QUARTERLY STATEMENT

AS OF JUNE 30, 2025
OF THE CONDITION AND AFFAIRS OF THE

ERIE FAMILY LIFE INSURANCE COMPANY

NAIC Group Code 0213, 0213 NAIC Company Code 70769 Employer's ID Number 25-1186315
(Current) (Prior)

Organized under the Laws of	PA	State of Domicile or Port of Entry	PA
Country of Domicile	US		
Licensed as business type:	Life, Accident and Health		
Incorporated/Organized	05/23/1967	Commenced Business	09/01/1967
Statutory Home Office	100 Erie Insurance Place	Erie, PA, US 16530	
Main Administrative Office	100 Erie Insurance Place Erie, PA, US 16530	814-870-2000 *(Telephone Number)*	
Mail Address	100 Erie Insurance Place	Erie, PA, US 16530	
Primary Location of Books and Records	100 Erie Insurance Place Erie, PA, US 16530	814-870-2000 *(Telephone Number)*	
Internet Website Address	www.erieinsurance.com		
Statutory Statement Contact	Bridget Marie Fetzner	814-870-2000-2239 *(Telephone Number)*	
	Bridget.Fetzner@erieinsurance.com *(E-Mail Address)*	814-870-4040 *(Fax Number)*	

OFFICERS

Timothy Gerard NeCastro, President & Chief Executive Officer
Brian William Bolash, EVP, Secretary & General Counsel
Julie Marie Pelkowski, EVP & Chief Financial Officer
Parthasarathy Srinivasa, EVP & Chief Information Officer

OTHER

Sean David Dugan, Executive Vice President
Sarah Jennifer Shine#, Executive Vice President
Jorie Lee Novacek, SVP & Controller
Anthony DaBreo, Senior Vice President
Christopher Adam Wheeler, VP & Appointed Actuary
Douglas Edward Smith, Executive Vice President
Cody William Cook#, Executive Vice President
Ronald Steven Habursky, SVP & Chief Investment Officer
Michael Eugene Raftis#, SVP & Corporate Treasurer

DIRECTORS OR TRUSTEES

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

State of Pennsylvania
County of Erie 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.

x Tim NeCastro	x Brian W. Bolash	x Julie M. Pelkowski
Timothy Gerard NeCastro President & Chief Executive Officer	Brian William Bolash EVP, Secretary & General Counsel	Julie Marie Pelkowski EVP & Chief Financial Officer

Subscribed and sworn to before me
this 7th day of
August, 2025

x Julie Elizabeth Oborski

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

a. Is this an original filing? Yes
b. If no:
1. State the amendment number: ______
2. Date filed: ______
3. Number of pages attached: ______

ASSETS

	Current Statement Date 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 December 31 Prior Year Net Admitted Assets
1. Bonds	2,799,130,434		2,799,130,434	2,847,489,744
2. Stocks:				
2.1 Preferred stocks	93,876,835		93,876,835	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 $...... encumbrances)				
5. Cash ($......33,109,782), cash equivalents ($......60,425,563) and short-term investments ($......16,198,724)	109,734,068		109,734,068	85,474,535
6. Contract loans (including $...... premium notes)	31,052,013		31,052,013	30,298,083
7. Derivatives				
8. Other invested assets	43,790,468		43,790,468	38,797,141
9. Receivables for securities	12,261,811		12,261,811	326,465
10. Securities lending reinvested collateral assets	126,242,065		126,242,065	180,407,133
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	3,216,109,394		3,216,109,394	3,205,373,188
13. Title plants less $...... charged off (for Title insurers only)				
14. Investment income due and accrued	35,083,992		35,083,992	33,943,221
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	2,460,899		2,460,899	2,343,225
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $...... earned but unbilled premiums)	101,007,676		101,007,676	98,418,581
15.3 Accrued retrospective premiums ($......) and contracts subject to redetermination ($......)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	1,711,014		1,711,014	2,421,209
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	224,007		224,007	152,373
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon				
18.2 Net deferred tax asset				
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software	553,540	553,540	0	
21. Furniture and equipment, including health care delivery assets ($......)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	681,594		681,594	290,679
24. Health care ($......) and other amounts receivable				
25. Aggregate write-ins for other-than-invested assets	4,989,539	4,483,133	506,406	642,406
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	3,362,821,655	5,036,673	3,357,784,982	3,343,584,882
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	3,362,821,655	5,036,673	3,357,784,982	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	4,483,133	4,483,133	0	
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)	4,989,539	4,483,133	506,406	642,406

