

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.....	2,263,360,227		2,263,360,227	2,208,175,000
2. Stocks:				
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:				
3.1 First liens.....			0	
3.2 Other than first liens.....			0	
4. Real estate:				
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 (\$.....26,083,723), cash equivalents (\$.....43,333,241) and short-term investments (\$.....0).....	69,416,964		69,416,964	57,090,778
6. Contract loans (including \$.....0 premium notes).....	23,882,934		23,882,934	23,182,004
7. Derivatives.....			0	
8. Other invested assets.....	38,631,897		38,631,897	35,689,039
9. Receivables for securities.....	2,839,164		2,839,164	55,650
10. Securities lending reinvested collateral assets.....	191,743,039		191,743,039	181,803,313
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	2,628,353,785	0	2,628,353,785	2,548,475,544
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	24,516,761		24,516,761	26,484,148
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	(285,468)		(285,468)	(1,040,207)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	85,594,903		85,594,903	87,334,333
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	740,012		740,012	1,688,146
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....	310,746		310,746	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.....	22,731,483	9,349,135	13,382,348	13,457,487
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....	3,177,433	3,177,433	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.....	394,962		394,962	353,900
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other than invested assets.....	5,443,260	5,143,345	299,915	299,915
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	2,770,977,877	17,669,913	2,753,307,964	2,677,483,684
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. Total (Lines 26 and 27).....	2,770,977,877	17,669,913	2,753,307,964	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 thru 1103 plus 1198) (Line 11 above).....	0	0	0	0
2501. Prepaid Advance Commissions.....	5,143,345	5,143,345	0	
2502. Premium Tax Credits.....	299,915		299,915	299,915
2503.....			0	
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	5,443,260	5,143,345	299,915	299,915

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$.....2,130,221,377 less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	2,130,221,377	2,051,934,147
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	1,382,274	778,456
3. Liability for deposit-type contracts (including \$.....0 Modco Reserve).....	65,936,938	73,163,087
4. Contract claims:		
4.1 Life.....	9,658,887	7,105,930
4.2 Accident and health.....		
5. Policyholders' dividends/refunds to members \$.....0 and coupons \$.....0 due and unpaid.....		
6. Provision for policyholders' dividends/refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholder's dividends/refunds to members apportioned for payment (including \$.....0 Modco).....		
6.2 Policyholder's dividends/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 \$.....304,345 accident and health premiums.....	1,950,503	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.....	9,696,364	10,709,172
10. Commissions to agents due or accrued - life and annuity contracts \$....733,526, accident and health \$....50,481 and deposit-type contract funds \$.....0.....	784,007	2,217,239
11. Commissions and expense allowances payable on reinsurance assumed.....		
12. General expenses due or accrued.....	7,520,102	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.....	2,473,835	2,038,608
15.1 Current federal and foreign income taxes, including \$....315,781 on realized capital gains (losses).....	2,088,668	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.....	329,786	418,056
18. Amounts held for agents' account, including \$.....0 agents' credit balances.....		
19. Remittances and items not allocated.....	1,085,676	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.....	21,251,629	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.....	4,386,771	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.....	191,743,039	181,803,302
24.11 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	158,570	153,738
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	2,450,668,426	2,367,225,614
27. From Separate Accounts statement.....		
28. Total liabilities (Lines 26 and 27).....	2,450,668,426	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.....	105,630,600	105,630,600
34. Aggregate write-ins for special surplus funds.....	0	0
35. Unassigned funds (surplus).....	193,228,538	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).....	298,859,138	306,477,670
38. Totals of Lines 29, 30 and 37.....	302,639,538	310,258,070
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	2,753,307,964	2,677,483,684

DETAILS OF WRITE-INS

2501. Interest on Unpaid Claims.....	158,570	153,738
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page.....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above).....	158,570	153,738
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page.....	0	0
3199. Totals (Lines 3101 thru 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 thru 3403 plus 3498) (Line 34 above).....	0	0

