis (Page 3, Line 37, Columns 1 & 2)	XXX	XXX	XXX	\$80,398,341	\$79,740,142
(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	\$80,398,341	\$79,740,142

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

No change.

#### C. Accounting Policies

1-5. No change.

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

7-15. No change.

#### D. Going Concern

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

### **Note 2 – Accounting Changes and Correction of Errors**

No change.

### **Note 3 – Business Combinations and Goodwill**

No change.

### **Note 4 – Discontinued Operations**

No change.

### **Note 5 – Investments**

#### A. Mortgage Loans, including Mezzanine Real Estate Loans

- The Company has invested in ten commercial mortgage loans at September 30, 2018. The maximum and minimum lending rates were 4.9% and 4.0%.
- The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgages, was 64.9%.
- There were no taxes, assessments or any amounts advanced and not included in the mortgage loan total.

## NOTES TO FINANCIAL STATEMENTS

4. Age Analysis of Mortgage Loans 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	\$1,631,190	\$0	\$1,631,190
(b) 30-59 Days Past Due	0	0	0	0	0	0	0
(c) 60-89 Days Past Due	0	0	0	0	0	0	0
(d) 90-179 Days Past Due	0	0	0	0	0	0	0
(e) 180+ Days Past Due	0	0	0	0	0	0	0
2. Accruing Interest 90-179 Days Past Due							
(a) Recorded Investment	0	0	0	0	0	0	0
(b) Interest Accrued	0	0	0	0	0	0	0
3. Accruing Interest 180+ Days Past Due							
(a) Recorded Investment	0	0	0	0	0	0	0
(b) Interest Accrued	0	0	0	0	0	0	0
4. Interest Reduced							
(a) Recorded Investment	0	0	0	0	0	0	0
(b) Number of Loans	0	0	0	0	0	0	0
(c) Percent Reduced	0	0	0	0	0	0	0
5. Participant or Co-lender in a Mortgage Loan Agreement							
(a) Recorded Investment	\$0	\$0	\$0	\$0	\$1,631,190	\$0	\$1,631,190
B. Prior Year							
1. Recorded Investment (All)							
(a) Current	\$0	\$0	\$0	\$0	\$1,161,973	\$0	\$1,161,973
(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	\$1,161,973	\$0	\$1,161,973

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

**B. Debt Restructuring**

No change.

**C. Reverse Mortgages**

No change.

**D. Loan-Backed Securities**

1. Prepayment assumptions for single-class and multi-class mortgage-backed and asset-backed securities were obtained from broker dealer survey values, nationally recognized data services or internal estimates. The Company used Hub Data, Inc. to determine the market value of its loan-backed securities. In 2018, there have been no changes from retrospective to prospective methodologies.

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

## NOTES TO FINANCIAL STATEMENTS

4. All impaired securities (fair value is less than 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	\$ 203,870
2. 12 Months or Longer	\$ 790,105

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

1. Less than 12 Months	\$ 6,841,846
2. 12 Months or Longer	\$ 15,020,264

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

No change.

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.

L. Restricted Assets

No change.

M. Working Capital Finance Investments

Not applicable.

N. Offsetting and Netting of Assets and Liabilities

Not applicable.

O. Structured Notes

No change.

P. 5\* Securities

No change.

Q. Short Sales

No change.

R. Prepayment Penalty and Acceleration Fees

General Account	
1. Number of CUSIPs	9
2. Aggregate Amount of Investment Income	\$3,120

**Note 6 – Joint Ventures, Partnerships and Limited Liability Companies**

No change.

## NOTES TO FINANCIAL STATEMENTS

### Note 7 – Investment Income

No change.

### Note 8 – Derivative Instruments

No change.

### Note 9 – Income Taxes

#### A. Deferred Tax Asset/(Liability)

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

	(1)	(2)	(3)
	Ordinary	Capital	(Col 1+2) Total
<b>09/30/18</b>			
(a) Gross deferred tax assets	\$371,891	\$0	\$371,891
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	371,891	0	371,891
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax asset (1c-1d)	371,891	0	371,891
(f) Deferred tax liabilities	8,282	0	8,282
(g) Net admitted deferred tax asset/(Net deferred tax liability) (1e-1f)	\$363,609	\$0	\$363,609
	(4)	(5)	(6)
	Ordinary	Capital	(Col 4+5) Total
<b>12/31/17</b>			
(a) Gross deferred tax assets	\$225,353	\$0	\$225,353
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	225,353	0	225,353
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax asset (1c-1d)	225,353	0	225,353
(f) Deferred tax liabilities	7,204	0	7,204
(g) Net admitted deferred tax asset/(Net deferred tax liability) (1e-1f)	\$218,149	\$0	\$218,149
	(7)	(8)	(9)
	(Col 1-4) Ordinary	(Col 2-5) Capital	(Col 7+8) Total
<b>Change</b>			
(a) Gross deferred tax assets	\$146,538	\$0	\$146,538
(b) Statutory valuation allowance adjustment	0	0	0
(c) Adjusted gross deferred tax assets (1a-1b)	146,538	0	146,538
(d) Deferred tax assets nonadmitted	0	0	0
(e) Subtotal net admitted deferred tax asset (1c-1d)	146,538	0	146,538
(f) Deferred tax liabilities	1,078	0	1,078
(g) Net admitted deferred tax asset/(Net deferred tax liability) (1e-1f)	\$145,460	\$0	\$145,460

## NOTES TO FINANCIAL STATEMENTS

### 2. Admission Calculation Components

	(1)	(2)	(3) (Col 1+2)
	Ordinary	Capital	Total
<b>09/30/18</b>			
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$371,891	\$0	\$371,891
(b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above e) 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	12,005,210
(c) Adjusted gross deferred tax assets (Excluding the amount of deferred tax assets from 2(a) and 2(b) above e) offset by gross deferred tax liabilities	0	0	0
(d) Deferred tax assets admitted as the result of application of SSAP No. 101	\$371,891	\$0	\$371,891
<hr/>			
	(4)	(5)	(6) (Col 4+5)
	Ordinary	Capital	Total
<b>12/31/17</b>			
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$225,353	\$0	\$225,353
(b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above e) 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	11,928,299
(c) Adjusted gross deferred tax assets (Excluding the amount of deferred tax assets from 2(a) and 2(b) above e) offset by gross deferred tax liabilities	0	0	0
(d) Deferred tax assets admitted as the result of application of SSAP No. 101	\$225,353	\$0	\$225,353
<hr/>			
	(7) (Col 1-4)	(8) (Col 2-5)	(9) (Col 7+8)
	Ordinary	Capital	Total
<b>Change</b>			
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$146,538	\$0	\$146,538
(b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above e) 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	76,911
(c) Adjusted gross deferred tax assets (Excluding the amount of deferred tax assets from 2(a) and 2(b) above e) offset by gross deferred tax liabilities	0	0	0
(d) Deferred tax assets admitted as the result of application of SSAP No. 101	\$146,538	\$0	\$146,538

### 3. Other Admissibility Criteria

	2018	2017
(a) Ratio used to determine recovery period and threshold limitations amount	30898%	30700%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above	\$80,034,732	\$79,521,993

## NOTES TO FINANCIAL STATEMENTS

### 4. Impact of Tax Planning Strategies

	09/30/18		12/31/17		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).	\$371,891	\$0	\$225,353	\$0	\$146,538	\$0
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).	\$371,891	\$0	\$225,353	\$0	\$146,538	\$0
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies.	0%	0%	0%	0%	0%	0%
(b) Does the Company's tax-planning strategies include the use of reinsurance?				Yes [ ]	No [X]	

### B. Deferred Tax Liabilities Not Recognized

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

### C. Current and Deferred Income Taxes

#### 1. Current Income Tax

	(1)	(2)	(3)
	09/30/18	12/31/17	(Col 1-2) Change
(a) Federal	\$356,202	\$516,172	(\$159,970)
(b) Foreign	0	0	0
(c) Subtotal	356,202	516,172	(159,970)
(d) Federal income tax on net capital gains	(35,232)	(47,432)	12,200
(e) Utilization of capital loss carry-forwards	0	0	0
(f) Other	0	0	0
(g) Federal and foreign income taxes incurred	\$320,970	\$468,740	(\$147,770)

## NOTES TO FINANCIAL STATEMENTS

### 2. Deferred Tax Assets

	(1)	(2)	(3)
	09/30/18	12/31/17	(Col 1-2) Change
(a) Ordinary:			
(1) Discounting of unpaid losses	\$0	\$0	\$0
(2) Unearned premium reserve	3,517	1,053	2,464
(3) Policy holder reserves	0	0	0
(4) Investments	0	0	0
(5) Deferred acquisition costs	0	0	0
(6) Policy holder dividends accrual	0	0	0
(7) Fixed assets	0	0	0
(8) Compensation and benefits accrual	0	0	0
(9) Pension accrual	0	0	0
(10) Receivables - nonadmitted	13,605	7,199	6,406
(11) Net operating loss carry-forward	0	0	0
(12) Tax credit carry-forward	0	0	0
(13) Other (including items <5% of total ordinary tax assets)	354,769	217,101	137,668
(99) Subtotal	371,891	225,353	146,538
(b) Statutory valuation allowance adjustment	0	0	0
(c) Nonadmitted	0	0	0
(d) Admitted ordinary deferred tax assets (2a99-2b-2c)	371,891	225,353	146,538
(e) Capital:			
(1) Investments	\$0	\$0	\$0
(2) Net capital loss carry-forward	0	0	0
(3) Real estate	0	0	0
(4) Other (including items <5% of total capital tax assets)	0	0	0
(99) Subtotal	0	0	0
(f) Statutory valuation allowance adjustment	0	0	0
(g) Nonadmitted	0	0	0
(h) Admitted capital deferred tax assets (2e99-2f-2g)	0	0	0
(i) Admitted deferred tax assets (2d + 2h)	\$371,891	\$225,353	\$146,538

