



QUARTERLY STATEMENT
AS OF SEPTEMBER 30, 2024
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
Internet Website Address www.erieinsurance.com
Statutory Statement Contact Bridget Marie Fetzner 814-870-2000 x2239
Bridget.Fetzner@erieinsurance.com 814-870-4040

DIRECTORS

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

EXECUTIVE OFFICERS

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

Senior Vice President & Controller: Jorie Lee Novacek
Senior Vice President & Chief Investment Officer: Ronald Steven Habursky
Senior Vice President: Cody William Cook#
Senior Vice President: Anthony DaBreo#
Senior Vice President: Sarah Jennifer Shine#
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.

Signature of Timothy Gerard NeCastro
Timothy Gerard NeCastro
President & CEO

Signature of Brian William Bolash
Brian William Bolash
Executive Vice President, Secretary & General Counsel

Signature of Julie Marie Pelkowski
Julie Marie Pelkowski
Executive Vice President & CFO

Subscribed and sworn to before me this
6th day of November, 2024.

- (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:

Signature of Julie Elizabeth Oborski

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

STATEMENT AS OF SEPTEMBER 30, 2024 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	2,820,726,555		2,820,726,555	2,747,416,838
2. Stocks:				
2.1 Preferred stocks	23,268,578		23,268,578	31,629,488
2.2 Common stocks	21,700		21,700	20,300
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 (\$26,803,200), cash equivalents (\$ 61,708,078) and short-term investments (\$)	88,511,278		88,511,278	78,180,695
6. Contract loans (including \$ premium notes)	29,912,008		29,912,008	28,697,751
7. Derivatives				
8. Other invested assets	38,809,508		38,809,508	38,837,683
9. Receivables for securities	4,857,298		4,857,298	795,179
10. Securities lending reinvested collateral assets	189,081,832		189,081,832	183,714,269
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	3,195,188,757		3,195,188,757	3,109,292,203
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	30,852,835		30,852,835	32,118,100
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	2,099,889		2,099,889	2,347,642
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)	94,352,642		94,352,642	100,111,665
15.3 Accrued retrospective premiums (\$) and contracts subject to redetermination (\$)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	3,977,363		3,977,363	1,474,406
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	342,278		342,278	112,673
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	909,474	909,474		
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	472,495		472,495	320,810
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	5,976,507	5,071,173	905,334	897,075
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	3,334,172,240	5,980,647	3,328,191,593	3,246,674,574
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	3,334,172,240	5,980,647	3,328,191,593	3,246,674,574
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	5,071,173	5,071,173		
2502. Tax Credits	905,334		905,334	897,075
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	5,976,507	5,071,173	905,334	897,075

