



QUARTERLY STATEMENT
AS OF SEPTEMBER 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
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(E-Mail Address) (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
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 [Signature] Timothy Gerard NeCastro President & Chief Executive Officer
x [Signature] Brian William Bolash EVP, Secretary & General Counsel
x [Signature] Julie Marie Pelkowski EVP & Chief Financial Officer

Subscribed and sworn to before me
this 21st day of
October, 2025

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

x [Signature]

Commonwealth of Pennsylvania - Notary Seal
Jillian V. Pauley, Notary Public
Erie County
My commission expires May 26, 2029
Commission number 1393519
Member, Pennsylvania Association of Notaries

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.....	2,821,854,391		2,821,854,391	2,847,489,744
2.	Stocks:				
2.1	Preferred stocks.....	92,462,370		92,462,370	22,558,387
2.2	Common stocks.....	19,200		19,200	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 (\$.....28,666,750), cash equivalents (\$.....62,941,708) and short-term investments (\$.....33,369,004).....	124,977,462		124,977,462	85,474,535
6.	Contract loans (including \$..... premium notes).....	31,618,081		31,618,081	30,298,083
7.	Derivatives.....				
8.	Other invested assets.....	46,783,390		46,783,390	38,797,141
9.	Receivables for securities.....	1,304,904		1,304,904	326,465
10.	Securities lending reinvested collateral assets.....	201,295,446		201,295,446	180,407,133
11.	Aggregate write-ins for invested assets.....				
12.	Subtotals, cash and invested assets (Lines 1 to 11).....	3,320,315,244		3,320,315,244	3,205,373,188
13.	Title plants less \$..... charged off (for Title insurers only).....				
14.	Investment income due and accrued.....	32,229,384		32,229,384	33,943,221
15.	Premiums and considerations:				
15.1	Uncollected premiums and agents' balances in the course of collection.....	1,872,685		1,872,685	2,343,225
15.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$..... earned but unbilled premiums).....	97,691,154		97,691,154	98,418,581
15.3	Accrued retrospective premiums (\$.....) and contracts subject to redetermination (\$.....).....				
16.	Reinsurance:				
16.1	Amounts recoverable from reinsurers.....	3,274,249		3,274,249	2,421,209
16.2	Funds held by or deposited with reinsured companies.....				
16.3	Other amounts receivable under reinsurance contracts.....	155,298		155,298	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.....	434,925	434,925	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.....	360,982		360,982	290,679
24.	Health care (\$.....) and other amounts receivable.....				
25.	Aggregate write-ins for other-than-invested assets.....	5,320,462	4,814,056	506,406	642,406
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	3,461,654,383	5,248,981	3,456,405,402	3,343,584,882
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....				
28.	Total (Lines 26 and 27).....	3,461,654,383	5,248,981	3,456,405,402	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.....	4,814,056	4,814,056	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).....	5,320,462	4,814,056	506,406	642,406

