



QUARTERLY STATEMENT  
AS OF MARCH 31, 2025  
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  
(Current Period) (Prior Period)  
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  
(Street and Number) (City or Town, State and Zip Code)  
Main Administrative Office 100 Erie Insurance Place Erie, PA 16530 814-870-2000  
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)  
Mail Address 100 Erie Insurance Place Erie, PA 16530  
(Street and Number) (City or Town, State and Zip Code)  
Primary Location of Books and Records 100 Erie Insurance Place Erie, PA 16530 814-870-2000  
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)  
Internet Website Address www.erieinsurance.com  
Statutory Statement Contact Bridget Marie Fetzner 814-870-2000 x2239  
(Name) (Area Code) (Telephone Number) (Extension)  
Bridget.Fetzner@erieinsurance.com 814-870-4040  
(E-Mail Address) (Area Code) (Fax Number)

DIRECTORS

Brian William Bolash Sean David Dugan Jonathan Hirt Hagen, Chairman Timothy Gerard NeCastro  
Julie Marie Pelkowski Michael Eugene Raftis

EXECUTIVE OFFICERS

President Executive Vice President  
& Chief Executive Officer: Timothy Gerard NeCastro & Chief Financial Officer: Julie Marie Pelkowski  
Executive Vice President: Brian William Bolash Executive Vice President: Sean David Dugan  
Secretary & General Counsel: Parthasarathy Srinivasa Executive Vice President: Douglas Edward Smith  
Executive Vice President: Cody William Cook# Executive Vice President: Sarah Jennifer Shine#  
& Chief Information Officer:

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Senior Vice President & Controller: Jorie Lee Novacek  
Senior Vice President & Chief Investment Officer: Ronald Steven Habursky  
Senior Vice President: Anthony DaBreo  
Senior Vice President & Corporate Treasurer: Michael Eugene Raftis#  
Vice President & Appointed Actuary: Christopher Adam Wheeler

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.

Tim NeC Brian W. Bolash Julie Marie Pelkowski  
Timothy Gerard NeCastro Brian William Bolash Julie Marie Pelkowski  
President & CEO Executive Vice President, Secretary & General Counsel Executive Vice President & CFO

Subscribed and sworn to before me this  
9th day of May, 2025.

- (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:

Commonwealth of Pennsylvania - Notary Seal  
Julie Elizabeth Oborski, Notary Public  
Erie County  
My commission expires August 31, 2025  
Commission number 1407081

STATEMENT AS OF MARCH 31, 2025 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 .....	2,770,125,199		2,770,125,199	2,847,489,744
2. Stocks:				
2.1 Preferred stocks .....	94,006,137		94,006,137	22,558,387
2.2 Common stocks .....	21,700		21,700	21,700
3. Mortgage loans on real estate:				
3.1 First liens .....				
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 (\$ ..... 30,203,840 ), cash equivalents (\$ ..... 99,145,657 ) and short-term investments (\$ ..... ) .....	129,349,497		129,349,497	85,474,535
6. Contract loans (including \$ ..... premium notes) .....	30,410,415		30,410,415	30,298,083
7. Derivatives .....				
8. Other invested assets .....	38,793,234		38,793,234	38,797,141
9. Receivables for securities .....	491,068		491,068	326,465
10. Securities lending reinvested collateral assets .....	178,193,393		178,193,393	180,407,133
11. Aggregate write-ins for invested assets .....				
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	3,241,390,643		3,241,390,643	3,205,373,188
13. Title plants less \$ ..... charged off (for Title insurers only) .....				
14. Investment income due and accrued .....	30,952,265		30,952,265	33,943,221
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	2,042,447		2,042,447	2,343,225
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	92,430,611		92,430,611	98,418,581
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	2,152,919		2,152,919	2,421,209
16.2 Funds held by or deposited with reinsured companies .....				
16.3 Other amounts receivable under reinsurance contracts .....	132,085		132,085	152,373
17. Amounts receivable relating to uninsured plans .....				
18.1 Current federal and foreign income tax recoverable and interest thereon ....				
18.2 Net deferred tax asset .....				
19. Guaranty funds receivable or on deposit .....				
20. Electronic data processing equipment and software .....	672,156	672,156		
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 .....	668,660		668,660	290,679
24. Health care (\$ ..... ) and other amounts receivable .....				
25. Aggregate write-ins for other than invested assets .....	4,735,133	4,228,727	506,406	642,406
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	3,375,176,919	4,900,883	3,370,276,036	3,343,584,882
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....				
28. Total (Lines 26 and 27)	3,375,176,919	4,900,883	3,370,276,036	3,343,584,882
DETAILS OF WRITE-INS				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....				
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)				
2501. Prepaid Advance Commissions .....	4,228,727	4,228,727		
2502. Tax Credits .....	506,406		506,406	642,406
2503. ....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....				
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	4,735,133	4,228,727	506,406	642,406