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.....	147,459,875	158,854,124	208,678,227
2. Considerations for supplementary contracts with life contingencies.....			
3. Net investment income.....	79,613,173	79,379,960	106,294,555
4. Amortization of Interest Maintenance Reserve (IMR).....	1,721,073	1,940,793	2,586,983
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....			
6. Commissions and expense allowances on reinsurance ceded.....	5,996,489	6,186,566	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.....	1,585,297	1,675,911	2,234,205
9. Totals (Lines 1 to 8.3).....	236,375,907	248,037,354	328,339,459
10. Death benefits.....	40,364,338	31,617,944	46,246,435
11. Matured endowments (excluding guaranteed annual pure endowments).....	12,000	1,218	1,218
12. Annuity benefits.....	8,912,928	9,536,985	13,165,707
13. Disability benefits and benefits under accident and health contracts.....	2,321,707	724,971	1,146,527
14. Coupons, guaranteed annual pure endowments and similar benefits.....			
15. Surrender benefits and withdrawals for life contracts.....	47,469,791	67,750,473	90,204,243
16. Group conversions.....			
17. Interest and adjustments on contract or deposit-type contract funds.....	2,785,123	3,082,624	3,998,555
18. Payments on supplementary contracts with life contingencies.....	1,685	1,685	2,247
19. Increase in aggregate reserves for life and accident and health contracts.....	78,891,048	80,086,862	103,214,061
20. Totals (Lines 10 to 19).....	180,758,620	192,802,762	257,978,993
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	18,073,652	18,741,221	26,724,460
22. Commissions and expense allowances on reinsurance assumed.....			
23. General insurance expenses and fraternal expenses.....	30,907,503	26,475,407	36,081,254
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	4,909,151	4,494,774	5,941,855
25. Increase in loading on deferred and uncollected premiums.....	3,906,072	1,235,008	(1,136,732)
26. Net transfers to or (from) Separate Accounts net of reinsurance.....			
27. Aggregate write-ins for deductions.....	149,544	142,413	198,511
28. Totals (Lines 20 to 27).....	238,704,542	243,891,585	325,788,341
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	(2,328,635)	4,145,769	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).....	(2,328,635)	4,145,769	2,551,118
32. Federal and foreign income taxes incurred (excluding tax on capital gains).....	2,421,189	5,049,969	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).....	(4,749,824)	(904,200)	(3,296,957)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....464,790 (excluding taxes of \$.....188,273 transferred to the IMR).....	(429,751)	(44,476)	(297,309)
35. Net income (Line 33 plus Line 34).....	(5,179,575)	(948,676)	(3,594,266)
CAPITAL AND SURPLUS ACCOUNT			
36. Capital and surplus, December 31, prior year.....	310,258,070	313,415,276	313,415,276
37. Net income (Line 35).....	(5,179,575)	(948,676)	(3,594,266)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....376,224.....	1,415,322	3,162,812	3,251,855
39. Change in net unrealized foreign exchange capital gain (loss).....			
40. Change in net deferred income tax.....	574,393	1,274,201	1,104,038
41. Change in nonadmitted assets.....	(2,007,070)	1,068,751	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.....	(2,421,602)	(2,773,950)	(4,989,054)
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.....	0	0	0
54. Net change in capital and surplus (Lines 37 through 53).....	(7,618,532)	1,783,138	(3,157,206)
55. Capital and surplus as of statement date (Lines 36 + 54).....	302,639,538	315,198,414	310,258,070
DETAILS OF WRITE-INS			
08.301. Miscellaneous Income.....	1,585,297	1,675,911	2,234,205
08.302.			
08.303.			
08.398. Summary of remaining write-ins for Line 8.3 from overflow page.....	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above).....	1,585,297	1,675,911	2,234,205
2701. Interest on Death Claims.....	149,513	142,382	200,721
2702. Tax Penalties.....	31		
2703. Miscellaneous Interest Expense.....		31	31
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	(2,241)
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	149,544	142,413	198,511
5301.			
5302.			
5303.			
5398. Summary of remaining write-ins for Line 53 from overflow page.....	0	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398) (Line 53 above).....	0	0	0

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.....	145,197,130	157,864,505	204,565,440
2. Net investment income.....	83,111,527	82,910,322	107,870,954
3. Miscellaneous income.....	7,581,786	7,862,477	10,779,694
4. Total (Lines 1 through 3).....	235,890,443	248,637,304	323,216,087
5. Benefit and loss related payments.....	95,466,704	109,742,470	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.....	55,350,029	51,400,644	68,707,485
8. Dividends paid to policyholders.....			
9. Federal and foreign income taxes paid (recovered) net of \$.....768,046 tax on capital gains (losses).....	5,080,078	2,168,365	1,853,582
10. Total (Lines 5 through 9).....	155,896,811	163,311,479	220,862,267
11. Net cash from operations (Line 4 minus Line 10).....	79,993,632	85,325,825	102,353,820
CASH FROM INVESTMENTS			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	106,951,121	102,028,194	132,088,117
12.2 Stocks.....	4,000,200	4,001,600	4,001,600
12.3 Mortgage loans.....			
12.4 Real estate.....			
12.5 Other invested assets.....		282,842	282,842
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....			
12.7 Miscellaneous proceeds.....	35,039	163	172,923
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	110,986,360	106,312,799	136,545,483
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	160,956,532	174,043,251	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	4,978,340
13.6 Miscellaneous applications.....	12,723,251	26,371,427	80,385,972
13.7 Total investments acquired (Lines 13.1 to 13.6).....	176,645,343	205,393,019	316,966,420
14. Net increase or (decrease) in contract loans and premium notes.....	700,930	1,212,108	1,495,042
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14).....	(66,359,913)	(100,292,328)	(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.....	(10,006,254)	(8,045,012)	(9,964,692)
16.5 Dividends to stockholders.....			
16.6 Other cash provided (applied).....	8,698,721	22,799,875	77,691,270
17. Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6).....	(1,307,533)	14,754,863	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 Line 15 plus Line 17).....	12,326,186	(211,640)	(11,835,581)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	57,090,778	68,926,359	68,926,359
19.2 End of period (Line 18 plus Line 19.1).....	69,416,964	68,714,719	57,090,778

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

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