### 3. Deferred Tax Liabilities

	(1)	(2)	(3)
	09/30/18	12/31/17	(Col 1-2) Change
(a) Ordinary:			
(1) Investments	\$8,282	\$7,204	\$1,078
(2) Fixed assets	0	0	0
(3) Deferred and uncollected premium	0	0	0
(4) Policy holder reserves	0	0	0
(5) Other (including items <5% of total ordinary tax liabilities)	0	0	0
(99) Subtotal	8,282	7,204	1,078
(b) Capital:			
(1) Investments	\$0	\$0	\$0
(2) Real estate	0	0	0
(3) Other (including items <5% of total ordinary tax liabilities)	0	0	0
(99) Subtotal	0	0	0
(c) Deferred tax liabilities (3a99 + 3b99)	\$8,282	\$7,204	\$1,078

### 4. Net Deferred Tax Assets/(Liabilities)

	(1)	(2)	(3)
	09/30/18	12/31/17	(Col 1-2) Change
Net deferred tax assets/(liabilities) (2i - 3c)	\$363,609	\$218,149	\$145,460

## NOTES TO FINANCIAL STATEMENTS

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

	09/30/18	12/31/17	Change
Total deferred tax assets	\$371,891	\$225,353	\$146,538
Total deferred tax liabilities	8,282	7,204	1,078
Net deferred tax assets/(liabilities)	363,609	218,149	145,460
Statutory valuation allowance adjustment	0	0	0
Net deferred tax assets/(liabilities) after SVA	363,609	218,149	145,460
Tax effect of unrealized gains (losses)	0	0	0
Statutory valuation allowance adjustment allocation to unrealized	0	0	0
Change in net deferred tax	<u>\$363,609</u>	<u>\$218,149</u>	<u>\$145,460</u>

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.

On December 22, 2017 the Tax Cuts and Jobs Act was enacted into law, reducing the Federal tax rate from 35% to 21%, effective for taxable years after December 31, 2017. As a result, the Company revalued its deferred tax assets and liabilities at December 31, 2017 to reflect the enacted rate of 21% for future reversals of deferred tax items. Consequently, deferred tax assets were reduced by \$150,235 and deferred tax liabilities were reduced by \$4,808, causing a decrease to surplus of \$145,427 at December 31, 2017. This decrease is reflected in the 2017 Annual Statement on line 26 of the Statement of Income, Change in Net Deferred Income Tax as shown in the following table:

	Increase (Decrease) to Surplus		
	Pre Tax Reform	Tax Reform Effect	Post Tax Reform
Line 26 - Change in net deferred income tax	\$31,899	(\$145,427)	(\$113,528)
Net Impact	<u>\$31,899</u>	<u>(\$145,427)</u>	<u>(\$113,528)</u>

Based on the Company's interpretation of the language in the Act, we believe we have accounted for all material effects on its tax position. The Company will continue to work in good faith to recognize any accounting changes necessary as new accounting guidance becomes available.

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

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

	09/30/18		12/31/17	
	Amount	Effective Tax Rate	Amount	Effective Tax Rate
Income before taxes	\$181,485	21.0%	\$410,616	35.0%
Change in deferred tax rate	0	0.0%	145,427	12.4%
Change in non-admitted assets	(6,405)	-0.7%	25,423	2.2%
Other	430	0.0%	802	0.1%
Total	<u>\$175,510</u>	<u>20.3%</u>	<u>\$582,268</u>	<u>49.7%</u>
Federal income taxes incurred	\$356,202	41.2%	\$516,172	44.0%
Tax on capital gains (losses)	(35,232)	-4.1%	(47,432)	-4.0%
Change in net deferred taxes	(145,460)	-16.8%	113,528	9.7%
Total statutory income taxes	<u>\$175,510</u>	<u>20.3%</u>	<u>\$582,268</u>	<u>49.7%</u>

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

- At September 30, 2018, the Company did not have any unused operating loss carryforwards available to offset against future taxable income.
- The amounts of Federal income taxes incurred and available for recoupment in the event of future net losses are:

Year	Total
2017	\$468,740
2016	\$392,409

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

#### F. Consolidated Federal Income Tax Return

## NOTES TO FINANCIAL STATEMENTS

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 Life 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

No change.

**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

No change.

C. Changes in Terms of Intercompany Arrangements

No change.

D. Amounts Due (to) or from Related Parties

The Company reported \$28,114 due from Amica Mutual Insurance Company and \$1,041,078 due to Amica Mutual Insurance Company at September 30, 2018 and December 31, 2017, respectively. The terms of the agreement require that these amounts are settled within 55 days.

E. Guarantees or Undertakings for Related Parties

No change.

F. Management, Service Contracts, Cost Sharing Arrangements

No change.

G. Nature of Relationships that Could Affect Operations

No change.

H. Amount Deducted for Investment in Upstream Company

No change.

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

No change.

J. Writedowns for Impairment of Investments in Affiliates

No change.

K. Foreign Insurance Subsidiary Valued Using CARVM

No change.

L. Downstream Holding Company Valued Using Look-Through Method

No change.

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

No change.

N. Investment in Insurance SCAs

No change.

**Note 11 – Debt**

No change.

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

The Company has no employees. Management and other services are provided by its ultimate parent, Amica Mutual Insurance Company.

## NOTES TO FINANCIAL STATEMENTS

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

No change.

### Note 14 – Liabilities, Contingencies and Assessments

No change.

### Note 15 – Leases

No change.

### Note 16 – Information About Financial Instruments With Off-Balance Sheet Risk And Financial Instruments With Concentrations of Credit Risk

No change.

### Note 17 – Sale, Transfer and Servicing of Financial Assets and 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 2018 or 2017.

#### C. Wash Sales

The Company did not have any wash sales during 2018 or 2017.

### 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 Measurement

#### A. Assets and Liabilities Measured at Fair Value

##### 1. Fair Value Measurements at September 30, 2018:

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

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

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

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

Description	Level 1	Level 2	Level 3	Total	Net Asset Value Incl. in Level 2
<b>(a) Assets at fair value:</b>					
Cash equivalents and short-term investments:					
Exempt money market mutual funds	\$0	\$209,395	\$0	\$209,395	\$209,395
All other money market mutual funds	0	56,290	0	56,290	56,290
Total cash equivalents and short-term investments	0	265,685	0	265,685	265,685
Total assets at fair value	\$0	\$265,685	\$0	\$265,685	\$265,685
<b>(b) Liabilities at fair value:</b>					
Total liabilities at fair value	\$0	\$0	\$0	\$0	\$0

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

Because net asset value (NAV) is more readily available, the Company elects to use NAV for all of its money market mutual funds.

##### 2. Rollforward of Level 3 Items

As of September 30, 2018, 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 2018.

## NOTES TO FINANCIAL STATEMENTS

### 3. Policy on Transfers Into and out of Level 3

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

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

Level 2 financial assets are comprised of exempt money market mutual funds. The Company elects to use NAV for all of its money market mutual funds.

### 5. Derivative Fair Values

The Company did not hold derivative assets or liabilities at September 30, 2018.

## B. Other Fair Value Disclosures

Not applicable.

## C. Fair Value Measurements for All Financial Instruments at September 30, 2018:

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	Level 1	Level 2	Level 3	Not Practicable (Carrying Value)	Net Asset Value Incl. in Level 2
<b>Bonds:</b>							
U.S. governments	\$18,590,507	\$19,050,809	\$4,886,203	\$13,704,304	\$0	\$0	\$0
Municipal bonds	15,777,800	16,567,884	0	15,777,800	0	0	0
U.S. special revenue and assessments	2,417,854	2,462,457	0	2,417,854	0	0	0
Industrial and miscellaneous	23,186,586	24,098,975	0	23,186,586	0	0	0
<b>Total bonds</b>	<b>59,972,747</b>	<b>62,180,125</b>	<b>4,886,203</b>	<b>55,086,544</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Mortgage loans:</b>							
Commercial mortgages	1,590,799	1,631,190	0	1,590,799	0	0	0
<b>Total mortgage loans</b>	<b>1,590,799</b>	<b>1,631,190</b>	<b>0</b>	<b>1,590,799</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>Cash equivalents and short-term investments:</b>							
Exempt money market mutual funds	209,395	209,395	0	209,395	0	0	209,395
All other money market mutual funds	56,290	56,290	0	56,290	0	0	56,290
Commercial paper	2,249,651	2,249,651	0	2,249,651	0	0	0
<b>Total cash equivalents and short-term investments</b>	<b>2,515,336</b>	<b>2,515,336</b>	<b>0</b>	<b>2,515,336</b>	<b>0</b>	<b>0</b>	<b>265,685</b>
<b>Total assets</b>	<b>\$64,078,882</b>	<b>\$66,326,651</b>	<b>\$4,886,203</b>	<b>\$59,192,679</b>	<b>\$0</b>	<b>\$0</b>	<b>\$265,685</b>

## D. Not Practicable to Estimate Fair Value

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

### **Note 21 – Other Items**

No change.

