

ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 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
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)
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)
Internet Website Address www.erieinsurance.com
Statutory Statement Contact Bridget Marie Fetzner 814-870-2000-2239 (Telephone)
Bridget.Fetzner@erieinsurance.com 814-870-4040 (E-Mail) (Fax)

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

DIRECTORS OR TRUSTEES

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

State of Pennsylvania
County of Erie SS

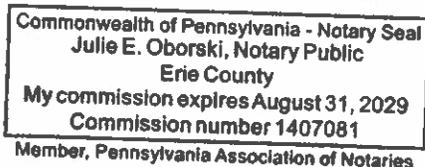
The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any 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 W. Bolash EVP, Secretary & General Counsel
x [Signature] Julie Marie Pelkowski EVP & Chief Financial Officer

Subscribed and sworn to before me
this 24th day of February, 2026

- 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] Julie E. Oborski



**ASSETS**

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	2,853,276,628		2,853,276,628	2,847,489,744
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	104,770,109		104,770,109	22,558,387
2.2 Common stocks.....	19,200		19,200	21,700
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....				
3.2 Other than first liens.....				
4. Real estate (Schedule A):				
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 (\$.....26,915,745, Schedule E - Part 1), cash equivalents (\$.....40,784,960, Schedule E - Part 2) and short-term investments (\$.....30,297,861, Schedule DA).....	97,998,566		97,998,566	85,474,535
6. Contract loans (including \$..... premium notes).....	32,103,378		32,103,378	30,298,083
7. Derivatives (Schedule DB).....				
8. Other invested assets (Schedule BA).....	46,789,851		46,789,851	38,797,141
9. Receivables for securities.....	411,957		411,957	326,465
10. Securities lending reinvested collateral assets (Schedule DL).....	264,342,897		264,342,897	180,407,133
11. Aggregate write-ins for invested assets.....				
12. Subtotals, cash and invested assets (Lines 1 to 11).....	3,399,712,586		3,399,712,586	3,205,373,188
13. Title plants less \$..... charged off (for Title insurers only).....				
14. Investment income due and accrued.....	35,723,344		35,723,344	33,943,221
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	2,292,453		2,292,453	2,343,225
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$..... earned but unbilled premiums).....	100,654,726		100,654,726	98,418,581
15.3 Accrued retrospective premiums (\$.....) and contracts subject to redetermination (\$.....).....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	3,912,100		3,912,100	2,421,209
16.2 Funds held by or deposited with reinsured companies.....				
16.3 Other amounts receivable under reinsurance contracts.....	288,957		288,957	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.....	35,177,714	11,622,246	23,555,468	
19. Guaranty funds receivable or on deposit.....				
20. Electronic data processing equipment and software.....	316,309	316,309	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.....	314,154		314,154	290,679
24. Health care (\$.....) and other amounts receivable.....				
25. Aggregate write-ins for other-than-invested assets.....	6,106,191	5,218,871	887,320	642,406
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	3,584,498,534	17,157,426	3,567,341,108	3,343,584,882
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....				
28. Total (Lines 26 and 27).....	3,584,498,534	17,157,426	3,567,341,108	3,343,584,882
<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. Prepaid Advance Commissions.....	5,218,871	5,218,871	0	
2502. Tax Credits.....	433,762		433,762	642,406
2503. Admitted Disallowed IMR.....	453,558		453,558	
2598. Summary of remaining write-ins for Line 25 from overflow page.....				
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	6,106,191	5,218,871	887,320	642,406

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1	2
	Current Year	Prior Year
1. Aggregate reserve for life contracts \$.....2,729,455,265 (Exhibit 5, Line 9999999) less \$..... included in Line 6.3 (including \$..... Modco Reserve).....	2,729,455,265	2,631,792,682
2. Aggregate reserve for accident and health contracts (including \$..... Modco Reserve).....	3,728,311	3,298,633
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$..... Modco Reserve).....	42,548,978	46,768,370
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6).....	10,340,019	12,211,363
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6).....		
5. Policyholders' dividends/refunds to members \$..... and coupons \$..... due and unpaid (Exhibit 4, Line 10).....		
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 \$.....1,328,369 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	2,761,940	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 (IMR, Line 6).....	0	3,763,109
10. Commissions to agents due or accrued-life and annuity contracts \$.....2,113,654, accident and health \$.....12 and deposit-type contract funds \$.....	2,113,666	1,472,894
11. Commissions and expense allowances payable on reinsurance assumed.....		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7).....	7,817,154	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 (Exhibit 3, Line 9, Col. 6).....	3,927,137	4,559,596
15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....	3,041,123	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.....	696,442	665,424
18. Amounts held for agents' account, including \$..... agents' credit balances.....		
19. Remittances and items not allocated.....	238,549	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 (AVR, Line 16, Col. 7).....	31,326,568	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.....	5,590,004	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.....	2,000,000	8,075,520
24.10 Payable for securities lending.....	264,342,904	180,407,130
24.11 Capital notes \$..... and interest thereon \$.....		
25. Aggregate write-ins for liabilities.....	157,713	209,044
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	3,110,085,773	2,943,740,172
27. From Separate Accounts statement.....		
28. Total liabilities (Lines 26 and 27).....	3,110,085,773	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 (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....	305,630,600	305,630,600
34. Aggregate write-ins for special surplus funds.....	453,558	
35. Unassigned funds (surplus).....	147,390,777	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).....	453,474,935	396,064,310
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	457,255,335	399,844,710
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	3,567,341,108	3,343,584,882
<b>Details of Write-Ins</b>		
2501. Interest on Unpaid Claims.....	157,713	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).....	157,713	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. Admitted Disallowed IMR.....	453,558	
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).....	453,558	