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31 Prior Year
1.	Aggregate reserve for life contracts $......2,685,584,445 less $...... included in Line 6.3 (including $...... Modco Reserve)	2,685,584,445	2,631,792,682
2.	Aggregate reserve for accident and health contracts (including $...... Modco Reserve)	3,486,291	3,298,633
3.	Liability for deposit-type contracts (including $...... Modco Reserve)	44,126,682	46,768,370
4.	Contract claims:		
	4.1 Life	15,025,350	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 $......843,814 accident and health premiums	1,934,999	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	163,799	3,763,109
10.	Commissions to agents due or accrued-life and annuity contracts $......836,006, accident and health $......22,711 and deposit-type contract funds $......	858,717	1,472,894
11.	Commissions and expense allowances payable on reinsurance assumed		
12.	General expenses due or accrued	7,568,025	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	2,405,290	4,559,596
15.1	Current federal and foreign income taxes, including $...... on realized capital gains (losses)	1,107,490	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	657,748	665,424
18.	Amounts held for agents' account, including $...... agents' credit balances		
19.	Remittances and items not allocated	406,928	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 $......		
23.	Dividends to stockholders declared and unpaid		
24.	Miscellaneous liabilities:		
	24.01 Asset valuation reserve	30,612,944	31,147,371
	24.02 Reinsurance in unauthorized and certified ($......) companies		
	24.03 Funds held under reinsurance treaties with unauthorized and certified ($......) reinsurers		
	24.04 Payable to parent, subsidiaries and affiliates	5,329,527	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	8,800,000	8,075,520
	24.10 Payable for securities lending	126,242,065	180,407,130
	24.11 Capital notes $...... and interest thereon $......		
25.	Aggregate write-ins for liabilities	237,814	209,044
26.	Total liabilities excluding Separate Accounts business (Lines 1 to 25)	2,934,548,114	2,943,740,172
27.	From Separate Accounts statement		
28.	Total liabilities (Lines 26 and 27)	2,934,548,114	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)	113,825,868	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)	419,456,468	396,064,310
38.	Totals of Lines 29, 30 and 37	423,236,868	399,844,710
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	3,357,784,982	3,343,584,882
Details of Write-Ins			
2501.	Interest on Unpaid Claims	237,814	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)	237,814	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)		