### **Note 22 – Events Subsequent**

Subsequent events have been considered through November 14, 2018 for the statutory statement issued on November 14, 2018.

Effective October 1, 2018, the Company changed its settlement methodology related to premiums ceded under the quota share reinsurance agreement with its parent, Amica Mutual Insurance Company. The Company will now settle ceded premiums on an earned basis rather than on a written basis. As a result of this change, Amica Mutual transferred \$16,360,318 to the Company in October to transition to the new methodology. This change does not impact income or expenses for either company; only the timing related to the settlement of reinsurance premiums has changed.

There were no other events occurring subsequent to the end of the quarter that merited recognition or disclosure in these statements.

### **Note 23 – Reinsurance**

No change.

### **Note 24 – Retrospectively Rated Contracts and Contracts Subject to Redetermination**

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

### **Note 25 – Changes in Incurred Losses and Loss Adjustment Expenses**

As the result of the 100% quota share reinsurance agreement in the current and prior year, loss and loss adjusting reserves are \$0 as of September 30, 2018. Consequently, there was no development of loss or loss adjusting reserves in the current year.

### **Note 26 – Intercompany Pooling Arrangements**

No change.

### **Note 27 – Structured Settlements**

No change.

### **Note 28 – Health Care Receivables**

No change.

## NOTES TO FINANCIAL STATEMENTS

**Note 29 – Participating Policies**

No change.

**Note 30 – Premium Deficiency Reserves**

No change.

**Note 31– High Deductibles**

No change.

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

No change.

**Note 33 – Asbestos and Environmental Reserves**

No change.

**Note 34 – Subscriber Savings Accounts**

No change.

**Note 35 – Multiple Peril Crop Insurance**

No change.

**Note 36 – Financial Guaranty Insurance**

No change.

STATEMENT AS OF SEPTEMBER 30, 2018 OF THE AMICA PROPERTY AND CASUALTY INSURANCE COMPANY  
**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. .... 12/31/2014
- 6.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. .... 12/31/2014
- 6.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). .... 06/02/2016
- 6.4 By what department or departments?
- 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, 2018 OF THE AMICA PROPERTY AND CASUALTY 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  No   
 (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;  
 (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;  
 (c) Compliance with applicable governmental laws, rules and regulations;  
 (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and  
 (e) Accountability for adherence to the code.
- 9.11 If the response to 9.1 is No, please explain:
- 9.2 Has the code of ethics for senior managers been amended? ..... Yes  No
- 9.21 If the response to 9.2 is Yes, provide information related to amendment(s).
- 9.3 Have any provisions of the code of ethics been waived for any of the specified officers? ..... Yes  No
- 9.31 If the response to 9.3 is Yes, provide the nature of any waiver(s).

**FINANCIAL**

- 10.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? ..... Yes  No   
 10.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: ..... \$ 28,114

**INVESTMENT**

- 11.1 Were any of the stocks, bonds, or other assets of the reporting entity loaned, placed under option agreement, or otherwise made available for use by another person? (Exclude securities under securities lending agreements.) ..... Yes  No   
 11.2 If yes, give full and complete information relating thereto:
12. Amount of real estate and mortgages held in other invested assets in Schedule BA: ..... \$  
 13. Amount of real estate and mortgages held in short-term investments: ..... \$
- 14.1 Does the reporting entity have any investments in parent, subsidiaries and affiliates? ..... Yes  No   
 14.2 If yes, please complete the following:
- |   | 1   | 2  |
|---|---|--|
|   | Prior Year-End<br>Book/Adjusted<br>Carrying Value | Current Quarter<br>Book/Adjusted<br>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   
 15.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? ..... Yes  No   
 If no, attach a description with this statement.

STATEMENT AS OF SEPTEMBER 30, 2018 OF THE AMICA PROPERTY AND CASUALTY INSURANCE COMPANY  
**GENERAL INTERROGATORIES**

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

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

1 Name of Custodian(s)	2 Custodian Address
State Street Bank and Trust Company .....	801 Pennsylvania 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)

- 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
Robert K. Benson, 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 assets?..... Yes [ ] No [ ]

- 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 assets?..... Yes [ ] No [ ]

- 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 5\*GI securities, the reporting entity is certifying the following elements for each self-designated 5\*GI security:
- a. Documentation necessary to permit a full credit analysis of the security does not exist.
- 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 5\*GI securities? ..... Yes [ ] No [ X ]

# GENERAL INTERROGATORIES

## PART 2 - PROPERTY & CASUALTY INTERROGATORIES

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

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

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

3.2 If yes, give full and complete information thereto.

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

4.2 If yes, complete the following schedule:

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

5. Operating Percentages:

5.1 A&H loss percent ..... %

5.2 A&H cost containment percent ..... %

5.3 A&H expense percent excluding cost containment expenses ..... %

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

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

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

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

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

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

**SCHEDULE F - CEDED REINSURANCE**

Showing All New Reinsurers - Current Year to Date

1 NAIC Company Code	2 ID Number	3 Name of Reinsurer	4 Domiciliary Jurisdiction	5 Type of Reinsurer	6 Certified Reinsurer Rating (1 through 6)	7 Effective Date of Certified Reinsurer Rating
<b>NONE</b>						

**SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN**

Current Year to Date - Allocated by States and Territories

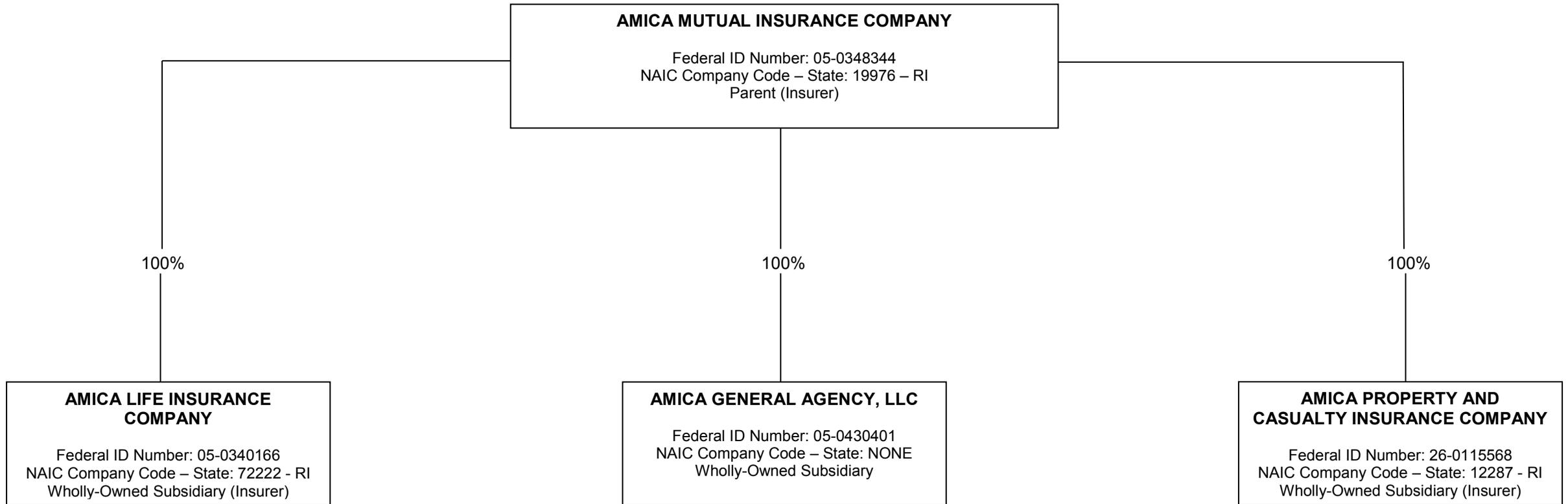
States, etc.	1 Active Status (a)	Direct Premiums Written		Direct Losses Paid (Deducting Salvage)		Direct Losses Unpaid		
		2 Current Year To Date	3 Prior Year To Date	4 Current Year To Date	5 Prior Year To Date	6 Current Year To Date	7 Prior Year To Date	
1. Alabama	AL	N						
2. Alaska	AK	N						
3. Arizona	AZ	L	395,199	64,388		42,305		
4. Arkansas	AR	N						
5. California	CA	N						
6. Colorado	CO	L	210,565	7,909		12,842		
7. Connecticut	CT	L	1,203,574	206,555		219,706		
8. Delaware	DE	N						
9. District of Columbia	DC	N						
10. Florida	FL	L						
11. Georgia	GA	L	1,809,777	385,315	369,657	7,986	286,859	31,790
12. Hawaii	HI	N						
13. Idaho	ID	N						
14. Illinois	IL	L						
15. Indiana	IN	L						
16. Iowa	IA	N						
17. Kansas	KS	N						
18. Kentucky	KY	L						
19. Louisiana	LA	N						
20. Maine	ME	L	25,158	65				
21. Maryland	MD	L						
22. Massachusetts	MA	L						
23. Michigan	MI	L						
24. Minnesota	MN	N						
25. Mississippi	MS	N						
26. Missouri	MO	N						
27. Montana	MT	N						
28. Nebraska	NE	N						
29. Nevada	NV	N						
30. New Hampshire	NH	L						
31. New Jersey	NJ	L	9,941,404	10,686,884	9,513,971	12,146,833	19,996,386	19,704,637
32. New Mexico	NM	N						
33. New York	NY	L	4,668,391	5,155,430	4,128,555	3,870,966	7,972,475	6,154,667
34. North Carolina	NC	N						
35. North Dakota	ND	N						
36. Ohio	OH	L	74,178		7,622		10,538	
37. Oklahoma	OK	N						
38. Oregon	OR	L						
39. Pennsylvania	PA	L	303,038		45,906		60,567	
40. Rhode Island	RI	L	2,320,178	483,641	614,910	2,879	446,297	20,748
41. South Carolina	SC	L						
42. South Dakota	SD	N						
43. Tennessee	TN	L						
44. Texas	TX	L	8,346,565	3,713,458	3,285,589	1,357,492	2,933,892	1,149,549
45. Utah	UT	N						
46. Vermont	VT	N						
47. Virginia	VA	L						
48. Washington	WA	L						
49. West Virginia	WV	N						
50. Wisconsin	WI	L						
51. Wyoming	WY	N						
52. American Samoa	AS	N						
53. Guam	GU	N						
54. Puerto Rico	PR	N						
55. U.S. Virgin Islands	VI	N						
56. Northern Mariana Islands	MP	N						
57. Canada	CAN	N						
58. Aggregate Other Alien	OT	XXX						
59. Totals	XXX		29,298,027	20,424,728	18,245,127	17,386,156	31,981,867	27,061,391
DETAILS OF WRITE-INS								
58001.	XXX							
58002.	XXX							
58003.	XXX							
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX							
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX							