**SUMMARY OF OPERATIONS**

	1	2
	Current Year	Prior Year
1. Premiums and annuity considerations for life and accident and health contracts	291,130,779	281,987,704
2. Considerations for supplementary contracts with life contingencies	0	
3. Net investment income (Exhibit of Net Investment Income, Line 17)	148,237,643	139,246,397
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	450,744	(256,846)
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	6,214,244	6,782,591
7. Reserve adjustments on reinsurance ceded	0	
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	
8.2 Charges and fees for deposit-type contracts	0	
8.3 Aggregate write-ins for miscellaneous income	16,867,502	1,952,069
9. Totals (Lines 1 to 8.3)	462,900,912	429,711,915
10. Death benefits	79,633,605	72,735,556
11. Matured endowments (excluding guaranteed annual pure endowments)	21,542	
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)	10,585,954	11,155,403
13. Disability benefits and benefits under accident and health contracts	20,370,570	16,068,875
14. Coupons, guaranteed annual pure endowments and similar benefits	0	
15. Surrender benefits and withdrawals for life contracts	97,228,152	110,411,335
16. Group conversions	0	
17. Interest and adjustments on contract or deposit-type contract funds	2,296,884	2,542,859
18. Payments on supplementary contracts with life contingencies	37,076	37,076
19. Increase in aggregate reserves for life and accident and health contracts	98,092,261	93,198,919
20. Totals (Lines 10 to 19)	308,266,044	306,150,023
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	31,932,491	31,210,628
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)		
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6)	62,204,249	75,778,779
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	9,572,796	9,507,874
25. Increase in loading on deferred and uncollected premiums	455,206	2,857,430
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	
27. Aggregate write-ins for deductions	525,551	452,047
28. Totals (Lines 20 to 27)	412,956,337	425,956,781
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	49,944,575	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)	49,944,575	3,755,134
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	12,412,520	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)	37,532,055	(8,828,386)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....7,724 (excluding taxes of \$..... (1,001,068) transferred to the IMR)	(515,094)	(188,333)
35. Net income (Line 33 plus Line 34)	37,016,961	(9,016,719)
<b>Capital and Surplus Account</b>		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	399,844,710	398,425,309
37. Net income (Line 35)	37,016,961	(9,016,719)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....(577,793)	(2,173,602)	611,970
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	34,599,921	162,675
41. Change in nonadmitted assets	(11,853,458)	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	(179,197)	(3,320,587)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2 Col. 2 minus Col. 1)		
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 for the year (Lines 37 through 53)	57,410,625	1,419,401
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	457,255,335	399,844,710
<b>Details of Write-Ins</b>		
08.301. Settlement Income	15,000,000	
08.302. Surrender Charges	1,864,652	1,944,690
08.303. Miscellaneous Income	2,200	6,600
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	650	779
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	16,867,502	1,952,069
2701. Interest on Death Claims	465,461	370,712
2702. Miscellaneous Expense	60,090	80,919
2703. Tax Penalties		416
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	525,551	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
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance.....	288,960,232	281,052,305
2. Net investment income.....	146,692,141	139,392,817
3. Miscellaneous income.....	23,081,746	8,734,660
4. Total (Lines 1 to 3).....	458,734,119	429,179,782
5. Benefit and loss related payments.....	211,239,133	210,997,148
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	
7. Commissions, expenses paid and aggregate write-ins for deductions.....	103,318,489	99,604,670
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) net of \$..... tax on capital gains (losses).....	10,040,870	12,452,806
10. Total (Lines 5 through 9).....	324,598,492	323,054,624
11. Net cash from operations (Line 4 minus Line 10).....	134,135,627	106,125,158
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	301,557,964	260,298,668
12.2 Stocks.....	7,002,500	9,750,000
12.3 Mortgage loans.....		
12.4 Real estate.....		
12.5 Other invested assets.....	0	
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....	(12,414)	
12.7 Miscellaneous proceeds.....	53	11,853,140
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	308,548,103	281,901,808
13. Cost of investments acquired (long-term only exclude cash equivalents and short-term investments):		
13.1 Bonds.....	389,401,446	363,297,946
13.2 Stocks.....	15,564,161	1,400
13.3 Mortgage loans.....		
13.4 Real estate.....		
13.5 Other invested assets.....	8,010,520	
13.6 Miscellaneous applications.....	90,096,776	
13.7 Total investments acquired (Lines 13.1 to 13.6).....	503,072,903	363,299,346
14. Net increase / (decrease) in contract loans and premium notes.....	1,805,295	1,600,332
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14).....	(196,330,095)	(82,997,870)
<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.....	0	
16.3 Borrowed funds.....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	(6,516,277)	(4,987,862)
16.5 Dividends to stockholders.....		
16.6 Other cash provided (applied).....	81,234,776	(10,845,586)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	74,718,499	(15,833,448)
<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).....	12,524,031	7,293,840
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	85,474,535	78,180,695
19.2 End of year (Line 18 plus Line 19.1).....	97,998,566	85,474,535

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

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