



ANNUAL STATEMENT
 FOR THE YEAR ENDED DECEMBER 31, 2017
 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
(Current Period) (Prior Period)

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
(Street and Number) (City or Town, State and Zip Code)

Main Administrative Office 100 Erie Insurance Place Erie, PA 16530 814-870-2000
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)

Mail Address 100 Erie Insurance Place Erie, PA 16530
(Street and Number) (City or Town, State and Zip Code)

Primary Location of Books and Records 100 Erie Insurance Place Erie, PA 16530 814-870-2000
(Street and Number) (City or Town, State and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.erieinsurance.com

Statutory Statement Contact Julie Marie Pelkowski 814-870-2000 x2653
(Name) (Area Code) (Telephone Number) (Extension)
Julie.Pelkowski@erieinsurance.com 814-870-4040
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DIRECTORS

Brian William Bolash Gregory John Gutting Thomas Bailey Hagen, Chairman Jonathan Hirt Hagen
 Robert Coleman Ingram, III Sean Joseph McLaughlin Timothy Gerard NeCastro

EXECUTIVE OFFICERS

President & Chief Executive Officer: Timothy Gerard NeCastro Executive Vice President & Chief Financial Officer: Gregory John Gutting
 Executive Vice President & General Counsel: Sean Joseph McLaughlin Executive Vice President & Chief Information Officer: Robert Coleman Ingram, III
 Executive Vice President: Douglas Edward Smith Executive Vice President: Lorianne Feltz

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Senior Vice President & Controller:	Julie Marie Pelkowski
Senior Vice President:	Louis Felix Colaizzo#
Senior Vice President & Chief Investment Officer:	Bradley G. Postema
Secretary & Senior Counsel:	Brian William Bolash
Vice President & 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.

Timothy Gerard NeCastro President & CEO	Brian William Bolash Secretary & Senior Counsel	Gregory John Gutting Executive Vice President & CFO

Subscribed and sworn to before me this
 26th day of February, 2018.

- (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:

COMMONWEALTH OF PENNSYLVANIA
 NOTARIAL SEAL
 Judianne C. Hyde, Notary Public
 City of Erie, Erie County
 My Commission Expires Sept. 1, 2021
 MEMBER, PENNSYLVANIA ASSOCIATION OF NOTARIES

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).....	2,063,715,840		2,063,715,840	2,005,516,424
2. Stocks (Schedule D):				
2.1 Preferred stocks.....	45,675,595		45,675,595	52,503,960
2.2 Common stocks.....	27,200		27,200	18,100
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....	271,774		271,774	426,842
3.2 Other than first liens.....			0	
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	971,792		971,792	
4.2 Properties held for the production of income (less \$.....0 encumbrances).....			0	1,034,674
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$....24,272,708, Schedule E-Part 1), cash equivalents (\$....22,519,101, Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA).....	46,791,809		46,791,809	52,611,855
6. Contract loans (including \$.....0 premium notes).....	21,602,986		21,602,986	20,522,273
7. Derivatives (Schedule DB).....			0	
8. Other invested assets (Schedule BA).....	31,562,424		31,562,424	3,717,092
9. Receivables for securities.....	1,047,608		1,047,608	126,890
10. Securities lending reinvested collateral assets (Schedule DL).....	116,319,341		116,319,341	
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	2,327,986,370	0	2,327,986,370	2,136,478,110
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	26,465,547		26,465,547	26,253,512
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	(1,142,113)		(1,142,113)	(1,326,183)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	75,279,961		75,279,961	69,353,448
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	509,990		509,990	742,742
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....	461,789		461,789	448,954
17. Amounts receivable relating to uninsured plans.....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0	152,579
18.2 Net deferred tax asset.....	3,264,989		3,264,989	14,616,078
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....	1,304,473	1,304,473	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.....			0	
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other-than-invested assets.....	4,187,529	3,890,394	297,135	294,179
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	2,438,318,534	5,194,867	2,433,123,667	2,247,013,418
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. TOTAL (Lines 26 and 27).....	2,438,318,534	5,194,867	2,433,123,667	2,247,013,418

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.....	3,890,394	3,890,394	0	(0)
2502. Premium Tax Credits.....	297,135		297,135	294,179
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).....	4,187,529	3,890,394	297,135	294,179

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$.....1,869,207,679 (Exhibit 5, Line 9999999) less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	1,869,207,679	1,784,567,403
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	231,682	232,282
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$.....0 Modco Reserve).....	86,367,664	95,304,003
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11).....	5,367,243	6,497,810
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11).....		
5. Policyholders' dividends \$.....0 and coupons \$.....0 due and unpaid (Exhibit 4, Line 10).....		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$.....0 Modco).....		
6.2 Dividends 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 \$.....2,436 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14).....	894,599	821,947
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).....	18,441,688	22,314,784
10. Commissions to agents due or accrued - life and annuity contracts \$.....2,259,394, accident and health \$.....0 and deposit-type contract funds \$.....0.....	2,259,394	1,210,835
11. Commissions and expense allowances payable on reinsurance assumed.....		
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6).....	7,660,566	7,674,529
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. 5).....	1,881,600	1,639,737
15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....	772,942	
15.2 Net deferred tax liability.....		
16. Unearned investment income.....		
17. Amounts withheld or retained by company as agent or trustee.....	431,316	463,043
18. Amounts held for agents' account, including \$.....0 agents' credit balances.....		
19. Remittances and items not allocated.....	1,484,565	641,572
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).....	13,127,836	10,280,994
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.....	4,968,917	4,576,363
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.....		
24.10 Payable for securities lending.....	116,319,368	
24.11 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	87,455	61,402
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	2,129,504,514	1,936,286,705
27. From Separate Accounts Statement.....		
28. Total liabilities (Line 26 and 27).....	2,129,504,514	1,936,286,705
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.....	45,000,000	45,000,000
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1).....	55,630,600	55,630,600
34. Aggregate write-ins for special surplus funds.....	0	0
35. Unassigned funds (surplus).....	199,208,154	206,315,713
36. Less treasury stock, at cost:		
36.1 .....0.000 shares common (value included in Line 29 \$.....0).....		
36.2 .....0.000 shares preferred (value included in Line 30 \$.....0).....		
37. Surplus (Total Lines 31 + 32 + 33 + 34 + 35 - 36) (including \$.....0 in Separate Accounts Statement).....	299,838,754	306,946,313
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55).....	303,619,154	310,726,713
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	2,433,123,667	2,247,013,418