(a) Active Status Counts:

L - Licensed or Chartered - Licensed Insurance carrier or domiciled RRG .....25  
 E - Eligible - Reporting entities eligible or approved to write surplus lines in the state (other than their state of domicile - see DSLI) .....  
 D - Domestic Surplus Lines Insurer (DSLII) - Reporting entities authorized to write surplus lines in the state of domicile.....

R - Registered - Non-domiciled RRGs.....  
 Q - Qualified - Qualified or accredited reinsurer.....  
 N - None of the above - Not allowed to write business in the state .....32

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





STATEMENT AS OF SEPTEMBER 30, 2018 OF THE AMICA PROPERTY AND CASUALTY INSURANCE COMPANY

**PART 1 - LOSS EXPERIENCE**

Line of Business	Current Year to Date			4 Prior Year to Date Direct Loss Percentage
	1 Direct Premiums Earned	2 Direct Losses Incurred	3 Direct Loss Percentage	
1. Fire				
2. Allied Lines		(3,979)		
3. Farmowners multiple peril				
4. Homeowners multiple peril		281,102		
5. Commercial multiple peril				
6. Mortgage guaranty				
8. Ocean marine				
9. Inland marine				
10. Financial guaranty				
11.1 Medical professional liability - occurrence				
11.2 Medical professional liability - claims-made				
12. Earthquake				
13. Group accident and health				
14. Credit accident and health				
15. Other accident and health				
16. Workers' compensation				
17.1 Other liability - occurrence				
17.2 Other liability - claims-made				
17.3 Excess workers' compensation				
18.1 Products liability - occurrence				
18.2 Products liability - claims-made				
19.1,19.2 Private passenger auto liability	15,772,709	15,411,549	.97.7	.74.2
19.3,19.4 Commercial auto liability				
21. Auto physical damage	8,230,865	6,517,235	.79.2	.87.5
22. Aircraft (all perils)				
23. Fidelity				
24. Surety				
26. Burglary and theft				
27. Boiler and machinery				
28. Credit				
29. International				
30. Warranty				
31. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX	XXX
32. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX	XXX
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business				
35. Totals	24,003,574	22,205,907	92.5	75.6
<b>DETAILS OF WRITE-INS</b>				
3401.				
3402.				
3403.				
3498. Summary of remaining write-ins for Line 34 from overflow page				
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)				

**PART 2 - DIRECT PREMIUMS WRITTEN**

Line of Business	1	2	3
	Current Quarter	Current Year to Date	Prior Year Year to Date
1. Fire			
2. Allied Lines			
3. Farmowners multiple peril			
4. Homeowners multiple peril			
5. Commercial multiple peril			
6. Mortgage guaranty			
8. Ocean marine			
9. Inland marine			
10. Financial guaranty			
11.1 Medical professional liability - occurrence			
11.2 Medical professional liability - claims-made			
12. Earthquake			
13. Group accident and health			
14. Credit accident and health			
15. Other accident and health			
16. Workers' compensation			
17.1 Other liability - occurrence			
17.2 Other liability - claims-made			
17.3 Excess workers' compensation			
18.1 Products liability - occurrence			
18.2 Products liability - claims-made			
19.1,19.2 Private passenger auto liability	7,320,734	18,886,187	13,830,279
19.3,19.4 Commercial auto liability			
21. Auto physical damage	4,247,102	10,411,840	6,594,449
22. Aircraft (all perils)			
23. Fidelity			
24. Surety			
26. Burglary and theft			
27. Boiler and machinery			
28. Credit			
29. International			
30. Warranty			
31. Reinsurance - Nonproportional Assumed Property	XXX	XXX	XXX
32. Reinsurance - Nonproportional Assumed Liability	XXX	XXX	XXX
33. Reinsurance - Nonproportional Assumed Financial Lines	XXX	XXX	XXX
34. Aggregate write-ins for other lines of business			
35. Totals	11,567,836	29,298,027	20,424,728
<b>DETAILS OF WRITE-INS</b>			
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, 2018 OF THE AMICA PROPERTY AND CASUALTY INSURANCE COMPANY

**PART 3 (000 omitted)**

LOSS AND LOSS ADJUSTMENT EXPENSE RESERVES SCHEDULE

	1	2	3	4	5	6	7	8	9	10	11	12	13
Years in Which Losses Occurred	Prior Year-End Known Case Loss and LAE Reserves	Prior Year-End IBNR Loss and LAE Reserves	Total Prior Year-End Loss and LAE Reserves (Cols. 1+2)	2018 Loss and LAE Payments on Claims Reported as of Prior Year-End	2018 Loss and LAE Payments on Claims Unreported as of Prior Year-End	Total 2018 Loss and LAE Payments (Cols. 4+5)	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported and Open as of Prior Year End	Q.S. Date Known Case Loss and LAE Reserves on Claims Reported or Reopened Subsequent to Prior Year End	Q.S. Date IBNR Loss and LAE Reserves	Total Q.S. Loss and LAE Reserves (Cols.7+8+9)	Prior Year-End Known Case Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols.4+7 minus Col. 1)	Prior Year-End IBNR Loss and LAE Reserves Developed (Savings)/ Deficiency (Cols. 5+8+9 minus Col. 2)	Prior Year-End Total Loss and LAE Reserve Developed (Savings)/ Deficiency (Cols. 11+12)
1. 2015 + Prior .....													
2. 2016 .....													
3. Subtotals 2016 + Prior .....													
4. 2017 .....													
5. Subtotals 2017 + Prior .....													
6. 2018 .....	XXX	XXX	XXX	XXX			XXX				XXX	XXX	XXX
7. Totals .....													
8. Prior Year-End Surplus As Regards Policyholders	79,740										Col. 11, Line 7 As % of Col. 1 Line 7	Col. 12, Line 7 As % of Col. 2 Line 7	Col. 13, Line 7 As % of Col. 3 Line 7
											1.	2.	3.
											Col. 13, Line 7 As a % of Col. 1 Line 8		
											4.		

# SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

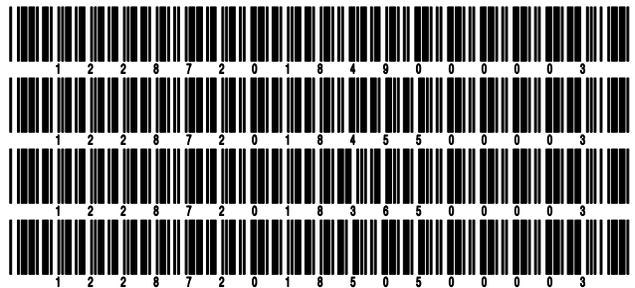
	Response
1. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC with this statement? .....	NO
2. Will Supplement A to Schedule T (Medical Professional Liability Supplement) be filed with this statement? .....	NO
3. Will the Medicare Part D Coverage Supplement be filed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

Explanations:

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

Bar Codes:

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



**NONE**

**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 .....	1,161,973	
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....	454,516	1,161,973
2.2 Additional investment made after acquisition .....	18,500	
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 .....	3,799	
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) .....	1,631,190	1,161,973
12. Total valuation allowance .....		
13. Subtotal (Line 11 plus Line 12) .....	1,631,190	1,161,973
14. Deduct total nonadmitted amounts .....		
15. Statement value at end of current period (Line 13 minus Line 14) .....	1,631,190	1,161,973

**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 .....		
2. Cost of acquired:		
2.1 Actual cost at time of acquisition .....		
2.2 Additional investment made after acquisition .....		
3. Capitalized deferred interest and other .....		
4. Accrual of discount .....		
5. Unrealized valuation increase (decrease) .....		
6. Total gain (loss) on disposals .....		
7. Deduct amounts received on disposals .....		
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) .....		
12. Deduct total nonadmitted amounts .....		
13. Statement value at end of current period (Line 11 minus Line 12) .....		