STATEMENT AS OF MARCH 31, 2025 OF THE ERIE FAMILY LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$ ..... 2,653,049,360 less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve) .....	2,653,049,360	2,631,792,682
2. Aggregate reserve for accident and health contracts (including \$ ..... Modco Reserve) .....	3,622,366	3,298,633
3. Liability for deposit-type contracts (including \$ ..... Modco Reserve).....	45,812,763	46,768,370
4. Contract claims:		
4.1 Life .....	12,722,999	12,211,363
4.2 Accident and health .....		
5. Policyholders' dividends/refunds to members \$ ..... and coupons \$ ..... due and unpaid .....		
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ ..... Modco) .....		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ ..... Modco) ...		
6.3 Coupons and similar benefits (including \$ ..... Modco) .....		
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ ..... discount; including \$ ..... 861,181 accident and health premiums .....	2,880,190	2,291,907
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....		
9.2 Provision for experience rating refunds, including the liability of \$ ..... accident and health experience rating refunds of which \$ ..... is for medical loss ratio rebate per the Public Health Service Act .....		
9.3 Other amounts payable on reinsurance, including \$ ..... assumed and \$ ..... ceded .....		
9.4 Interest Maintenance Reserve .....	3,715,998	3,763,109
10. Commissions to agents due or accrued-life and annuity contracts \$ .....627,417 , accident and health \$ ..... 28,156 and deposit-type contract funds \$ ..... .....	655,573	1,472,894
11. Commissions and expense allowances payable on reinsurance assumed .....		
12. General expenses due or accrued .....	7,603,725	8,406,892
13. Transfers to Separate Accounts due or accrued (net) (including \$ ..... accrued for expense allowances recognized in reserves, net of reinsured allowances) .....		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes .....	2,461,847	4,559,596
15.1 Current federal and foreign income taxes, including \$ ..... 123,201 on realized capital gains (losses) .....	6,282,557	1,662,817
15.2 Net deferred tax liability .....		
16. Unearned investment income .....		
17. Amounts withheld or retained by reporting entity as agent or trustee .....	667,165	665,424
18. Amounts held for agents' account, including \$ ..... agents' credit balances .....		
19. Remittances and items not allocated .....	688,057	290,250
20. Net adjustment in assets and liabilities due to foreign exchange rates .....		
21. Liability for benefits for employees and agents if not included above .....		
22. Borrowed money \$ ..... and interest thereon \$ ..... .....		
23. Dividends to stockholders declared and unpaid .....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve .....	30,318,500	31,147,371
24.02 Reinsurance in unauthorized and certified (\$ ..... ) companies .....		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... ) reinsurers .....		
24.04 Payable to parent, subsidiaries and affiliates .....	7,228,353	6,717,170
24.05 Drafts outstanding .....		
24.06 Liability for amounts held under uninsured plans .....		
24.07 Funds held under coinsurance .....		
24.08 Derivatives .....		
24.09 Payable for securities .....	2,015,804	8,075,520
24.10 Payable for securities lending .....	178,193,393	180,407,130
24.11 Capital notes \$ ..... and interest thereon \$ ..... .....		
25. Aggregate write-ins for liabilities .....	200,957	209,044
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	2,958,119,607	2,943,740,172
27. From Separate Accounts Statement .....		
28. Total liabilities (Lines 26 and 27) .....	2,958,119,607	2,943,740,172
29. Common capital stock .....	3,780,400	3,780,400
30. Preferred capital stock .....		
31. Aggregate write-ins for other than special surplus funds .....		
32. Surplus notes .....		
33. Gross paid in and contributed surplus .....	305,630,600	305,630,600
34. Aggregate write-ins for special surplus funds .....		
35. Unassigned funds (surplus) .....	102,745,429	90,433,710
36. Less treasury stock, at cost:		
36.1 ..... shares common (value included in Line 29 \$ ..... ) .....		
36.2 ..... shares preferred (value included in Line 30 \$ ..... ) .....		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ ..... in Separate Accounts Statement) .....	408,376,029	396,064,310
38. Totals of Lines 29, 30 and 37 .....	412,156,429	399,844,710
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	3,370,276,036	3,343,584,882
<b>DETAILS OF WRITE-INS</b>		
2501. Interest on Unpaid Claims .....	200,957	185,044
2502. Deferred Gains on Acquired Tax Credit .....		24,000
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page .....		
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	200,957	209,044
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....		
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)		
3401. ....		
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page .....		
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)		

