

LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION



QUARTERLY STATEMENT
AS OF JUNE 30, 2021
OF THE CONDITION AND AFFAIRS OF THE
ERIE FAMILY LIFE INSURANCE COMPANY

NAIC Group Code 213 213 NAIC Company Code 70769 Employer's ID Number 25-1186315
Organized under the Laws of the State of PENNSYLVANIA State of Domicile or Port of Entry PENNSYLVANIA
Country of Domicile U.S. Incorporated May 23, 1967 Commenced Business September 1, 1967
Statutory Home Office 100 Erie Insurance Place Erie, PA 16530
Main Administrative Office 100 Erie Insurance Place Erie, PA 16530 814-870-2000
Mail Address 100 Erie Insurance Place Erie, PA 16530
Primary Location of Books and Records 100 Erie Insurance Place Erie, PA 16530 814-870-2000
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DIRECTORS

Brian William Bolash Gregory John Gutting Jonathan Hirt Hagen, Chairman Robert Coleman Ingram, III
Christina Marie Marsh Robert Wayne McNutt Timothy Gerard NeCastro

EXECUTIVE OFFICERS

President Timothy Gerard NeCastro Executive Vice President Gregory John Gutting
& Chief Executive Officer: Timothy Gerard NeCastro & Chief Financial Officer: Gregory John Gutting
Executive Vice President Robert Coleman Ingram, III
& Chief Information Officer: Robert Coleman Ingram, III Executive Vice President: Lorianne Feltz
Executive Vice President: Douglas Edward Smith Executive Vice President: Dionne Wallace Oakley

Senior Vice President & Controller: Julie Marie Pelkowski
Senior Vice President: Louis Felix Colaizzo
Senior Vice President, Secretary & General Counsel: Brian William Bolash
Senior Vice President & Chief Investment Officer: Ronald Steven Habursky
Vice President & Corporate Treasurer: Robert Wayne McNutt
Vice President & Appointed Actuary: Waylon Dean Peoples

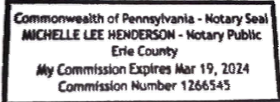
State of Pennsylvania SS
County of Erie

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.

Timothy Gerard NeCastro Brian William Bolash Gregory John Gutting
President & CEO Senior Vice President, Secretary & General Counsel Executive Vice President & CFO

Subscribed and sworn to before me this 6th day of August, 2021.
(a) Is this an original filing? Yes (X) No ()
(b) If no: (i) State the amendment number:
(ii) Date filed:
(iii) Number of pages attached:

Michelle L. Henderson



STATEMENT AS OF JUNE 30, 2021 OF THE ERIE FAMILY LIFE INSURANCE COMPANY

ASSETS

	Current Statement Date			4 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 – 2)	
1. Bonds	2,285,927,863		2,285,927,863	2,272,863,087
2. Stocks:				
2.1 Preferred stocks	37,796,625		37,796,625	38,454,660
2.2 Common stocks	15,900		15,900	24,900
3. Mortgage loans on real estate:				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate:				
4.1 Properties occupied by the company (less \$0 encumbrances)			0	0
4.2 Properties held for the production of income (less \$0 encumbrances)			0	0
4.3 Properties held for sale (less \$0 encumbrances)			0	0
5. Cash (\$27,653,604), cash equivalents (\$79,061,909) and short-term investments (\$0)	106,715,513		106,715,513	71,857,182
6. Contract loans (including \$0 premium notes)	24,395,493		24,395,493	24,285,378
7. Derivatives			0	0
8. Other invested assets	38,937,088		38,937,088	43,797,572
9. Receivables for securities	194,453		194,453	115,811
10. Securities lending reinvested collateral assets	127,575,011		127,575,011	236,353,624
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	2,621,557,946	0	2,621,557,946	2,687,752,214
13. Title plants less \$0 charged off (for Title insurers only)			0	0
14. Investment income due and accrued	26,965,349		26,965,349	26,578,111
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	(1,148,063)		(1,148,063)	(245,786)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	92,514,583		92,514,583	92,362,184
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0)			0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	3,903,417		3,903,417	2,342,182
16.2 Funds held by or deposited with reinsured companies			0	0
16.3 Other amounts receivable under reinsurance contracts	440,109		440,109	412,079
17. Amounts receivable relating to uninsured plans			0	0
18.1 Current federal and foreign income tax recoverable and interest thereon			0	0
18.2 Net deferred tax asset	21,614,804	7,688,396	13,926,408	14,035,204
19. Guaranty funds receivable or on deposit			0	0
20. Electronic data processing equipment and software	3,325,555	3,325,555	0	0
21. Furniture and equipment, including health care delivery assets (\$0)			0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
23. Receivables from parent, subsidiaries and affiliates	284,842		284,842	548,845
24. Health care (\$0) and other amounts receivable			0	0
25. Aggregate write-ins for other than invested assets	6,383,105	6,082,475	300,630	300,630
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	2,775,841,647	17,096,426	2,758,745,221	2,824,085,663
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			0	0
28. Total (Lines 26 and 27)	2,775,841,647	17,096,426	2,758,745,221	2,824,085,663
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Prepaid Advance Commissions	6,082,475	6,082,475	0	0
2502. Premium Tax Credits	300,630	0	300,630	300,630
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	6,383,105	6,082,475	300,630	300,630

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$2,233,538,808 less \$0 included in Line 6.3 (including \$0 Modco Reserve)	2,233,538,808	2,165,353,149
2. Aggregate reserve for accident and health contracts (including \$0 Modco Reserve)	1,707,703	1,361,817
3. Liability for deposit-type contracts (including \$0 Modco Reserve)	61,730,539	63,893,501
4. Contract claims:		
4.1 Life	10,212,924	10,438,572
4.2 Accident and health	0	0
5. Policyholders' dividends/refunds to members \$0 and coupons \$0 due and unpaid	0	0
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$0 Modco)		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$0 Modco)		
6.3 Coupons and similar benefits (including \$0 Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$0 discount; including \$491,159 accident and health premiums	1,943,048	1,493,916
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$0 accident and health experience rating refunds of which \$0 is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance, including \$0 assumed and \$0 ceded	0	0
9.4 Interest Maintenance Reserve	11,581,633	9,944,522
10. Commissions to agents due or accrued-life and annuity contracts \$1,007,017 , accident and health \$93,580 and deposit-type contract funds \$0	1,100,597	1,352,930
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued	7,303,846	8,444,813
13. Transfers to Separate Accounts due or accrued (net) (including \$0 accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes	1,800,786	3,131,871
15.1 Current federal and foreign income taxes, including \$1,164,512 on realized capital gains (losses)	1,175,736	9,090
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee	515,931	560,707
18. Amounts held for agents' account, including \$0 agents' credit balances		
19. Remittances and items not allocated	817,771	747,527
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$0 and interest thereon \$0		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve	21,138,290	21,536,976
24.02 Reinsurance in unauthorized and certified (\$0) companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$0) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	4,898,248	4,496,122
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives	0	0
24.09 Payable for securities	0	0
24.10 Payable for securities lending	127,575,011	236,353,624
24.11 Capital notes \$0 and interest thereon \$0		
25. Aggregate write-ins for liabilities	51,491	43,150
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	2,487,092,362	2,529,162,287
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	2,487,092,362	2,529,162,287
29. Common capital stock	3,780,400	3,780,400
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	0	0
33. Gross paid in and contributed surplus	105,630,600	105,630,600
34. Aggregate write-ins for special surplus funds	0	0
35. Unassigned funds (surplus)	162,241,859	185,512,376
36. Less treasury stock, at cost:		
36.10 shares common (value included in Line 29 \$0)		
36.20 shares preferred (value included in Line 30 \$0)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$0 in Separate Accounts Statement)	267,872,459	291,142,976
38. Totals of Lines 29, 30 and 37	271,652,859	294,923,376
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	2,758,745,221	2,824,085,663
DETAILS OF WRITE-INS		
2501. Interest on Unpaid Claims	51,491	43,150
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	51,491	43,150
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	0	0