**NONE****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 .....	62,706,532	64,000,397
2. Cost of bonds and stocks acquired .....	10,057,156	6,694,504
3. Accrual of discount .....	18,446	28,247
4. Unrealized valuation increase (decrease) .....		
5. Total gain (loss) on disposals .....	(167,698)	(135,520)
6. Deduct consideration for bonds and stocks disposed of .....	10,224,158	7,560,844
7. Deduct amortization of premium .....	210,153	320,252
8. Total foreign exchange change in book/adjusted carrying value .....		
9. Deduct current year's other than temporary impairment recognized .....		
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees .....		
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	62,180,125	62,706,532
12. Deduct total nonadmitted amounts .....		
13. Statement value at end of current period (Line 11 minus Line 12) .....	62,180,125	62,706,532

STATEMENT AS OF SEPTEMBER 30, 2018 OF THE AMICA PROPERTY AND CASUALTY 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
<b>BONDS</b>								
1. NAIC 1 (a) .....	53,364,305	2,925,463	3,105,135	(122,215)	53,589,748	53,364,305	53,062,418	55,381,660
2. NAIC 2 (a) .....	11,920,816	4,259,150	4,874,681	62,073	11,247,947	11,920,816	11,367,358	9,185,720
3. NAIC 3 (a) .....		10,361,475	10,361,475		1,098,053			1,947,977
4. NAIC 4 (a) .....								
5. NAIC 5 (a) .....								
6. NAIC 6 (a) .....								
7. Total Bonds	65,285,121	17,546,088	18,341,291	(60,142)	65,935,748	65,285,121	64,429,776	66,515,357
<b>PREFERRED STOCK</b>								
8. NAIC 1 .....								
9. NAIC 2 .....								
10. NAIC 3 .....								
11. NAIC 4 .....								
12. NAIC 5 .....								
13. NAIC 6 .....								
14. Total Preferred Stock								
15. Total Bonds and Preferred Stock	65,285,121	17,546,088	18,341,291	(60,142)	65,935,748	65,285,121	64,429,776	66,515,357

(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 \$ .....2,249,651 ; NAIC 3 \$ ..... NAIC 4 \$ ..... ; NAIC 5 \$ ..... ; NAIC 6 \$ .....

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**SCHEDULE DA - PART 1**

Short-Term Investments

	1 Book/Adjusted Carrying Value	2 Par Value	3 Actual Cost	4 Interest Collected Year-to-Date	5 Paid for Accrued Interest Year-to-Date
9199999 Totals		XXX			

**SCHEDULE DA - VERIFICATION**

Short-Term Investments

	1 Year To Date	2 Prior Year Ended December 31
1. Book/adjusted carrying value, December 31 of prior year .....		2,412,929
2. Cost of short-term investments acquired .....		17,219,043
3. Accrual of discount .....		
4. Unrealized valuation increase (decrease) .....		
5. Total gain (loss) on disposals .....		
6. Deduct consideration received on disposals .....		19,631,972
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) .....		
11. Deduct total nonadmitted amounts .....		
12. Statement value at end of current period (Line 10 minus Line 11)		

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**

**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 .....	4,217,467	3,995,476
2. Cost of cash equivalents acquired .....	63,823,550	75,871,903
3. Accrual of discount .....		
4. Unrealized valuation increase (decrease) .....	(2)	
5. Total gain (loss) on disposals .....	(73)	
6. Deduct consideration received on disposals .....	65,525,606	75,649,912
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) .....	2,515,336	4,217,467
11. Deduct total nonadmitted amounts .....		
12. Statement value at end of current period (Line 10 minus Line 11)	2,515,336	4,217,467

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**



Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made

**N O N E**

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

**N O N E**

STATEMENT AS OF SEPTEMBER 30, 2018 OF THE AMICA PROPERTY AND CASUALTY INSURANCE COMPANY

**SCHEDULE D - PART 3**

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

1	2	3	4	5	6	7	8	9	10
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends	NAIC Designation or Market Indicator (a)
36179L-AS-1	GNMA HEQM POOL #AC9928		.09/20/2018	ACCRETION		2,208	2,208		1
38375U-JX-9	GNMA HEQM REMICS SER 2014H12 CLHZ		.09/20/2018	ACCRETION		2,174	2,174		1
831641-FL-4	U S SBA SER 2018-10B		.09/13/2018	CREDIT SUISSE		200,000	200,000		1
912810-RN-0	US TREASURY BONDS		.07/20/2018	VARIOUS		1,074,443	1,100,000	13,679	1
<b>0599999</b>	<b>Subtotal - Bonds - U.S. Governments</b>					<b>1,278,825</b>	<b>1,304,381</b>	<b>13,679</b>	<b>XXX</b>
34153P-RU-4	FLORIDA ST BRD OF ED 2007 SER G		.09/20/2018	TRADEWEB		5,040	5,000	.82	1FE
93974C-PM-6	WASHINGTON ST GO BDS SER 2010D		.09/26/2018	TMC BONDS LLC		77,227	65,000	564	1FE
<b>1799999</b>	<b>Subtotal - Bonds - U.S. States, Territories and Possessions</b>					<b>82,267</b>	<b>70,000</b>	<b>646</b>	<b>XXX</b>
401784-WX-7	GUILFORD NC GO BDS SER 2010B		.09/25/2018	MARKET AXESS		5,070	5,000	.35	1FE
<b>2499999</b>	<b>Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions</b>					<b>5,070</b>	<b>5,000</b>	<b>35</b>	<b>XXX</b>
3128MJ-4H-7	FREDDIE MAC 4.0% 30YR POOL #G08836		.09/13/2018	VARIOUS		1,388,398	1,366,522	1,933	1
<b>3199999</b>	<b>Subtotal - Bonds - U.S. Special Revenues</b>					<b>1,388,398</b>	<b>1,366,522</b>	<b>1,933</b>	<b>XXX</b>
06051G-GK-9	BANK OF AMERICA CORP SR NTS		.09/05/2018	GOLDMAN, SACHS & CO.		73,135	75,000	798	1FE
59562V-AR-8	BERKSHIRE HATHAWAY ENERGY SR NTS		.09/24/2018	DAIWA CAPITAL MARKETS		12,432	10,000	.20	1FE
14042R-BT-7	CAPITAL ONE NA SR NTS		.09/19/2018	MARKET AXESS		21,134	22,000	.31	2FE
172967-LS-8	CITIGROUP INC SR NTS		.09/21/2018	MARKET AXESS		56,458	60,000	868	2FE
209111-EL-3	CONSOLIDATED EDISON CO SR NTS		.07/10/2018	US BANK NA		11,946	10,000	190	1FE
126650-CV-0	CVS HEALTH CORP SR NTS		.09/18/2018	VARIOUS		69,730	70,000	691	2FE
29379V-BB-8	ENTERPRISE PRODUCTS OPER LLC NTS		.09/18/2018	MARKET AXESS		40,367	40,000	152	2FE
87612E-AR-7	TARGET CORP SR NTS		.08/01/2018	J.P. MORGAN SECURITIES		11,526	9,000	176	1FE
902494-AX-1	TYSON FOODS INC SR NTS		.09/27/2018	GOLDMAN, SACHS & CO.		24,994	25,000	126	2FE
404280-AY-5	HSBC HOLDINGS PLC SR NTS	D.	.09/06/2018	MARKET AXESS		42,488	43,000	370	1FE
404280-BF-5	HSBC HOLDINGS PLC SR NTS	D.	.09/18/2018	MARKET AXESS		19,376	20,000	110	1FE
<b>3899999</b>	<b>Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)</b>					<b>383,586</b>	<b>384,000</b>	<b>3,512</b>	<b>XXX</b>
<b>8399997</b>	<b>Total - Bonds - Part 3</b>					<b>3,138,146</b>	<b>3,129,904</b>	<b>19,805</b>	<b>XXX</b>
<b>8399998</b>	<b>Total - Bonds - Part 5</b>					<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>XXX</b>
<b>8399999</b>	<b>Total - Bonds</b>					<b>3,138,146</b>	<b>3,129,904</b>	<b>19,805</b>	<b>XXX</b>
<b>8999997</b>	<b>Total - Preferred Stocks - Part 3</b>						<b>XXX</b>		<b>XXX</b>
<b>8999998</b>	<b>Total - Preferred Stocks - Part 5</b>					<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>XXX</b>
<b>8999999</b>	<b>Total - Preferred Stocks</b>						<b>XXX</b>		<b>XXX</b>
<b>9799997</b>	<b>Total - Common Stocks - Part 3</b>						<b>XXX</b>		<b>XXX</b>
<b>9799998</b>	<b>Total - Common Stocks - Part 5</b>					<b>XXX</b>	<b>XXX</b>	<b>XXX</b>	<b>XXX</b>
<b>9799999</b>	<b>Total - Common Stocks</b>						<b>XXX</b>		<b>XXX</b>
<b>9899999</b>	<b>Total - Preferred and Common Stocks</b>						<b>XXX</b>		<b>XXX</b>
<b>9999999</b>	<b>Totals</b>					<b>3,138,146</b>	<b>XXX</b>	<b>19,805</b>	<b>XXX</b>

