



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2020
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 Jorie Lee Novacek 814-870-2000 x4248
Jorie.Novacek@erieinsurance.com 814-870-4040

DIRECTORS

Brian William Bolash Gregory John Gutting Jonathan Hirt Hagen, Chairman Robert Coleman Ingram, III
Christina Marie Marsh Robert Wayne McNutt Timothy Gerard NeCastro

EXECUTIVE OFFICERS

President & Chief Executive Officer: Timothy Gerard NeCastro Executive Vice President & Chief Financial Officer: Gregory John Gutting
Executive Vice President & Chief Information Officer: Robert Coleman Ingram, III Executive Vice President: Lorianne Feltz
Executive Vice President: Douglas Edward Smith Executive Vice President: Dionne Wallace Oakley

Senior Vice President & Controller: Julie Marie Pelkowski
Senior Vice President: Louis Felix Colaizzo
Senior Vice President, Secretary & General Counsel: Brian William Bolash
Senior Vice President & Chief Investment Officer: Ronald Steven Habursky#
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

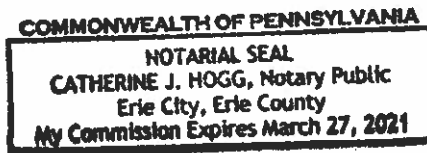
Signature of Brian William Bolash
Brian William Bolash
Senior Vice President, Secretary & General Counsel

Signature of Gregory John Gutting
Gregory John Gutting
Executive Vice President & CFO

Subscribed and sworn to before me this
15th day of February, 2021.

- (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 Catherine J. Hogg



ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	2,272,863,087		2,272,863,087	2,208,175,000
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	38,454,660		38,454,660	42,454,660
2.2 Common stocks.....	24,900		24,900	25,100
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....			0	
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....			0	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$....24,202,109, Schedule E-Part 1), cash equivalents (\$....47,655,073, Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA).....	71,857,182		71,857,182	57,090,778
6. Contract loans (including \$.....0 premium notes).....	24,285,378		24,285,378	23,182,004
7. Derivatives (Schedule DB).....			0	
8. Other invested assets (Schedule BA).....	43,797,572		43,797,572	35,689,039
9. Receivables for securities.....	115,811		115,811	55,650
10. Securities lending reinvested collateral assets (Schedule DL).....	236,353,624		236,353,624	181,803,313
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	2,687,752,214	0	2,687,752,214	2,548,475,544
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	26,578,111		26,578,111	26,484,148
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	(245,786)		(245,786)	(1,040,207)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	92,362,184		92,362,184	87,334,333
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	2,342,182		2,342,182	1,688,146
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....	412,079		412,079	430,418
17. Amounts receivable relating to uninsured plans.....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0	
18.2 Net deferred tax asset.....	22,780,565	8,745,361	14,035,204	13,457,487
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....	3,330,624	3,330,624	0	0
21. Furniture and equipment, including health care delivery assets (\$.....0).....			0	
22. Net adjustment in assets and liabilities due to foreign exchange rates.....			0	
23. Receivables from parent, subsidiaries and affiliates.....	548,845		548,845	353,900
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other-than-invested assets.....	5,812,630	5,512,000	300,630	299,915
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	2,841,673,648	17,587,985	2,824,085,663	2,677,483,684
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. TOTAL (Lines 26 and 27).....	2,841,673,648	17,587,985	2,824,085,663	2,677,483,684

DETAILS OF WRITE-INS

1101.....			0	
1102.....			0	
1103.....			0	
1198. Summary of remaining write-ins for Line 11 from overflow page.....	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198) (Line 11 above).....	0	0	0	0
2501. Prepaid Advance Commissions.....	5,512,000	5,512,000	0	
2502. Premium Tax Credits.....	300,630		300,630	299,915
2503.....			0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	5,812,630	5,512,000	300,630	299,915

