



QUARTERLY STATEMENT
 AS OF SEPTEMBER 30, 2018
 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
 (E-Mail Address) (Area Code) (Fax Number)

DIRECTORS

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


EXECUTIVE OFFICERS


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


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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
 Vice President, 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

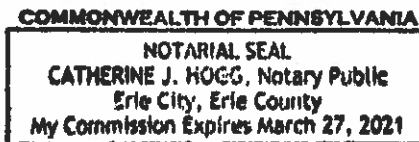

 Brian William Bolash
 Vice President, Secretary & Senior Counsel


 Gregory John Gutting
 Executive Vice President & CFO

Subscribed and sworn to before me this
 8th day of November, 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:





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.....	2,117,362,557		2,117,362,557	2,063,715,840
2. Stocks:				
2.1 Preferred stocks.....	43,518,260		43,518,260	45,675,595
2.2 Common stocks.....	26,700		26,700	27,200
3. Mortgage loans on real estate:				
3.1 First liens.....	147,242		147,242	271,774
3.2 Other than first liens.....			0	
4. Real estate:				
4.1 Properties occupied by the company (less \$.....0 encumbrances).....	925,535		925,535	971,792
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 (\$.....21,292,960), cash equivalents (\$.....43,446,427) and short-term investments (\$.....0).....	64,739,387		64,739,387	46,791,809
6. Contract loans (including \$.....0 premium notes).....	21,337,321		21,337,321	21,602,986
7. Derivatives.....			0	
8. Other invested assets.....	30,923,602		30,923,602	31,562,424
9. Receivables for securities.....	1,466,801		1,466,801	1,047,608
10. Securities lending reinvested collateral assets.....	118,123,008		118,123,008	116,319,341
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	2,398,570,413	0	2,398,570,413	2,327,986,370
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	23,839,638		23,839,638	26,465,547
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	(514,695)		(514,695)	(1,142,113)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	76,345,739		76,345,739	75,279,961
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	1,570,212		1,570,212	509,990
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....	346,088		346,088	461,789
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.....	22,351,595	10,678,649	11,672,946	3,264,989
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....	2,109,327	2,109,327	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.....	3,994,070	3,696,935	297,135	297,135
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	2,528,612,387	16,484,911	2,512,127,476	2,433,123,667
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. Total (Lines 26 and 27).....	2,528,612,387	16,484,911	2,512,127,476	2,433,123,667

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.....	3,696,935	3,696,935	0	
2502. Premium Tax Credits.....	297,135		297,135	297,135
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).....	3,994,070	3,696,935	297,135	297,135

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$.....1,923,641,087 less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	1,923,641,087	1,869,207,679
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	269,401	231,682
3. Liability for deposit-type contracts (including \$.....0 Modco Reserve).....	81,645,644	86,367,664
4. Contract claims:		
4.1 Life.....	5,796,430	5,367,243
4.2 Accident and health.....		
5. Policyholders' dividends \$.....0 and coupons \$.....0 due and unpaid.....		
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 \$.....3,444 accident and health premiums.....	1,201,834	894,599
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.....	15,634,432	18,441,688
10. Commissions to agents due or accrued - life and annuity contracts \$.....0, accident and health \$.....1,596 and deposit-type contract funds \$.....0.....	1,257,783	2,259,394
11. Commissions and expense allowances payable on reinsurance assumed.....		
12. General expenses due or accrued.....	7,151,387	7,660,566
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.....	2,128,037	1,881,600
15.1 Current federal and foreign income taxes, including \$.....18,439 on realized capital gains (losses).....	1,926,245	772,942
15.2 Net deferred tax liability.....		
16. Unearned investment income.....		
17. Amounts withheld or retained by company as agent or trustee.....	339,972	431,316
18. Amounts held for agents' account, including \$.....0 agents' credit balances.....		
19. Remittances and items not allocated.....	1,236,982	1,484,565
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.....	13,597,729	13,127,836
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.....	7,302,502	4,968,917
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.....	18,913,793	
24.10 Payable for securities lending.....	118,123,009	116,319,368
24.11 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	100,953	87,455
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	2,200,267,220	2,129,504,514
27. From Separate Accounts statement.....		
28. Total liabilities (Lines 26 and 27).....	2,200,267,220	2,129,504,514
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.....	55,630,600	55,630,600
34. Aggregate write-ins for special surplus funds.....	0	0
35. Unassigned funds (surplus).....	207,449,256	199,208,154
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).....	308,079,856	299,838,754
38. Totals of Lines 29, 30 and 37.....	311,860,256	303,619,154
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	2,512,127,476	2,433,123,667