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

STATEMENT AS OF SEPTEMBER 30, 2018 OF THE AMICA PROPERTY AND CASUALTY INSURANCE COMPANY

**SCHEDULE D - PART 4**

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation or Market Indicator (a)
36202E-56-0	GNMA 11 POOL # 4447		09/20/2018	PRINCIPAL RECEIPT		415	415	414	414				-1		415				12	05/20/2039	1
36202F-AV-8	GNMA 11 POOL # 4520		09/20/2018	PRINCIPAL RECEIPT		575	575	575	575				-1		575				17	08/20/2039	1
36202F-2S-4	GNMA 11 POOL # 5285		09/20/2018	PRINCIPAL RECEIPT		86	86	86	86				(9)		86				2	01/20/2042	1
36179N-A5-7	GNMA 11 POOL # MA0928		09/20/2018	PRINCIPAL RECEIPT		708	708	748	746				(38)		708				17	04/20/2043	1
36179M-NC-0	GNMA 11 POOL MA0387		09/20/2018	PRINCIPAL RECEIPT		8,001	8,001	8,321	8,380				(379)		8,001				164	09/20/2042	1
36179M-SR-2	GNMA 11 POOL MA0528		09/20/2018	PRINCIPAL RECEIPT		1,663	1,663	1,753	1,747				(84)		1,663				34	11/20/2042	1
36179Q-SY-8	GNMA 11 POOL MA2335		09/20/2018	PRINCIPAL RECEIPT		4,285	4,285	4,393	4,398				(112)		4,285				80	11/20/2029	1
36202E-OP-2	GNMA POOL # 003678		09/20/2018	PRINCIPAL RECEIPT		1,327	1,327	1,306	1,306				22		1,327				44	02/20/2035	1
36202E-DK-2	GNMA POOL # 003706		09/20/2018	PRINCIPAL RECEIPT		2,210	2,210	2,160	2,194				16		2,210				59	05/20/2020	1
36202E-EP-0	GNMA POOL # 003742		09/20/2018	PRINCIPAL RECEIPT		736	736	740	735						736				20	08/20/2020	1
36202E-EQ-8	GNMA POOL # 003743		09/20/2018	PRINCIPAL RECEIPT		913	913	935	918				(5)		913				30	08/20/2020	1
36202E-H3-6	GNMA POOL # 3850		09/20/2018	PRINCIPAL RECEIPT		1,742	1,742	1,686	1,675				66		1,742				53	05/20/2036	1
36202F-ZK-5	GNMA POOL # 5246		09/20/2018	PRINCIPAL RECEIPT		2,599	2,599	2,660	2,652				(54)		2,599				46	11/20/2026	1
36200E-B2-6	GNMA POOL # 598657		09/17/2018	PRINCIPAL RECEIPT		46	46	47	47				(1)		46				1	05/15/2035	1
36202U-2Q-5	GNMA POOL # 610183		09/17/2018	PRINCIPAL RECEIPT		49	49	50	51				(2)		49				2	10/15/2034	1
36291S-CX-4	GNMA POOL # 636474		09/17/2018	PRINCIPAL RECEIPT		935	935	936	935				(1)		935				28	03/15/2023	1
36291S-FW-5	GNMA POOL # 636581		09/17/2018	PRINCIPAL RECEIPT		1,136	1,136	1,164	1,151				(15)		1,136				40	08/15/2025	1
36292B-HV-1	GNMA POOL # 643844		09/17/2018	PRINCIPAL RECEIPT		1,416	1,416	1,444	1,434				(18)		1,416				50	10/15/2025	1
36292B-H3-3	GNMA POOL # 643850		09/17/2018	PRINCIPAL RECEIPT		390	390	397	394				(4)		390				14	11/15/2025	1
36296H-6P-9	GNMA POOL # 692178		09/17/2018	PRINCIPAL RECEIPT		1,564	1,564	1,618	1,611				(48)		1,564				72	11/15/2023	1
36296H-7H-6	GNMA POOL # 692196		09/17/2018	PRINCIPAL RECEIPT		78	78	79	79				(1)		78				3	11/15/2038	1
36296H-7L-7	GNMA POOL # 692199		09/17/2018	PRINCIPAL RECEIPT		11	11	11	11						11					11/15/2038	1
36176M-U4-3	GNMA POOL # 770403		09/17/2018	PRINCIPAL RECEIPT		5,913	5,913	6,401	6,334				(420)		5,913				155	06/15/2031	1
36186P-ML-5	GNMA POOL # AN6663		09/17/2018	PRINCIPAL RECEIPT		4,536	4,536	4,845	4,802				(266)		4,536				93	06/15/2045	1
36202D-XB-2	GNMA POOL #003374		09/20/2018	PRINCIPAL RECEIPT		1,070	1,070	1,059	1,060				11		1,070				31	04/20/2033	1
38373X-DM-5	GNMA REMICS SER 2002-45 CL QE		09/20/2018	PRINCIPAL RECEIPT		1,033	1,033	1,061	1,056				(23)		1,033				40	06/20/2032	1
38374L-R5-2	GNMA REMICS SER 2005-61 CL DA		09/17/2018	PRINCIPAL RECEIPT		1,845	1,845	1,838	1,849				(4)		1,845				62	09/16/2033	1
38376G-YT-1	GNMA REMICS SER 2010-156 CL AC		09/17/2018	PRINCIPAL RECEIPT		1,344	1,344	1,260	1,342				1		1,344				85	03/16/2039	1
38377Q-PJ-0	GNMA REMICS SER 2011-29 CL BP		09/17/2018	PRINCIPAL RECEIPT		11,512	11,512	11,548	11,509				3		11,512				333	05/16/2039	1
38378B-EH-7	GNMA REMICS SER 2012-28 CL B		07/16/2018	PRINCIPAL RECEIPT		67,362	67,362	68,036	67,510				(148)		67,362				1,139	12/16/2040	1
38378K-2A-6	GNMA REMICS SER 2013-140 CL AG		09/17/2018	PRINCIPAL RECEIPT		3,452	3,452	3,622	3,573				(121)		3,452				65	05/16/2045	1
38378N-FL-2	GNMA REMICS SER 2013-158 AB		09/17/2018	PRINCIPAL RECEIPT		432	432	457	445				(13)		432				8	08/16/2053	1
38378X-FG-1	GNMA REMICS SER 2014-112 CL AB		09/17/2018	PRINCIPAL RECEIPT		16,063	16,063	16,364	16,157				(95)		16,063				204	12/16/2040	1
38378X-QL-8	GNMA REMICS SER 2014-130 CL VA		09/17/2018	PRINCIPAL RECEIPT		1,249	1,249	1,245	1,247				2		1,249				22	07/16/2036	1
38378X-NN-7	GNMA REMICS SER 2014-135 CL AK		09/17/2018	PRINCIPAL RECEIPT		2,404	2,404	2,493	2,481				(77)		2,404				42	08/16/2055	1
38378X-RZ-6	GNMA REMICS SER 2014-143 CL AB		09/17/2018	PRINCIPAL RECEIPT		2,522	2,522	2,580	2,539				(17)		2,522				39	03/16/2040	1
38378X-VL-2	GNMA REMICS SER 2014-155 CL VA		09/17/2018	PRINCIPAL RECEIPT		694	694	690	691				3		694				12	03/16/2037	1
38378X-A4-3	GNMA REMICS SER 2014-172 CL AD		09/17/2018	PRINCIPAL RECEIPT		1,146	1,146	1,141	1,141				5		1,146				14	01/16/2046	1
38379K-K8-0	GNMA REMICS SER 2015-128 CL AJ		09/17/2018	PRINCIPAL RECEIPT		4,385	4,385	4,464	4,445				(60)		4,385				67	11/16/2055	1
38379Y-6L-7	GNMA REMICS SER 2016-125 CL DA		09/17/2018	PRINCIPAL RECEIPT		2,480	2,480	2,482	2,482				(2)		2,480				31	12/16/2047	1
38379U-TB-2	GNMA REMICS SER 2016-72 CL AB		09/17/2018	PRINCIPAL RECEIPT		4,106	4,106	4,142	4,134				(27)		4,106				63	04/16/2049	1
831641-FA-8	U S SBA DEB PART CER SER SBIC 2014		09/10/2018	PRINCIPAL RECEIPT		52,426	52,426	54,200	53,619				(127)		53,042		(1,065)	(1,065)	1,673	03/01/2024	1
83162C-XE-8	U S SBA PART CERT SERIES 2015-20H		08/01/2018	PRINCIPAL RECEIPT		9,881	9,882	9,882	9,882						9,881				396	08/01/2035	1
83162C-NB-5	U S SBA PART CERTIF SER 2014-20C		08/01/2018	PRINCIPAL RECEIPT		8,975	8,975	9,209	9,180				(6)		9,174		(199)	(199)	373	02/01/2034	1
83162C-ND-1	U S SBA PARTIC CERTIF SER 2014-20C		09/04/2018	PRINCIPAL RECEIPT		8,798	8,798	9,069	9,035				(8)		9,027		(229)	(229)	386	03/01/2034	1
83162C-PH-0	U S SBA SBIC-PS 2005-20B		08/01/2018	PRINCIPAL RECEIPT		5,634	5,634	5,634	5,634						5,634				261	02/01/2025	1
83162C-TX-1	U S SBA SER 2011-20C		09/04/2018	PRINCIPAL RECEIPT		8,566	8,566	8,566	8,566						8,566				417	03/01/2031	1
83162C-XY-4	U S SBA SER 2016-20H		08/01/2018	PRINCIPAL RECEIPT		48,121	48,121	48,121	48,121						48,121				1,309	08/01/2036	1
83162C-YM-9	U S SBA SER 2017-20C		09/04/2018	PRINCIPAL RECEIPT		25,396	25,396	25,396	25,396						25,396				1,116	03/01/2037	1
831641-FB-6	U S SBA SER SBIC 2014-10B		09/10/2018	PRINCIPAL RECEIPT		32,430	32,430	32,430	32,430						32,430				978	09/10/2024	1
831641-FG-5	U S SBA SER SBIC 2016-10B		09/10/2018	PRINCIPAL RECEIPT		104,436	104,436	104,436	104,436						104,436				2,142	09/10/2026	1
83162C-PS-6	U S SBA SER SBIC-2005-20H		08/01/2018	PRINCIPAL RECEIPT		4,139	4,139	4,051	4,090				3		4,093		46	46	211	08/01/2025	1
0599999	Subtotal - Bonds - U.S. Governments					473,234	473,234	478,251	476,734				(2,051)		474,682		(1,447)	(1,447)	12,555	XXX	XXX
68609B-UV-7	OREGON ST GO BONDS 2016 SERIES E		07/26/2018	FTN FINANCIAL CAPITAL MKT		238,780	250,000	250,000	250,000						250,000		(11,220)	(11,220)	3,998	05/01/2023	1FE
1799999	Subtotal - Bonds - U.S. States, Territories and Possessions					238,780	250,000	250,000	250,000						250,000		(11,220)	(11,220)	3,998	XXX	XXX
074527-NB-4	BEAUMONT TX IND SCH DIST SER 2010B		07/26/2018	VINING-SPARKS IBG		103,500	100,000	100,000	100,000						100,000		3,500	3,500	5,030	02/15/2026	1FE