STATEMENT AS OF SEPTEMBER 30, 2024 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 \$ 2,612,809,972 less \$ included in Line 6.3 (including \$ Modco Reserve)	2,612,809,972	2,539,175,302
2. Aggregate reserve for accident and health contracts (including \$ Modco Reserve)	3,126,708	2,717,094
3. Liability for deposit-type contracts (including \$ Modco Reserve).....	47,389,617	49,222,301
4. Contract claims:		
4.1 Life	13,077,978	11,432,967
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 \$857,470 accident and health premiums	2,742,956	2,067,377
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		411,568
9.4 Interest Maintenance Reserve	3,809,898	4,221,762
10. Commissions to agents due or accrued-life and annuity contracts \$ 2,179,819 , accident and health \$ 29,394 and deposit-type contract funds \$	2,209,213	2,748,798
11. Commissions and expense allowances payable on reinsurance assumed		
12. General expenses due or accrued	8,658,347	8,150,684
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	5,332,079	4,877,214
15.1 Current federal and foreign income taxes, including \$ 70,840 on realized capital gains (losses)	4,790,003	1,706,272
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by reporting entity as agent or trustee	667,351	469,923
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	115,554	860,559
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	30,833,982	27,826,784
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	5,755,041	8,447,934
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	7,000,000	19
24.10 Payable for securities lending	189,081,832	183,714,250
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities	178,717	198,457
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	2,937,579,248	2,848,249,265
27. From Separate Accounts Statement		
28. Total liabilities (Lines 26 and 27)	2,937,579,248	2,848,249,265
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)	81,201,345	89,014,309
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)	386,831,945	394,644,909
38. Totals of Lines 29, 30 and 37	390,612,345	398,425,309
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	3,328,191,593	3,246,674,574
DETAILS OF WRITE-INS		
2501. Interest on Unpaid Claims	178,717	198,457
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	178,717	198,457
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 SEPTEMBER 30, 2024 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	212,145,540	214,594,318	315,241,103
2. Considerations for supplementary contracts with life contingencies	605,187	605,187	605,187
3. Net investment income	103,839,885	98,777,867	132,651,595
4. Amortization of Interest Maintenance Reserve (IMR)	132,683	339,031	477,100
5. Separate Accounts net gain from operations excluding unrealized gains or losses			
6. Commissions and expense allowances on reinsurance ceded	5,117,261	5,348,790	6,822,672
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	1,415,916	1,330,754	1,829,225
9. Totals (Lines 1 to 8.3)	322,651,285	320,995,947	457,626,882
10. Death benefits	56,816,127	51,965,752	67,534,265
11. Matured endowments (excluding guaranteed annual pure endowments)			
12. Annuity benefits	8,217,817	7,710,096	10,362,242
13. Disability benefits and benefits under accident and health contracts	11,867,835	9,627,690	13,079,639
14. Coupons, guaranteed annual pure endowments and similar benefits			
15. Surrender benefits and withdrawals for life contracts	82,417,868	83,488,366	138,927,137
16. Group conversions			
17. Interest and adjustments on contract or deposit-type contract funds	1,894,111	1,976,598	2,750,944
18. Payments on supplementary contracts with life contingencies	27,807	16,197	25,466
19. Increase in aggregate reserves for life and accident and health contracts	74,044,284	85,000,023	110,805,142
20. Totals (Lines 10 to 19)	235,285,849	239,784,722	343,484,835
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	23,733,783	23,819,124	34,693,472
22. Commissions and expense allowances on reinsurance assumed			
23. General insurance expenses and fraternal expenses	61,756,909	43,541,096	60,333,183
24. Insurance taxes, licenses and fees, excluding federal income taxes	6,774,449	6,098,690	8,386,287
25. Increase in loading on deferred and uncollected premiums	4,328,370	4,604,577	3,779,976
26. Net transfers to or (from) Separate Accounts net of reinsurance			
27. Aggregate write-ins for deductions	275,393	258,713	36,349
28. Totals (Lines 20 to 27)	332,154,753	318,106,922	450,714,102
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	(9,503,468)	2,889,025	6,912,780
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)	(9,503,468)	2,889,025	6,912,780
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	9,196,517	4,329,449	6,531,125
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)	(18,699,985)	(1,440,424)	381,655
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 10,690 (excluding taxes of \$ (74,213) transferred to the IMR)	(182,996)	(18,078)	(151,864)
35. Net income (Line 33 plus Line 34)	(18,882,981)	(1,458,502)	229,791
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year	398,425,309	408,878,716	408,878,716
37. Net income (Line 35)	(18,882,981)	(1,458,502)	229,791
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 372,085	1,399,750	676,586	1,341,003
39. Change in net unrealized foreign exchange capital gain (loss)			
40. Change in net deferred income tax	372,085	179,852	356,470
41. Change in nonadmitted assets	12,305,380	(5,727,734)	(7,569,471)
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	(3,007,198)	(3,794,953)	(4,811,200)
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)	(7,812,964)	(10,124,751)	(10,453,407)
55. Capital and surplus, as of statement date (Lines 36 + 54)	390,612,345	398,753,965	398,425,309
DETAILS OF WRITE-INS			
08.301. Miscellaneous Income	1,415,916	1,330,754	1,829,225
08.302.			
08.303.			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page			
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	1,415,916	1,330,754	1,829,225
2701. Interest on Death Claims	275,393	258,748	338,593
2702. Premium Tax Credit Offset			(302,279)
2703. Tax (Refunds) Penalties		(35)	35
2798. Summary of remaining write-ins for Line 27 from overflow page			
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	275,393	258,713	36,349
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 SEPTEMBER 30, 2024 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	214,499,520	213,572,278	306,730,509
2. Net investment income	106,596,571	100,413,972	132,626,180
3. Miscellaneous income	6,533,177	6,679,544	8,651,897
4. Total (Lines 1 to 3)	327,629,268	320,665,794	448,008,586
5. Benefit and loss related payments	160,622,833	150,017,026	227,951,730
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	75,574,668	75,104,684	101,927,338
8. Dividends paid to policyholders			
9. Federal and foreign income taxes paid (recovered) net of \$ 89,464 tax on capital gains (losses)	6,049,263	3,947,737	5,584,317
10. Total (Lines 5 through 9)	242,246,764	229,069,447	335,463,385
11. Net cash from operations (Line 4 minus Line 10)	85,382,504	91,596,347	112,545,201
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	213,311,402	103,430,700	137,936,039
12.2 Stocks	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	7,001,770	15,318,111	2,607,660
12.8 Total investment proceeds (Lines 12.1 to 12.7)	230,063,172	118,748,811	140,543,699
13. Cost of investments acquired (long-term only):			
13.1 Bonds	288,249,640	161,414,944	206,438,856
13.2 Stocks	1,400	8,500	8,500
13.3 Mortgage loans			
13.4 Real estate			
13.5 Other invested assets			
13.6 Miscellaneous applications	9,429,682	880,429	376,799
13.7 Total investments acquired (Lines 13.1 to 13.6)	297,680,722	162,303,873	206,824,155
14. Net increase (or decrease) in contract loans and premium notes	1,214,257	1,348,642	1,912,623
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(68,831,807)	(44,903,704)	(68,193,079)
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	(3,720,930)	(4,858,601)	(7,051,781)
16.5 Dividends to stockholders			
16.6 Other cash provided (applied)	(2,499,185)	(21,558,343)	(10,643,268)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(6,220,115)	(26,416,944)	(17,695,049)
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)	10,330,582	20,275,699	26,657,073
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	78,180,695	51,523,622	51,523,622
19.2 End of period (Line 18 plus Line 19.1)	88,511,278	71,799,321	78,180,695

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

20.0001. Utilization of purchased premium tax credits	320,841		
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