DETAILS OF WRITE-INS

2501. Interest on Unpaid Claims.....	79,325	53,272
2502. Interest due on Surplus Notes.....	8,131	8,131
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).....	87,455	61,402
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)	170,784,808	162,229,002
2. Considerations for supplementary contracts with life contingencies	.....	51,781
3. Net investment income (Exhibit of Net Investment Income, Line 17)	100,095,461	98,111,791
4. Amortization of Interest Maintenance Reserve (IMR) (Line 5)	3,589,825	4,288,991
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)	9,116,160	9,294,337
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	1,934,331	1,833,070
9. Totals (Lines 1 to 8.3)	285,520,584	275,808,974
10. Death benefits	38,598,656	33,741,078
11. Matured endowments (excluding guaranteed annual pure endowments)	55,556	64,135
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	13,287,601	13,325,412
13. Disability benefits and benefits under accident and health contracts	347,414	350,678
14. Coupons, guaranteed annual pure endowments and similar benefits	.....	.....
15. Surrender benefits and withdrawals for life contracts	75,410,872	66,508,003
16. Group conversions	.....	.....
17. Interest and adjustments on contract or deposit-type contract funds	4,840,531	5,388,399
18. Payments on supplementary contracts with life contingencies	2,247	1,810
19. Increase in aggregate reserves for life and accident and health contracts	84,718,912	92,672,577
20. Totals (Lines 10 to 19)	217,261,788	212,052,094
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	23,949,084	19,587,182
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	.....	.....
23. General insurance expenses (Exhibit 2, Line 10, Columns 1, 2, 3 and 4)	35,610,450	31,920,290
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)	5,382,015	4,937,734
25. Increase in loading on deferred and uncollected premiums	(2,453,512)	(2,667,131)
26. Net transfers to or (from) Separate Accounts net of reinsurance	.....	.....
27. Aggregate write-ins for deductions	155,931	131,761
28. Totals (Lines 20 to 27)	279,905,757	265,961,930
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	5,614,828	9,847,044
30. Dividends to policyholders	.....	.....
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	5,614,828	9,847,044
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(1,317,835)	5,448,426
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	6,932,663	4,398,618
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....0 (excluding taxes of \$.....(152,531) transferred to the IMR)	592,696	(4,072,583)
35. Net income (Line 33 plus Line 34)	7,525,359	326,035
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	310,726,713	310,780,525
37. Net income (Line 35)	7,525,359	326,035
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....615,078	1,046,092	249,676
39. Change in net unrealized foreign exchange capital gain (loss)	.....	.....
40. Change in net deferred income tax	(53,693,952)	5,567,365
41. Change in nonadmitted assets	40,861,783	(5,678,360)
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	(2,846,842)	(518,528)
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)	(7,107,559)	(53,812)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	303,619,154	310,726,713
DETAILS OF WRITE-INS		
08.301. Miscellaneous Income	1,934,331	1,833,070
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)	1,934,331	1,833,070
2701. Interest on Death Claims	158,887	128,566
2702. Premium Tax Credit Offset	(2,956)	3,195
2703. ....	.....	.....
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	155,931	131,761
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.....	167,200,399	159,569,582
2. Net investment income.....	104,957,064	101,078,827
3. Miscellaneous income.....	11,050,491	11,127,408
4. Total (Lines 1 through 3).....	283,207,954	271,775,817
5. Benefit and loss related payments.....	128,617,504	112,250,359
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	63,758,139	56,655,427
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	(2,395,887)	4,704,652
10. Total (Lines 5 through 9).....	189,979,755	173,610,437
11. Net cash from operations (Line 4 minus Line 10).....	93,228,199	98,165,379
CASH FROM INVESTMENTS		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	230,981,783	180,931,545
12.2 Stocks.....	9,334,582	9,295,240
12.3 Mortgage loans.....	155,068	210,699
12.4 Real estate.....		
12.5 Other invested assets.....	2,851,427	1,532,612
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....		
12.7 Miscellaneous proceeds.....	164,515	
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	243,487,375	191,970,096
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	323,255,213	282,528,394
13.2 Stocks.....	2,532,100	2,288,700
13.3 Mortgage loans.....		
13.4 Real estate.....		
13.5 Other invested assets.....		
13.6 Miscellaneous applications.....	117,240,059	198,124
13.7 Total investments acquired (Lines 13.1 to 13.6).....	443,027,372	285,015,218
14. Net increase (decrease) in contract loans and premium notes.....	1,080,714	710,563
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(200,620,710)	(93,755,685)
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.....	(13,772,362)	(15,560,611)
16.5 Dividends to stockholders.....		
16.6 Other cash provided (applied).....	115,344,827	(3,291,823)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	101,572,465	(18,852,434)
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).....	(5,820,046)	(14,442,740)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	52,611,855	67,054,595
19.2 End of year (Line 18 plus Line 19.1).....	46,791,809	52,611,855

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

20.0001	Transfer of investments from bonds to other invested assets.....	30,388,828	
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