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STATEMENT AS OF SEPTEMBER 30, 2018 OF THE AMICA PROPERTY AND CASUALTY INSURANCE COMPANY

**SCHEDULE D - PART 4**

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book/Adjusted Carrying Value	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation or Market Indicator (a)
235308-RA-3	DALLAS TX GO BDS TAX SER 2010C		07/26/2018	SUNTRUST CAPITAL MARKETS		140,149	130,000	151,128	145,768		(2,791)		(2,791)		142,977		(2,828)	(2,828)	8,036	02/15/2035	1FE
779240-HN-3	ROUND ROCK TX IND SCH GO SER 2010D		08/01/2018	MATURITY		10,000	10,000	10,235	10,088		(88)		(88)		10,000				366	08/01/2018	1FE
2499999	Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions					253,649	240,000	261,363	255,856		(2,879)		(2,879)		252,977		672	672	13,432	XXX	XXX
34074M-JB-8	FLORIDA HSD FIN CORP 2013 SER A		09/07/2018	PRINCIPAL RECEIPT		4,217	4,217	4,228	4,223		(2)		(2)		4,222		(4)	(4)	77	07/01/2041	1FE
34074M-ND-9	FLORIDA ST HSG FIN CORP 2016 SER 1		09/07/2018	PRINCIPAL RECEIPT		29,969	29,969	29,969	29,969						29,969				602	07/01/2037	1FE
34074M-PF-2	FLORIDA ST HSG FIN CORP 2016 A		09/07/2018	PRINCIPAL RECEIPT		9,654	9,654	9,654	9,654						9,654				152	01/01/2043	1FE
34074M-PG-0	FLORIDA ST HSG FIN CORP SER 2016 B		09/04/2018	PRINCIPAL RECEIPT		9,568	9,568	9,568	9,568						9,568				157	01/01/2043	1FE
31407H-JJ-6	FNMA POOL # 831065		09/25/2018	PRINCIPAL RECEIPT		204	204	200	202		2		2		204				6	10/01/2025	1
31406S-BN-7	FNMA POOL # BH4476		09/25/2018	PRINCIPAL RECEIPT		1,724	1,724	1,766	1,766		(42)		(42)		1,724				27	12/01/2047	1
31406V-HJ-7	FNMA POOL # BH6532		09/25/2018	PRINCIPAL RECEIPT		386	386	404	404		(18)		(18)		386				8	07/01/2047	1
31406W-O4-8	FNMA POOL # BH7674		09/25/2018	PRINCIPAL RECEIPT		4,030	4,030	4,120	4,120		(90)		(90)		4,030				79	11/01/2047	1
3140H2-JG-4	FNMA POOL # BJ1162		09/25/2018	PRINCIPAL RECEIPT		1,236	1,236	1,268	1,268		(33)		(33)		1,236				22	01/01/2048	1
3140J5-PG-8	FNMA POOL # BM1322		09/25/2018	PRINCIPAL RECEIPT		3,624	3,624	3,730	3,739		(115)		(115)		3,624				76	05/01/2047	1
31403A-V3-6	FNMA POOL 743234		09/25/2018	PRINCIPAL RECEIPT		131	131	130	130						131				4	10/01/2033	1
3128M-JB-3	FREDDIE MAC 4.0% 30YR POOL #G08817		08/15/2018	VARIOUS		1,199,467	1,178,950	1,206,950			(1,123)		(1,123)		1,205,827		(6,360)	(6,360)	13,339	06/01/2048	1
31335B-JE-7	FREDDIE MAC POOL # G61161		09/17/2018	PRINCIPAL RECEIPT		656	656	672	672		(16)		(16)		656				12	08/01/2047	1
3132WP-GK-8	FREDDIE MAC POOL # Q49873		09/17/2018	PRINCIPAL RECEIPT		47	47	48	48		(1)		(1)		47				1	08/01/2047	1
3132XV-BZ-5	FREDDIE MAC POOL # Q52755		09/17/2018	PRINCIPAL RECEIPT		443	443	465	465		(23)		(23)		443				10	12/01/2047	1
3132XV-F8-1	FREDDIE MAC POOL # Q52890		09/17/2018	PRINCIPAL RECEIPT		668	668	686	686		(17)		(17)		668				12	12/01/2047	1
45202B-CJ-3	ILLINOIS ST HSG DEV 2016 SER A		09/04/2018	CALLED		3,717	3,717	3,717	3,717						3,717				65	03/01/2048	1FE
454806-AZ-3	IN HSG + CMNTY DEV AUTH TAX SER B3		07/02/2018	CALLED		10,000	10,000	10,425	10,000						10,000				688	01/01/2037	1FE
49130T-TR-7	KENTUCKY ST HSG CORP 2014 SER B		08/22/2018	CALLED		40,000	40,000	42,267	41,612		(128)		(128)		41,483		(1,483)	(1,483)	1,713	07/01/2036	1FE
49130T-V0-6	KENTUCKY ST HSG CORP 2016 SER B		08/22/2018	CALLED		30,000	30,000	31,221	31,092		(68)		(68)		31,024		(1,024)	(1,024)	1,285	07/01/2037	1FE
49130T-UR-5	KENTUCKY ST HSG CORP BDS 2016 A		08/22/2018	CALLED		85,000	85,000	88,248	87,749		(187)		(187)		87,562		(2,562)	(2,562)	3,173	01/01/2040	1FE
54627D-BV-2	LOUISIANA ST HSG CORP SF MTG 2015A		09/04/2018	PRINCIPAL RECEIPT		2,512	2,512	2,512	2,512						2,512				51	12/01/2038	1FE
54627D-BW-0	LOUISIANA ST HSG CORP SF MTGE 2016		09/07/2018	PRINCIPAL RECEIPT		47,039	47,039	47,039	47,039						47,039				675	12/01/2038	1FE
605350-LZ-1	MISSISSIPPI ST HOME CORP SER 2015A		09/04/2018	PRINCIPAL RECEIPT		2,845	2,845	2,845	2,845						2,845				57	12/01/2034	1FE
60637B-CN-8	MISSOURI ST HSG DEV 2013 SER A		08/01/2018	CALLED		20,000	20,000	20,120	20,035		(10)		(10)		20,024		(25)	(25)	336	11/01/2040	1FE
60637B-CR-9	MISSOURI ST HSG DEV 2013 SER D		09/04/2018	PRINCIPAL RECEIPT		4,074	4,074	4,074	4,074						4,074				70	10/01/2034	1FE
60637B-FA-3	MISSOURI ST HSG DEV COMM 2014 SERC		09/05/2018	PRINCIPAL RECEIPT		5,366	5,366	5,366	5,366						5,366				97	08/01/2036	1FE
677377-2P-7	OHIO HSG FIN REV BONDS 2016 SER 1		09/04/2018	CALLED		25,000	25,000	25,000	25,000						25,000				431	11/01/2041	1FE
677377-2M-4	OHIO ST HSG FIN AGY 2013 SER 2		08/01/2018	CALLED		10,000	10,000	10,000	10,000						10,000				59	11/01/2041	1FE
67756Q-NP-8	OHIO ST HSG FIN AGY 2015 SER B		09/04/2018	PRINCIPAL RECEIPT		3,280	3,280	3,280	3,280						3,280				178	03/01/2036	1FE
68450W-DB-4	ORANGE CNTY FL HSG FIN AUTH 2013A		09/04/2018	CALLED		5,000	5,000	5,000	5,000						5,000				98	12/01/2041	1FE
3199999	Subtotal - Bonds - U.S. Special Revenues					1,559,857	1,539,340	1,574,972	360,161		(1,871)		(1,871)		1,571,315		(11,458)	(11,458)	23,552	XXX	XXX
00842B-AJ-6	AGATE BAY MTG TRUST 2015-5 CL A9		09/25/2018	PRINCIPAL RECEIPT		5,943	5,943	6,087	6,079		(136)		(136)		5,943				119	07/25/2045	1FM
00842V-AE-3	AGATE BAY MTG TRUST 2016-3 CL A5		09/25/2018	PRINCIPAL RECEIPT		32,869	32,869	33,711	33,559		(690)		(690)		32,869				630	08/25/2046	1FM
037411-BD-6	APACHE CORPORATION NOTES		08/22/2018	TENDERED		21,365	22,000	21,287	21,555		53		53		21,607		(223)	(223)	840	01/15/2023	2FE
06406H-CX-5	BANK OF NEW YORK MELLON CORP		08/28/2018	CREDIT SUISSE		49,344	50,000	49,205	49,436		50		50		49,486		(142)	(142)	1,575	09/11/2024	1FE
12647P-AB-4	CREDIT SUISSE MTG 2013-7 CLA A-2		09/25/2018	PRINCIPAL RECEIPT		6,121	6,121	6,036	6,042		79		79		6,121				113	08/25/2043	1FM
22944P-AA-5	CREDIT SUISSE MTG TRUST 2013-TH1		09/25/2018	PRINCIPAL RECEIPT		26,936	26,936	25,985	26,122		814		814		26,936				321	02/25/2043	1FM
12647P-AL-2	CREDIT SUISSE MTG TRUST SER 2013-7		09/25/2018	PRINCIPAL RECEIPT		10,736	10,736	10,924	10,898		(162)		(162)		10,736				231	08/25/2043	1FM
345397-YE-7	FORD MOTOR CREDIT CORP NTS		09/20/2018	VARIOUS		108,916	110,000	110,000	110,000						110,000		(1,084)	(1,084)	3,542	01/09/2020	2FE
437076-BC-5	HOME DEPOT INC		08/28/2018	MARKET ACESS		46,153	45,000	47,313	46,561		(154)		(154)		46,407		(254)	(254)	1,758	02/15/2024	1FE
46647J-AC-4	JP MORGAN MTG TRUST 2016-4 CL A3		09/25/2018	PRINCIPAL RECEIPT		27,825	27,825	28,177	28,160		(336)		(336)		27,825				570	10/25/2046	1FM
46648H-AE-3	JP MORGAN MTG TRUST 2017-2 CL A5		09/25/2018	PRINCIPAL RECEIPT		5,211	5,211	5,338	5,327		(115)		(115)		5,211				106	05/25/2047	1FM
69353R-EQ-7	PNC BANK NOTES		08/28/2018	Amherst Pierpoint		171,299	175,000	183,283	182,225		(593)		(593)		181,632		(10,333)	(10,333)	4,250	06/01/2025	1FE
81744W-AC-4	SEQUOIA MTG TRUST 2013-1 CLASS 2A1		09/25/2018	PRINCIPAL RECEIPT		599	599	570	576		23		23		599				6	02/25/2043	1FM
81745M-AA-9	SEQUOIA MTG TRUST SER 2013-2 CL A		09/25/2018	PRINCIPAL RECEIPT		622	622	591	595		27		27		622				7	02/25/2043	1FM
81746C-BQ-4	SEQUOIA MTG TRUST SER 2014-3 CLA10		09/25/2018	PRINCIPAL RECEIPT		7,540	7,540	7,780	7,738		(197)		(197)		7,540				157	10/25/2044	1FM
81745L-AD-5	SEQUOIA MTG TRUST SER 2014-4 CL A4		09/25/2018	PRINCIPAL RECEIPT		18,261	18,261	18,755	18,664		(403)		(403)		18,261				366	11/25/2044	1FM
81746R-AU-3	SEQUOIA MTG TRUST SER 2016-2 CLA19		09/25/2018	PRINCIPAL RECEIPT		3,246	3,246	3,299	3,290		(44)		(44)		3,246				65	08/25/2046	1FM
81746G-AA-1	SEQUOIA MTG TRUST SER 2017-1 CL A1		09/25/2018	PRINCIPAL RECEIPT		1,746	1,746	1,780	1,780		(34)		(34)		1,746				36	10/25/2047	1FM
81746X-AA-4	SEQUOIA MTG TRUST SR 2017-3 CL A1		09/25/2018	PRINCIPAL RECEIPT		21,749	21,749	21,610	21,749						21,749				448	04/25/2047	1FM

