



QUARTERLY STATEMENT
AS OF MARCH 31, 2016
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
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Statutory Statement Contact Julie Marie Pelkowski 814-870-2000 x2653
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DIRECTORS

Terrence William Cavanaugh George David Dufala Gregory John Gutting Thomas Bailey Hagen, Chairman
Robert Coleman Ingram, III John Francis Kearns Sean Joseph McLaughlin

EXECUTIVE OFFICERS

President & Chief Executive Officer: Terrence William Cavanaugh Interim Executive Vice President &
Executive Vice President Chief Financial Officer: Gregory John Gutting
& General Counsel: Sean Joseph McLaughlin Executive Vice President: John Francis Kearns
Executive Vice President & Executive Vice President: George David Dufala
Chief Information Officer: Robert Coleman Ingram, III

Senior Vice President: Michael Andrew Plazony
Senior Vice President & Chief Investment Officer: Bradley G. Postema
Vice President & Chief Life Actuary: Andrew Mark Erman
Vice President & Treasurer: Robert Wayne McNutt

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.

Terrence William Cavanaugh
President & CEO

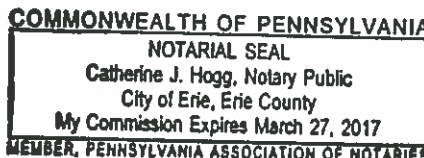
Brian W. Bolash
Secretary & Senior Counsel

Gregory John Gutting
Interim Executive Vice President & CFO

Subscribed and sworn to before me this
9th Day of May, 2016.

- (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:

Catherine J. Hogg



## 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.....	1,967,004,853		1,967,004,853	1,910,249,888
2. Stocks:				
2.1 Preferred stocks.....	59,457,080		59,457,080	59,701,820
2.2 Common stocks.....	24,400		24,400	24,400
3. Mortgage loans on real estate:				
3.1 First liens.....	569,326		569,326	637,533
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).....	1,081,835		1,081,835	1,097,556
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$.....10,511,047), cash equivalents (\$.....0) and short-term investments (\$.....22,212,546).....	32,723,593		32,723,593	67,054,595
6. Contract loans (including \$.....0 premium notes).....	19,717,518		19,717,518	19,811,710
7. Derivatives.....			0	
8. Other invested assets.....	5,884,629		5,884,629	5,932,470
9. Receivables for securities.....	77,740		77,740	76,180
10. Securities lending reinvested collateral assets.....			0	
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	2,086,540,976	0	2,086,540,976	2,064,586,151
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	23,262,906		23,262,906	25,123,931
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	(808,935)		(808,935)	(1,616,940)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	60,943,493		60,943,493	64,368,466
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	1,285,125		1,285,125	679,091
16.2 Funds held by or deposited with reinsured companies.....			0	
16.3 Other amounts receivable under reinsurance contracts.....			0	473,808
17. Amounts receivable relating to uninsured plans.....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....			0	1,034,429
18.2 Net deferred tax asset.....	54,700,479	40,514,432	14,186,047	14,026,810
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....			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.....	2,672,852	2,375,478	297,374	297,374
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	2,228,596,895	42,889,910	2,185,706,985	2,168,973,119
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. Total (Lines 26 and 27).....	2,228,596,895	42,889,910	2,185,706,985	2,168,973,119

### 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.....	2,375,478	2,375,478	0	
2502. Premium Tax Credits.....	297,374		297,374	297,374
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).....	2,672,852	2,375,478	297,374	297,374

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$.....1,718,118,199 less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	1,718,118,199	1,691,745,841
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	211,675	205,839
3. Liability for deposit-type contracts (including \$.....0 Modco Reserve).....	103,613,920	105,486,164
4. Contract claims:		
4.1 Life.....	4,437,502	4,708,305
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 \$.....3,538 accident and health premiums.....	1,266,648	924,550
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.....	25,422,790	26,396,631
10. Commissions to agents due or accrued - life and annuity contracts \$....72,985, accident and health \$.....0 and deposit-type contract funds \$.....0.....	72,985	905,100
11. Commissions and expense allowances payable on reinsurance assumed.....		
12. General expenses due or accrued.....	6,637,968	7,498,422
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.....	781,720	1,749,915
15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....	389,539	
15.2 Net deferred tax liability.....		
16. Unearned investment income.....		
17. Amounts withheld or retained by company as agent or trustee.....	473,036	472,843
18. Amounts held for agents' account, including \$.....0 agents' credit balances.....		
19. Remittances and items not allocated.....	1,392,301	2,620,831
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.....	10,420,711	9,762,466
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.....	5,241,416	5,115,701
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.....		147,414
24.10 Payable for securities lending.....		
24.11 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	394,128	452,574
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	1,878,874,539	1,858,192,594
27. From Separate Accounts statement.....		
28. Total liabilities (Lines 26 and 27).....	1,878,874,539	1,858,192,594
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).....	202,421,446	206,369,525
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).....	303,052,046	307,000,125
38. Totals of Lines 29, 30 and 37.....	306,832,446	310,780,525
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	2,185,706,985	2,168,973,119