LIABILITIES, SURPLUS AND OTHER FUNDS

		1	2
		Current Statement Date	December 31 Prior Year
1.	Aggregate reserve for life contracts \$..... 2,704,786,625 less \$..... included in Line 6.3 (including \$..... Modco Reserve).....	2,704,786,625	2,631,792,682
2.	Aggregate reserve for accident and health contracts (including \$..... Modco Reserve).....	3,571,642	3,298,633
3.	Liability for deposit-type contracts (including \$..... Modco Reserve).....	43,398,260	46,768,370
4.	Contract claims:		
4.1	Life.....	13,483,836	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 \$.....985,219 accident and health premiums.....	3,010,560	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.....	349,825	3,763,109
10.	Commissions to agents due or accrued-life and annuity contracts \$.....669,570, accident and health \$.....30,926 and deposit-type contract funds \$.....	700,496	1,472,894
11.	Commissions and expense allowances payable on reinsurance assumed.....		
12.	General expenses due or accrued.....	8,137,462	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.....	3,310,670	4,559,596
15.1	Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....	307,099	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.....	701,664	665,424
18.	Amounts held for agents' account, including \$..... agents' credit balances.....		
19.	Remittances and items not allocated.....	1,161,735	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.....	31,665,574	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.....	6,140,056	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.....	8,514,724	8,075,520
24.10	Payable for securities lending.....	201,295,446	180,407,130
24.11	Capital notes \$..... and interest thereon \$.....		
25.	Aggregate write-ins for liabilities.....	163,787	209,044
26.	Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	3,030,699,461	2,943,740,172
27.	From Separate Accounts statement.....		
28.	Total liabilities (Lines 26 and 27).....	3,030,699,461	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).....	116,294,941	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).....	421,925,541	396,064,310
38.	Totals of Lines 29, 30 and 37.....	425,705,941	399,844,710
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	3,456,405,402	3,343,584,882
Details of Write-Ins			
2501.	Interest on Unpaid Claims.....	163,787	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).....	163,787	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	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	213,863,557	212,145,540	281,987,704
2.	Considerations for supplementary contracts with life contingencies			
3.	Net investment income	110,003,332	103,839,885	139,246,397
4.	Amortization of Interest Maintenance Reserve (IMR)	343,939	132,683	(256,846)
5.	Separate Accounts net gain from operations excluding unrealized gains or losses			
6.	Commissions and expense allowances on reinsurance ceded	4,492,572	5,117,261	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	16,327,912	1,415,916	1,952,069
9.	Totals (Lines 1 to 8.3)	345,031,312	322,651,285	429,711,915
10.	Death benefits	61,787,926	56,816,127	72,735,556
11.	Matured endowments (excluding guaranteed annual pure endowments)	21,542		
12.	Annuity benefits	7,752,536	8,217,817	11,155,403
13.	Disability benefits and benefits under accident and health contracts	14,574,247	11,867,835	16,068,875
14.	Coupons, guaranteed annual pure endowments and similar benefits			
15.	Surrender benefits and withdrawals for life contracts	67,916,270	82,417,868	110,411,335
16.	Group conversions			
17.	Interest and adjustments on contract or deposit-type contract funds	1,772,709	1,894,111	2,542,859
18.	Payments on supplementary contracts with life contingencies	27,807	27,807	37,076
19.	Increase in aggregate reserves for life and accident and health contracts	73,266,952	74,044,284	93,198,919
20.	Totals (Lines 10 to 19)	227,119,989	235,285,849	306,150,023
21.	Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	21,728,946	23,733,783	31,210,628
22.	Commissions and expense allowances on reinsurance assumed			
23.	General insurance expenses and fraternal expenses	48,541,042	61,756,909	75,778,779
24.	Insurance taxes, licenses and fees, excluding federal income taxes	7,457,624	6,774,449	9,507,874
25.	Increase in loading on deferred and uncollected premiums	2,358,185	4,328,370	2,857,430
26.	Net transfers to or (from) Separate Accounts net of reinsurance			
27.	Aggregate write-ins for deductions	320,758	275,393	452,047
28.	Totals (Lines 20 to 27)	307,526,544	332,154,753	425,956,781
29.	Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	37,504,768	(9,503,468)	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)	37,504,768	(9,503,468)	3,755,134
32.	Federal and foreign income taxes incurred (excluding tax on capital gains)	9,234,117	9,196,517	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)	28,270,651	(18,699,985)	(8,828,386)
34.	Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....(6,052) (excluding taxes of \$.....(815,902) transferred to the IMR)	(501,318)	(182,996)	(188,333)
35.	Net income (Line 33 plus Line 34)	27,769,333	(18,882,981)	(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)	27,769,333	(18,882,981)	(9,016,719)
38.	Change in net unrealized capital gains (losses) less capital gains tax of \$.....(303,426)	(1,141,460)	1,399,750	611,970
39.	Change in net unrealized foreign exchange capital gain (loss)			
40.	Change in net deferred income tax	(303,426)	372,085	162,675
41.	Change in nonadmitted assets	54,987	12,305,380	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	(518,203)	(3,007,198)	(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)	25,861,231	(7,812,964)	1,419,401
55.	Capital and surplus as of statement date (Lines 36 + 54)	425,705,941	390,612,345	399,844,710
Details of Write-Ins				
08.301.	Settlement Income	15,000,000		
08.302.	Surrender Charges	1,325,203	1,411,907	1,944,690
08.303.	Miscellaneous Income	2,199	3,400	6,600
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page	510	609	779
08.399	Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	16,327,912	1,415,916	1,952,069
2701.	Interest on Death Claims	316,470	275,393	370,712
2702.	Miscellaneous Expense	4,288		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)	320,758	275,393	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	2	3
	Current Year To Date	Prior Year To Date	Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	213,466,239	214,499,520	281,052,305
2. Net investment income	111,829,260	106,596,571	139,392,817
3. Miscellaneous income	20,820,484	6,533,177	8,734,660
4. Total (Lines 1 to 3)	346,115,983	327,629,268	429,179,782
5. Benefit and loss related payments	151,660,895	160,622,833	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	78,886,735	75,574,668	99,604,670
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$..... tax on capital gains (losses)	9,767,881	6,049,263	12,452,806
10. Total (Lines 5 through 9)	240,315,511	242,246,764	323,054,624
11. Net cash from operations (Line 4 minus Line 10)	105,800,472	85,382,504	106,125,158
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	220,477,167	213,311,402	260,298,668
12.2 Stocks	2,002,500	9,750,000	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	439,257	7,001,770	11,853,140
12.8 Total investment proceeds (Lines 12.1 to 12.7)	222,918,924	230,063,172	281,901,808
13. Cost of investments acquired (long-term only):			
13.1 Bonds	272,855,900	288,249,640	363,297,946
13.2 Stocks	0	1,400	1,400
13.3 Mortgage loans			
13.4 Real estate			
13.5 Other invested assets	8,010,520		
13.6 Miscellaneous applications	21,866,752	9,429,682	
13.7 Total investments acquired (Lines 13.1 to 13.6)	302,733,172	297,680,722	363,299,346
14. Net increase/(decrease) in contract loans and premium notes	1,319,998	1,214,257	1,600,332
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(81,134,246)	(68,831,807)	(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	(5,142,819)	(3,720,930)	(4,987,862)
16.5 Dividends to stockholders			
16.6 Other cash provided (applied)	19,979,520	(2,499,185)	(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)	14,836,701	(6,220,115)	(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)	39,502,927	10,330,582	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)	124,977,462	88,511,278	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		