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	144,980,545	144,700,192	281,987,704
2.	Considerations for supplementary contracts with life contingencies			
3.	Net investment income	72,462,859	69,113,723	139,246,397
4.	Amortization of Interest Maintenance Reserve (IMR)	79,121	100,622	(256,846)
5.	Separate Accounts net gain from operations excluding unrealized gains or losses			
6.	Commissions and expense allowances on reinsurance ceded	3,203,879	3,636,262	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	15,921,447	1,062,769	1,952,069
9.	Totals (Lines 1 to 8.3)	236,647,851	218,613,568	429,711,915
10.	Death benefits	39,147,661	36,363,791	72,735,556
11.	Matured endowments (excluding guaranteed annual pure endowments)			
12.	Annuity benefits	5,177,144	5,615,783	11,155,403
13.	Disability benefits and benefits under accident and health contracts	9,519,477	7,819,474	16,068,875
14.	Coupons, guaranteed annual pure endowments and similar benefits			
15.	Surrender benefits and withdrawals for life contracts	42,231,730	58,219,096	110,411,335
16.	Group conversions			
17.	Interest and adjustments on contract or deposit-type contract funds	1,198,899	1,292,502	2,542,859
18.	Payments on supplementary contracts with life contingencies	18,538	18,538	37,076
19.	Increase in aggregate reserves for life and accident and health contracts	53,979,421	49,402,909	93,198,919
20.	Totals (Lines 10 to 19)	151,272,870	158,732,093	306,150,023
21.	Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	14,243,752	15,913,892	31,210,628
22.	Commissions and expense allowances on reinsurance assumed			
23.	General insurance expenses and fraternal expenses	31,486,809	45,549,562	75,778,779
24.	Insurance taxes, licenses and fees, excluding federal income taxes	5,009,614	4,642,932	9,507,874
25.	Increase in loading on deferred and uncollected premiums	1,265,653	2,338,666	2,857,430
26.	Net transfers to or (from) Separate Accounts net of reinsurance			
27.	Aggregate write-ins for deductions	207,498	160,152	452,047
28.	Totals (Lines 20 to 27)	203,486,196	227,337,297	425,956,781
29.	Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	33,161,655	(8,723,729)	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)	33,161,655	(8,723,729)	3,755,134
32.	Federal and foreign income taxes incurred (excluding tax on capital gains)	7,837,745	3,853,192	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)	25,323,910	(12,576,921)	(8,828,386)
34.	Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of $......75,181 (excluding taxes of $......(935,746) transferred to the IMR)	(582,551)	(170,420)	(188,333)
35.	Net income (Line 33 plus Line 34)	24,741,359	(12,747,341)	(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)	24,741,359	(12,747,341)	(9,016,719)
38.	Change in net unrealized capital gains (losses) less capital gains tax of $......(451,694)	(1,699,229)	422,801	611,970
39.	Change in net unrealized foreign exchange capital gain (loss)			
40.	Change in net deferred income tax	(451,694)	112,390	162,675
41.	Change in nonadmitted assets	267,295	11,779,343	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	534,427	(1,913,402)	(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	0		
	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 (Lines 37 through 53)	23,392,158	(2,346,209)	1,419,401
55.	Capital and surplus as of statement date (Lines 36 + 54)	423,236,868	396,079,100	399,844,710
Details of Write-Ins				
08.301.	Settlement Income	15,000,000		
08.302.	Surrender Charges	920,020	1,060,460	1,944,690
08.303.	Miscellaneous Income	1,102	1,900	6,600
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page	325	409	779
08.399	Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	15,921,447	1,062,769	1,952,069
2701.	Interest on Death Claims	206,176	160,152	370,712
2702.	Miscellaneous Expense	1,322		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)	207,498	160,152	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)			

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	140,651,195	144,795,132	281,052,305
2.	Net investment income	71,309,291	69,058,772	139,392,817
3.	Miscellaneous income	19,125,326	4,699,031	8,734,660
4.	Total (Lines 1 to 3)	231,085,812	218,552,935	429,179,782
5.	Benefit and loss related payments	92,570,368	107,390,220	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	53,211,416	51,453,855	99,604,670
8.	Dividends paid to policyholders			
9.	Federal and foreign income taxes paid (recovered) net of $...... tax on capital gains (losses)	7,532,507	3,270,251	12,452,806
10.	Total (Lines 5 through 9)	153,314,291	162,114,326	323,054,624
11.	Net cash from operations (Line 4 minus Line 10)	77,771,521	56,438,609	106,125,158
	Cash from Investments			
12.	Proceeds from investments sold, matured or repaid:			
	12.1 Bonds	141,084,679	125,313,499	260,298,668
	12.2 Stocks	0	7,250,000	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	54,889,601	11,346,193	11,853,140
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	195,974,280	143,909,692	281,901,808
13.	Cost of investments acquired (long-term only):			
	13.1 Bonds	171,316,897	177,333,753	363,297,946
	13.2 Stocks	0	1,400	1,400
	13.3 Mortgage loans			
	13.4 Real estate			
	13.5 Other invested assets	5,010,970		
	13.6 Miscellaneous applications	11,935,346	384,555	
	13.7 Total investments acquired (Lines 13.1 to 13.6)	188,263,213	177,719,708	363,299,346
14.	Net increase/(decrease) in contract loans and premium notes	753,930	875,709	1,600,332
15.	Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	6,957,137	(34,685,725)	(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	0		
	16.3 Borrowed funds			
	16.4 Net deposits on deposit-type contracts and other insurance liabilities	(3,840,587)	(2,493,503)	(4,987,862)
	16.5 Dividends to stockholders			
	16.6 Other cash provided (applied)	(56,628,538)	(17,873,793)	(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)	(60,469,125)	(20,367,296)	(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)	24,259,533	1,385,588	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)	109,734,068	79,566,283	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		