STATEMENT AS OF MARCH 31, 2025 OF THE ERIE FAMILY LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1. Premiums and annuity considerations for life and accident and health contracts .....	65,933,427	67,156,470	281,987,704
2. Considerations for supplementary contracts with life contingencies .....			
3. Net investment income .....	35,637,604	34,122,666	139,246,397
4. Amortization of Interest Maintenance Reserve (IMR) .....	47,427	52,568	(256,846)
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....			
6. Commissions and expense allowances on reinsurance ceded .....	1,400,880	1,686,455	6,782,591
7. Reserve adjustments on reinsurance ceded .....			
8. Miscellaneous Income:			
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts.....			
8.2 Charges and fees for deposit-type contracts .....			
8.3 Aggregate write-ins for miscellaneous income .....	15,416,998	558,169	1,952,069
9. Totals (Lines 1 to 8.3) .....	118,436,336	103,576,328	429,711,915
10. Death benefits .....	22,726,048	20,578,298	72,735,556
11. Matured endowments (excluding guaranteed annual pure endowments) .....			
12. Annuity benefits .....	2,626,748	2,943,864	11,155,403
13. Disability benefits and benefits under accident and health contracts .....	4,400,829	3,627,839	16,068,875
14. Coupons, guaranteed annual pure endowments and similar benefits .....			
15. Surrender benefits and withdrawals for life contracts .....	21,680,803	31,958,202	110,411,335
16. Group conversions .....			
17. Interest and adjustments on contract or deposit-type contract funds .....	582,686	653,749	2,542,859
18. Payments on supplementary contracts with life contingencies .....	9,269	9,269	37,076
19. Increase in aggregate reserves for life and accident and health contracts .....	21,580,411	17,500,546	93,198,919
20. Totals (Lines 10 to 19) .....	73,606,794	77,271,767	306,150,023
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) .....	6,716,500	7,713,849	31,210,628
22. Commissions and expense allowances on reinsurance assumed .....			
23. General insurance expenses and fraternal expenses .....	15,829,009	14,081,628	75,778,779
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	2,366,848	2,316,367	9,507,874
25. Increase in loading on deferred and uncollected premiums .....	2,018,083	2,787,813	2,857,430
26. Net transfers to or (from) Separate Accounts net of reinsurance .....			
27. Aggregate write-ins for deductions .....	111,717	79,616	452,047
28. Totals (Lines 20 to 27) .....	100,648,951	104,251,040	425,956,781
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	17,787,385	(674,712)	3,755,134
30. Dividends to policyholders and refunds to members .....			
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	17,787,385	(674,712)	3,755,134
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	4,600,416	833,999	12,583,520
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) .....	13,186,969	(1,508,711)	(8,828,386)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ ..... 19,240 (excluding taxes of \$ ..... 84 transferred to the IMR) .....	(19,222)	(7,815)	(188,333)
35. Net income (Line 33 plus Line 34) .....	13,167,747	(1,516,526)	(9,016,719)
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year .....	399,844,710	398,425,309	398,425,309
37. Net income (Line 35) .....	13,167,747	(1,516,526)	(9,016,719)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ ..... (438,477) .....	(1,649,507)	798,153	611,970
39. Change in net unrealized foreign exchange capital gain (loss) .....			
40. Change in net deferred income tax .....	(438,477)	212,167	162,675
41. Change in nonadmitted assets .....	403,084	(3,282,996)	12,982,062
42. Change in liability for reinsurance in unauthorized and certified companies .....			
43. Change in reserve on account of change in valuation basis, (increase) or decrease .....			
44. Change in asset valuation reserve .....	828,872	(1,707,702)	(3,320,587)
45. Change in treasury stock .....			
46. Surplus (contributed to) withdrawn from Separate Accounts during period .....			
47. Other changes in surplus in Separate Accounts Statement .....			
48. Change in surplus notes .....			
49. Cumulative effect of changes in accounting principles .....			
50. Capital changes:			
50.1 Paid in .....			
50.2 Transferred from surplus (Stock Dividend) .....			
50.3 Transferred to surplus .....			
51. Surplus adjustment:			
51.1 Paid in .....			
51.2 Transferred to capital (Stock Dividend) .....			
51.3 Transferred from capital .....			
51.4 Change in surplus as a result of reinsurance .....			
52. Dividends to stockholders .....			
53. Aggregate write-ins for gains and losses in surplus .....			
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	12,311,719	(5,496,904)	1,419,401
55. Capital and surplus, as of statement date (Lines 36 + 54) .....	412,156,429	392,928,405	399,844,710
DETAILS OF WRITE-INS			
08.301. Settlement Income .....	15,000,000		
08.302. Surrenders Charges .....	415,728	556,099	1,944,690
08.303. Miscellaneous Income .....	1,100	1,900	6,600
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	170	170	779
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) .....	15,416,998	558,169	1,952,069
2701. Interest on Death Claims .....	111,548	79,616	370,712
2702. Miscellaneous Expense .....	169		81,335
2703. ....			
2798. Summary of remaining write-ins for Line 27 from overflow page .....			
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above) .....	111,717	79,616	452,047
5301. ....			
5302. ....			
5303. ....			
5398. Summary of remaining write-ins for Line 53 from overflow page .....			
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above) .....			