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$.....2,165,353,149 (Exhibit 5, Line 9999999) less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	2,165,353,149	2,051,934,147
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	1,361,817	778,456
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....	63,893,501	73,163,087
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....	10,438,572	7,105,930
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11).....		
5. Policyholders' dividends/refunds to members \$.....0 and coupons \$.....0 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 \$.....0 Modco).....		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$.....0 Modco).....		
6.3 Coupons and similar benefits (including \$.....0 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 \$.....0 discount; including \$.....428,776 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	1,493,916	1,291,863
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts.....		
9.2 Provision for experience rating refunds, including the liability of \$.....0 accident and health experience rating refunds of which \$.....0 is for medical loss ratio rebate per the Public Health Service Act.....		
9.3 Other amounts payable on reinsurance, including \$.....0 assumed and \$.....0 ceded.....		
9.4 Interest Maintenance Reserve (IMR, Line 6).....	9,944,522	10,709,172
10. Commissions to agents due or accrued - life and annuity contracts \$.....1,336,658, accident and health \$.....16,272 and deposit-type contract funds \$.....0.....	1,352,930	2,217,239
11. Commissions and expense allowances payable on reinsurance assumed.....		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7).....	8,444,813	7,837,108
13. Transfers to Separate Accounts due or accrued (net) (including \$.....0 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).....	3,131,871	2,038,608
15.1 Current federal and foreign income taxes, including \$.....1,588 on realized capital gains (losses).....	9,090	4,094,494
15.2 Net deferred tax liability.....		
16. Unearned investment income.....		
17. Amounts withheld or retained by reporting entity as agent or trustee.....	560,707	418,056
18. Amounts held for agents' account, including \$.....0 agents' credit balances.....		
19. Remittances and items not allocated.....	747,527	973,888
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 \$.....0 and interest thereon \$.....0.....		
23. Dividends to stockholders declared and unpaid.....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR Line 16, Col. 7).....	21,536,976	18,830,027
24.02 Reinsurance in unauthorized and certified (\$.....0) companies.....		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$.....0) reinsurers.....		
24.04 Payable to parent, subsidiaries and affiliates.....	4,496,122	3,876,488
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.....		11
24.10 Payable for securities lending.....	236,353,624	181,803,302
24.11 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	43,150	153,738
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	2,529,162,287	2,367,225,614
27. From Separate Accounts Statement.....		
28. Total liabilities (Line 26 and 27).....	2,529,162,287	2,367,225,614
29. Common capital stock.....	3,780,400	3,780,400
30. Preferred capital stock.....		
31. Aggregate write-ins for other-than-special surplus funds.....	0	0
32. Surplus notes.....		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....	105,630,600	105,630,600
34. Aggregate write-ins for special surplus funds.....	0	0
35. Unassigned funds (surplus).....	185,512,376	200,847,070
36. Less treasury stock, at cost:		
36.10.000 shares common (value included in Line 29 \$.....0).....		
36.20.000 shares preferred (value included in Line 30 \$.....0).....		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	291,142,976	306,477,670
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	294,923,376	310,258,070
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	2,824,085,663	2,677,483,684

DETAILS OF WRITE-INS

2501. Interest on Unpaid Claims.....	43,150	153,738
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	43,150	153,738
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199. Totals (Lines 3101 through 3103 plus 3198) (Line 31 above).....	0	0
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page.....	0	0
3499. Totals (Lines 3401 through 3403 plus 3498) (Line 34 above).....	0	0