SUMMARY OF OPERATIONS

	1	2	3
	Current Year To Date	Prior Year To Date	Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts	113,174,842	98,319,288	203,076,932
2. Considerations for supplementary contracts with life contingencies	0	0	0
3. Net investment income	52,737,826	53,424,080	105,918,764
4. Amortization of Interest Maintenance Reserve (IMR)	853,689	1,148,635	2,306,150
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0
6. Commissions and expense allowances on reinsurance ceded	3,990,871	4,254,023	8,269,270
7. Reserve adjustments on reinsurance ceded	0	0	0
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0
8.3 Aggregate write-ins for miscellaneous income	917,817	1,101,979	2,117,526
9. Totals (Lines 1 to 8.3)	171,675,045	158,248,005	321,688,642
10. Death benefits	39,709,183	27,445,824	55,645,391
11. Matured endowments (excluding guaranteed annual pure endowments)	28,926	10,000	22,000
12. Annuity benefits	5,526,766	6,030,351	12,101,485
13. Disability benefits and benefits under accident and health contracts	2,786,763	1,397,179	3,623,631
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0
15. Surrender benefits and withdrawals for life contracts	30,664,289	34,855,729	64,367,228
16. Group conversions	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	2,375,446	1,920,785	3,660,792
18. Payments on supplementary contracts with life contingencies	1,123	1,123	2,247
19. Increase in aggregate reserves for life and accident and health contracts	68,531,545	49,950,520	114,002,363
20. Totals (Lines 10 to 19)	149,624,041	121,611,511	253,425,137
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	15,270,645	11,555,213	27,152,306
22. Commissions and expense allowances on reinsurance assumed	0	0	0
23. General insurance expenses and fraternal expenses	21,416,937	20,849,329	41,839,365
24. Insurance taxes, licenses and fees, excluding federal income taxes	3,742,479	3,333,639	6,511,609
25. Increase in loading on deferred and uncollected premiums	2,406,875	686,604	1,225,451
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0
27. Aggregate write-ins for deductions	184,332	95,173	214,958
28. Totals (Lines 20 to 27)	192,645,309	158,131,469	330,368,826
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	(20,970,264)	116,536	(8,680,184)
30. Dividends to policyholders and refunds to members	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(20,970,264)	116,536	(8,680,184)
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(654,891)	1,417,835	3,097,446
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(20,315,373)	(1,301,299)	(11,777,630)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$749,181 (excluding taxes of \$662,112	(749,181)	(404,154)	(707,098)
35. Net income (Line 33 plus Line 34)	(21,064,554)	(1,705,453)	(12,484,728)
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	294,923,376	310,258,070	310,258,070
37. Net income (Line 35)	(21,064,554)	(1,705,453)	(12,484,728)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$(405,392)	(1,525,051)	1,377,041	1,212,548
39. Change in net unrealized foreign exchange capital gain (loss)	0	0	0
40. Change in net deferred income tax	(1,571,153)	574,391	569,574
41. Change in nonadmitted assets	491,555	(815,989)	(1,925,139)
42. Change in liability for reinsurance in unauthorized and certified companies	0	0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease	0	0	0
44. Change in asset valuation reserve	398,686	(1,986,717)	(2,706,949)
45. Change in treasury stock	0	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period	0	0	0
47. Other changes in surplus in Separate Accounts Statement	0	0	0
48. Change in surplus notes	0	0	0
49. Cumulative effect of changes in accounting principles	0	0	0
50. Capital changes:			
50.1 Paid in	0	0	0
50.2 Transferred from surplus (Stock Dividend)	0	0	0
50.3 Transferred to surplus	0	0	0
51. Surplus adjustment:			
51.1 Paid in	0	0	0
51.2 Transferred to capital (Stock Dividend)	0	0	0
51.3 Transferred from capital	0	0	0
51.4 Change in surplus as a result of reinsurance	0	0	0
52. Dividends to stockholders	0	0	0
53. Aggregate write-ins for gains and losses in surplus	0	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	(23,270,517)	(2,556,727)	(15,334,694)
55. Capital and surplus, as of statement date (Lines 36 + 54)	271,652,859	307,701,343	294,923,376
DETAILS OF WRITE-INS			
08.301. Miscellaneous Income	917,817	1,101,979	2,117,526
08.302.	0	0	0
08.303.	0	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	917,817	1,101,979	2,117,526
2701. Interest on Death Claims	184,316	95,142	215,642
2702. Tax Penalties	16	31	31
2703. Premium Tax Credit Offset	0	0	(715)
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	184,332	95,173	214,958
5301.	0	0	0
5302.	0	0	0
5303.	0	0	0
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0	0
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)	0	0	0