STATEMENT AS OF MARCH 31, 2025 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 .....	70,792,375	73,529,489	281,052,305
2. Net investment income .....	38,507,037	36,122,792	139,392,817
3. Miscellaneous income .....	16,817,878	2,244,624	8,734,660
4. Total (Lines 1 to 3) .....	126,117,290	111,896,905	429,179,782
5. Benefit and loss related payments .....	50,663,772	55,699,203	210,997,148
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
7. Commissions, expenses paid and aggregate write-ins for deductions .....	27,446,028	26,723,425	99,604,670
8. Dividends paid to policyholders .....			
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....			12,452,806
10. Total (Lines 5 through 9) .....	78,109,800	82,422,628	323,054,624
11. Net cash from operations (Line 4 minus Line 10) .....	48,007,490	29,474,277	106,125,158
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds .....	56,367,002	36,357,711	260,298,668
12.2 Stocks .....		5,000,000	9,750,000
12.3 Mortgage loans .....			
12.4 Real estate .....			
12.5 Other invested assets .....			
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....			
12.7 Miscellaneous proceeds .....	2,213,758	16,298,529	11,853,140
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	58,580,760	57,656,240	281,901,808
13. Cost of investments acquired (long-term only):			
13.1 Bonds .....	52,617,828	65,923,500	363,297,946
13.2 Stocks .....			1,400
13.3 Mortgage loans .....			
13.4 Real estate .....			
13.5 Other invested assets .....			
13.6 Miscellaneous applications .....	6,224,319	890,400	
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	58,842,147	66,813,900	363,299,346
14. Net increase/(decrease) in contract loans and premium notes .....	112,332	301,175	1,600,332
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14) .....	(373,719)	(9,458,835)	(82,997,870)
Cash from Financing and Miscellaneous Sources			
16. Cash provided (applied):			
16.1 Surplus notes, capital notes .....			
16.2 Capital and paid in surplus, less treasury stock .....			
16.3 Borrowed funds .....			
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	(1,538,292)	(1,090,336)	(4,987,862)
16.5 Dividends to stockholders .....			
16.6 Other cash provided (applied) .....	(2,220,517)	(20,237,755)	(10,845,586)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6) .....	(3,758,809)	(21,328,091)	(15,833,448)
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) .	43,874,962	(1,312,649)	7,293,840
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year .....	85,474,535	78,180,695	78,180,695
19.2 End of period (Line 18 plus Line 19.1)	129,349,496	76,868,046	85,474,535

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

20.0001. Utilization of purchased premium tax credits .....	112,000	320,841	362,850
20.0002. Transfer of investments from bonds to preferred stock .....	73,728,707		