Erie Family Life Insurance Company

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	203,076,932	208,678,227
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	105,918,764	106,294,555
4. Amortization of Interest Maintenance Reserve (IMR) (Line 5)	2,306,150	2,586,983
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	8,269,270	8,545,489
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	2,117,526	2,234,205
9. Totals (Lines 1 to 8.3)	321,688,642	328,339,459
10. Death benefits	55,645,391	46,246,435
11. Matured endowments (excluding guaranteed annual pure endowments)	22,000	1,218
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	12,101,485	13,165,707
13. Disability benefits and benefits under accident and health contracts	3,623,631	1,146,527
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts	64,367,228	90,204,243
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds	3,660,792	3,998,555
18. Payments on supplementary contracts with life contingencies	2,247	2,247
19. Increase in aggregate reserves for life and accident and health contracts	114,002,363	103,214,061
20. Totals (Lines 10 to 19)	253,425,137	257,978,993
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	27,152,306	26,724,460
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)	41,839,365	36,081,254
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	6,511,609	5,941,855
25. Increase in loading on deferred and uncollected premiums	1,225,451	(1,136,732)
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions	214,958	198,511
28. Totals (Lines 20 to 27)	330,368,826	325,788,341
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(8,680,184)	2,551,118
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)	(8,680,184)	2,551,118
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	3,097,446	5,848,075
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)	(11,777,630)	(3,296,957)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$....742,165 (excluding taxes of \$....409,766 transferred to the IMR)	(707,098)	(297,309)
35. Net income (Line 33 plus Line 34)	(12,484,728)	(3,594,266)
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	310,258,070	313,415,276
37. Net income (Line 35)	(12,484,728)	(3,594,266)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$....322,323	1,212,548	3,251,855
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	569,574	1,104,038
41. Change in nonadmitted assets	(1,925,139)	1,070,221
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	(2,706,949)	(4,989,054)
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		
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	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	(15,334,694)	(3,157,206)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	294,923,376	310,258,070
DETAILS OF WRITE-INS		
08.301. Miscellaneous Income	2,117,526	2,234,205
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	2,117,526	2,234,205
2701. Interest on Death Claims	215,642	200,721
2702. Tax Penalties	31	
2703. Premium Tax Credit Offset	(715)	(2,241)
2798. Summary of remaining write-ins for Line 27 from overflow page	0	31
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	214,958	198,511
5301.		
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 through 5303 plus 5398) (Line 53 above)	0	0

CASH FLOW

	1 Current Year	2 Prior Year
CASH FROM OPERATIONS		
1. Premiums collected net of reinsurance.....	196,231,261	204,565,440
2. Net investment income.....	108,109,211	107,870,954
3. Miscellaneous income.....	10,386,796	10,779,694
4. Total (Lines 1 through 3).....	314,727,268	323,216,087
5. Benefit and loss related payments.....	133,070,473	150,301,200
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	75,139,446	68,707,485
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) net of \$.....1,455,692 tax on capital gains (losses).....	8,334,781	1,853,582
10. Total (Lines 5 through 9).....	216,544,700	220,862,267
11. Net cash from operations (Line 4 minus Line 10).....	98,182,568	102,353,820
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	150,967,862	132,088,117
12.2 Stocks.....	4,000,200	4,001,600
12.3 Mortgage loans.....		
12.4 Real estate.....		
12.5 Other invested assets.....	21,834	282,842
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....		
12.7 Miscellaneous proceeds.....	35,068	172,923
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	155,024,964	136,545,483
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	219,471,751	231,602,108
13.2 Stocks.....		
13.3 Mortgage loans.....		
13.4 Real estate.....		
13.5 Other invested assets.....	2,965,560	4,978,340
13.6 Miscellaneous applications.....	54,610,484	80,385,972
13.7 Total investments acquired (Lines 13.1 to 13.6).....	277,047,795	316,966,420
14. Net increase (decrease) in contract loans and premium notes.....	1,103,374	1,495,042
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(123,126,205)	(181,915,979)
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.....	(12,924,942)	(9,964,692)
16.5 Dividends to stockholders.....		
16.6 Other cash provided (applied).....	52,634,983	77,691,270
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	39,710,041	67,726,578
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).....	14,766,404	(11,835,581)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	57,090,778	68,926,359
19.2 End of year (Line 18 plus Line 19.1).....	71,857,182	57,090,778
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001 Transfer of investments from bonds to other invested assets.....	5,201,470	