STATEMENT AS OF SEPTEMBER 30, 2018 OF THE AMICA PROPERTY AND CASUALTY INSURANCE COMPANY

**SCHEDULE D - PART 4**

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

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21	22
										11	12	13	14	15							
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase/(Decrease)	Current Year's (Amortization)/Accretion	Other Than Temporary Impairment Recognized	Total Change in Book/Adjusted Carrying Value (11 + 12 - 13)	Total Foreign Exchange Change in Book /Adjusted Carrying Value	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/Stock Dividends Received During Year	Stated Contractual Maturity Date	NAIC Designation or Market Indicator (a)
8399997. Total - Bonds - Part 4						3,192,660	3,183,978	3,255,377	2,032,285		(8,562)		(8,562)		3,236,745		(44,085)	(44,085)	71,365	XXX	XXX
8399998. Total - Bonds - Part 5						XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8399999. Total - Bonds						3,192,660	3,183,978	3,255,377	2,032,285		(8,562)		(8,562)		3,236,745		(44,085)	(44,085)	71,365	XXX	XXX
8999997. Total - Preferred Stocks - Part 4							XXX													XXX	XXX
8999998. Total - Preferred Stocks - Part 5							XXX													XXX	XXX
8999999. Total - Preferred Stocks							XXX													XXX	XXX
9799997. Total - Common Stocks - Part 4							XXX													XXX	XXX
9799998. Total - Common Stocks - Part 5							XXX													XXX	XXX
9799999. Total - Common Stocks							XXX													XXX	XXX
9899999. Total - Preferred and Common Stocks							XXX													XXX	XXX
9999999 - Totals						3,192,660	XXX	3,255,377	2,032,285		(8,562)		(8,562)		3,236,745		(44,085)	(44,085)	71,365	XXX	XXX

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

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

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

**N O N E**

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

**N O N E**

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

**N O N E**



STATEMENT AS OF SEPTEMBER 30, 2018 OF THE AMICA PROPERTY AND CASUALTY 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
0599999. Total - U.S. Government Bonds								
1099999. Total - All Other Government Bonds								
1799999. Total - U.S. States, Territories and Possessions Bonds								
2499999. Total - U.S. Political Subdivisions Bonds								
3199999. Total - U.S. Special Revenues Bonds								
	COMCAST CORP CP		.09/26/2018	0.000	10/19/2018	249,613	84	
	COMCAST CORP CP		.09/26/2018	0.000	10/22/2018	299,469	102	
	EI DU PONT DE NEMOURS CP		.09/28/2018	0.000	11/06/2018	109,714	22	
	EASTMAN CHEMICAL CO CP		.08/27/2018	0.000	10/01/2018	249,453	547	
	ENERGY TRANSFER PARTNERS LP CP		.09/27/2018	0.000	10/10/2018	249,733	81	
	ENERGY TRANSFER PARTNERS LP CP		.09/27/2018	0.000	10/11/2018	249,713	82	
	MONDELEZ INTERNATIONAL INC CP		.08/27/2018	0.000	10/04/2018	249,422	532	
	ROYAL CARIBBEAN CRUISES CP		.09/21/2018	0.000	10/23/2018	249,402	187	
	ROYAL CARIBBEAN CRUISES CP		.09/28/2018	0.000	10/31/2018	343,132	79	
3299999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						2,249,651	1,716	
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						2,249,651	1,716	
4899999. Total - Hybrid Securities								
5599999. Total - Parent, Subsidiaries and Affiliates Bonds								
6099999. Subtotal - SVO Identified Funds								
7799999. Total - Issuer Obligations						2,249,651	1,716	
7899999. Total - Residential Mortgage-Backed Securities								
7999999. Total - Commercial Mortgage-Backed Securities								
8099999. Total - Other Loan-Backed and Structured Securities								
8199999. Total - SVO Identified Funds								
8399999. Total Bonds						2,249,651	1,716	
31846V-80-7	FIRST AMERICAN TREASURY OBLIG CL Y		.09/28/2018	0.000	XXX	209,395		37
8599999. Subtotal - Exempt Money Market Mutual Funds - as Identified by the SVO						209,395		37
38141W-23-2	GS FINANCIAL SQUARE MMF INST		.09/25/2018	2.176	XXX	56,290	571	1,012
8699999. Subtotal - All Other Money Market Mutual Funds						56,290	571	1,012
8899999 - Total Cash Equivalents						2,515,336	2,287	1,049