DETAILS OF WRITE-INS

2501. Interest on Unpaid Claims.....	92,822	79,325
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 thru 2503 plus 2598) (Line 25 above).....	100,953	87,455
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.....	131,979,907	127,491,025	170,784,808
2. Considerations for supplementary contracts with life contingencies.....			
3. Net investment income.....	75,931,807	75,458,149	100,095,461
4. Amortization of Interest Maintenance Reserve (IMR).....	2,320,709	2,671,133	3,589,825
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....			
6. Commissions and expense allowances on reinsurance ceded.....	6,400,226	6,598,560	9,116,160
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.....	1,543,070	1,478,975	1,934,331
9. Totals (Lines 1 to 8.3).....	218,175,719	213,697,843	285,520,584
10. Death benefits.....	29,725,566	30,796,907	38,598,656
11. Matured endowments (excluding guaranteed annual pure endowments).....	17,000	45,445	55,556
12. Annuity benefits.....	9,591,659	9,781,081	13,287,601
13. Disability benefits and benefits under accident and health contracts.....	289,360	274,765	347,414
14. Coupons, guaranteed annual pure endowments and similar benefits.....			
15. Surrender benefits and withdrawals for life contracts.....	65,506,167	54,034,640	75,410,872
16. Group conversions.....			
17. Interest and adjustments on contract or deposit-type contract funds.....	3,162,342	3,660,480	4,840,531
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.....	54,471,127	63,089,934	84,718,912
20. Totals (Lines 10 to 19).....	162,764,906	161,684,938	217,261,788
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	16,956,144	16,183,850	23,949,084
22. Commissions and expense allowances on reinsurance assumed.....			
23. General insurance expenses.....	27,003,098	26,291,185	35,610,450
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	4,262,453	4,099,027	5,382,015
25. Increase in loading on deferred and uncollected premiums.....	(642,258)	436,233	(2,453,512)
26. Net transfers to or (from) Separate Accounts net of reinsurance.....			
27. Aggregate write-ins for deductions.....	105,571	122,837	155,931
28. Totals (Lines 20 to 27).....	210,449,914	208,818,070	279,905,757
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	7,725,806	4,879,773	5,614,828
30. Dividends to policyholders.....			
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	7,725,806	4,879,773	5,614,828
32. Federal and foreign income taxes incurred (excluding tax on capital gains).....	4,622,215	(2,793,897)	(1,317,835)
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).....	3,103,591	7,673,671	6,932,663
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.... 43,425 (excluding taxes of \$.... (129,335) transferred to the IMR).....	(200,223)	607,732	592,696
35. Net income (Line 33 plus Line 34).....	2,903,369	8,281,403	7,525,359

CAPITAL AND SURPLUS ACCOUNT

36. Capital and surplus, December 31, prior year.....	303,619,154	310,726,713	310,726,713
37. Net income (Line 35).....	2,903,369	8,281,403	7,525,359
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.... (417,677).....	(1,571,258)	60,631	1,046,092
39. Change in net unrealized foreign exchange capital gain (loss).....			
40. Change in net deferred income tax.....	18,668,929	(3,094,602)	(53,693,952)
41. Change in nonadmitted assets.....	(11,290,045)	2,201,892	40,861,783
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.....	(469,893)	(2,452,704)	(2,846,842)
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).....	8,241,102	4,996,619	(7,107,559)
55. Capital and surplus as of statement date (Lines 36 + 54).....	311,860,256	315,723,331	303,619,154

DETAILS OF WRITE-INS

08.301. Miscellaneous Income.....	1,543,070	1,478,975	1,934,331
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).....	1,543,070	1,478,975	1,934,331
2701. Interest on Death Claims.....	105,571	122,837	158,887
2702. Premium Tax Credit Offset.....			(2,956)
2703.			
2798. Summary of remaining write-ins for Line 27 from overflow page.....	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above).....	105,571	122,837	155,931
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

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.....	131,236,191	126,522,413	167,200,399
2. Net investment income.....	79,703,037	80,499,970	104,957,064
3. Miscellaneous income.....	7,943,296	8,164,855	11,050,491
4. Total (Lines 1 through 3).....	218,882,525	215,187,238	283,207,954
5. Benefit and loss related payments.....	104,440,260	95,806,002	128,617,504
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
7. Commissions, expenses paid and aggregate write-ins for deductions.....	49,578,120	46,896,172	63,758,139
8. Dividends paid to policyholders.....			
9. Federal and foreign income taxes paid (recovered) net of \$.....32,384 tax on capital gains (losses).....	3,383,002	(1,643,914)	(2,395,887)
10. Total (Lines 5 through 9).....	157,401,381	141,058,259	189,979,755
11. Net cash from operations (Line 4 minus Line 10).....	61,481,143	74,128,978	93,228,199
CASH FROM INVESTMENTS			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	195,693,112	161,714,801	230,981,783
12.2 Stocks.....	2,165,900	8,335,750	9,334,582
12.3 Mortgage loans.....	124,532	115,142	155,068
12.4 Real estate.....			
12.5 Other invested assets.....	573,017	1,868,860	2,851,427
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....		(0)	
12.7 Miscellaneous proceeds.....	18,922,970	2,184,824	164,515
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	217,479,531	174,219,376	243,487,375
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	253,883,695	214,614,378	323,255,213
13.2 Stocks.....		2,532,100	2,532,100
13.3 Mortgage loans.....			
13.4 Real estate.....			
13.5 Other invested assets.....			
13.6 Miscellaneous applications.....	2,222,860	143,063,842	117,240,059
13.7 Total investments acquired (Lines 13.1 to 13.6).....	256,106,555	360,210,320	443,027,372
14. Net increase or (decrease) in contract loans and premium notes.....	(265,665)	608,909	1,080,714
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14).....	(38,361,359)	(186,599,854)	(200,620,710)
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.....	(9,090,874)	(11,508,284)	(13,772,362)
16.5 Dividends to stockholders.....			
16.6 Other cash provided (applied).....	3,918,667	140,256,275	115,344,827
17. Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6).....	(5,172,207)	128,747,991	101,572,465
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).....	17,947,578	16,277,116	(5,820,046)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	46,791,809	52,611,855	52,611,855
19.2 End of period (Line 18 plus Line 19.1).....	64,739,387	68,888,971	46,791,809
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	30,388,828