STATEMENT AS OF JUNE 30, 2021 OF THE ERIE FAMILY LIFE INSURANCE COMPANY

CASH FLOW

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	111,966,956	96,605,878	196,231,261
2. Net investment income	53,727,299	54,303,142	108,109,211
3. Miscellaneous income	4,908,688	5,356,002	10,386,796
4. Total (Lines 1 to 3)	170,602,943	156,265,022	314,727,268
5. Benefit and loss related payments	80,506,081	67,881,725	133,070,473
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	43,358,467	38,193,647	75,139,446
8. Dividends paid to policyholders	0	0	0
9. Federal and foreign income taxes paid (recovered) net of \$ (406,328) tax on capital gains (losses)	(410,244)	6,385,293	8,334,781
10. Total (Lines 5 through 9)	123,454,304	112,460,665	216,544,700
11. Net cash from operations (Line 4 minus Line 10)	47,148,639	43,804,357	98,182,568
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	103,887,509	85,113,463	150,967,862
12.2 Stocks	2,009,000	2,000,200	4,000,200
12.3 Mortgage loans	0	0	0
12.4 Real estate	0	0	0
12.5 Other invested assets	66,154	0	21,834
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0	0
12.7 Miscellaneous proceeds	108,778,613	35,039	35,068
12.8 Total investment proceeds (Lines 12.1 to 12.7)	214,741,276	87,148,702	155,024,964
13. Cost of investments acquired (long-term only):			
13.1 Bonds	113,654,162	111,440,333	219,471,751
13.2 Stocks	0	0	0
13.3 Mortgage loans	0	0	0
13.4 Real estate	0	0	0
13.5 Other invested assets	0	0	2,965,560
13.6 Miscellaneous applications	78,642	40,595,162	54,610,484
13.7 Total investments acquired (Lines 13.1 to 13.6)	113,732,804	152,035,495	277,047,795
14. Net increase (or decrease) in contract loans and premium notes	110,115	482,031	1,103,374
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	100,898,357	(65,368,824)	(123,126,205)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes	0	0	0
16.2 Capital and paid in surplus, less treasury stock	0	0	0
16.3 Borrowed funds	0	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(4,536,260)	(7,974,774)	(12,924,942)
16.5 Dividends to stockholders	0	0	0
16.6 Other cash provided (applied)	(108,652,406)	40,581,716	52,634,983
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(113,188,666)	32,606,942	39,710,041
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	34,858,331	11,042,476	14,766,404
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	71,857,182	57,090,778	57,090,778
19.2 End of period (Line 18 plus Line 19.1)	106,715,513	68,133,254	71,857,182

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

20.0001. Transfer of investments from other invested assets to bonds	5,113,481		
20.0002. Transfer of investments from bonds to other invested assets			5,201,470