**DETAILS OF WRITE-INS**

2501. Accrued Waiver of Premium Liability.....	361,560	426,000
2502. Interest on Unpaid Claims.....	24,438	18,443
2503. Interest due on Surplus Notes.....	8,131	8,131
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).....	394,128	452,574
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.....	38,587,348	35,364,375	151,062,153
2. Considerations for supplementary contracts with life contingencies.....	51,781		
3. Net investment income.....	24,052,958	26,948,697	99,276,047
4. Amortization of Interest Maintenance Reserve (IMR).....	1,040,001	1,276,209	5,238,207
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....			
6. Commissions and expense allowances on reinsurance ceded.....	2,126,146	2,382,255	9,769,967
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.....	384,627	441,375	1,344,190
9. Totals (Lines 1 to 8.3).....	66,242,861	66,412,911	266,690,565
10. Death benefits.....	7,898,001	7,696,885	31,892,540
11. Matured endowments (excluding guaranteed annual pure endowments).....	10,000	52,927	134,242
12. Annuity benefits.....	3,223,587	3,683,084	13,992,587
13. Disability benefits and benefits under accident and health contracts.....	98,214	78,534	351,043
14. Coupons, guaranteed annual pure endowments and similar benefits.....			
15. Surrender benefits and withdrawals for life contracts.....	14,038,909	15,980,767	68,787,508
16. Group conversions.....			
17. Interest and adjustments on contract or deposit-type contract funds.....	1,382,685	1,559,927	5,953,568
18. Payments on supplementary contracts with life contingencies.....	75	75	299
19. Increase in aggregate reserves for life and accident and health contracts.....	26,388,634	19,387,168	77,656,463
20. Totals (Lines 10 to 19).....	53,040,105	48,439,367	198,768,250
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	4,178,242	4,066,524	19,106,026
22. Commissions and expense allowances on reinsurance assumed.....			
23. General insurance expenses.....	7,482,344	7,335,196	30,748,830
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	1,384,707	1,248,302	4,742,798
25. Increase in loading on deferred and uncollected premiums.....	1,769,224	1,270,919	(4,952,903)
26. Net transfers to or (from) Separate Accounts net of reinsurance.....			
27. Aggregate write-ins for deductions.....	30,800	27,488	113,844
28. Totals (Lines 20 to 27).....	67,885,422	62,387,796	248,526,844
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	(1,642,562)	4,025,115	18,163,720
30. Dividends to policyholders.....			
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30).....	(1,642,562)	4,025,115	18,163,720
32. Federal and foreign income taxes incurred (excluding tax on capital gains).....	1,388,343	2,335,264	9,575,832
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).....	(3,030,905)	1,689,851	8,587,888
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$.....0 (excluding taxes of \$.....35,625 transferred to the IMR).....	(276,000)	(36,080)	90,873
35. Net income (Line 33 plus Line 34).....	(3,306,905)	1,653,771	8,678,761
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
36. Capital and surplus, December 31, prior year.....	310,780,525	303,455,034	303,455,034
37. Net income (Line 35).....	(3,306,905)	1,653,771	8,678,761
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....10,742.....	(19,951)	(1,053,416)	(957,012)
39. Change in net unrealized foreign exchange capital gain (loss).....			
40. Change in net deferred income tax.....	2,548,643	1,467,395	6,076,678
41. Change in nonadmitted assets.....	(2,511,621)	(1,069,272)	(4,693,383)
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.....			(2,493,890)
44. Change in asset valuation reserve.....	(658,245)	722,131	714,336
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).....	(3,948,079)	1,720,609	7,325,490
55. Capital and surplus as of statement date (Lines 36 + 54).....	306,832,446	305,175,644	310,780,525
<b>DETAILS OF WRITE-INS</b>			
08.301. Miscellaneous Income.....	384,627	441,375	1,344,190
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).....	384,627	441,375	1,344,190
2701. Interest on Death Claims.....	30,800	27,246	101,085
2702. Premium Tax Credit Offset.....		241	12,517
2703. State Tax Penalty.....			241
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).....	30,800	27,488	113,844
5301. Increase in reserve-prior year adjustment.....			
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
<b>CASH FROM OPERATIONS</b>			
1. Premiums collected net of reinsurance.....	40,189,703	36,519,721	149,151,059
2. Net investment income.....	27,679,606	27,014,993	100,314,973
3. Miscellaneous income.....	2,623,839	3,264,416	11,114,158
4. Total (Lines 1 through 3).....	70,493,148	66,799,131	260,580,190
5. Benefit and loss related payments.....	26,120,486	27,626,604	113,498,922
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
7. Commissions, expenses paid and aggregate write-ins for deductions.....	15,795,302	14,554,328	54,600,232
8. Dividends paid to policyholders.....			
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....		1,199,009	12,189,584
10. Total (Lines 5 through 9).....	41,915,788	43,379,940	180,288,739
11. Net cash from operations (Line 4 minus Line 10).....	28,577,360	23,419,191	80,291,451
<b>CASH FROM INVESTMENTS</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	44,937,428	36,174,699	181,318,938
12.2 Stocks.....	2,288,940	3,000,000	5,775,000
12.3 Mortgage loans.....	68,214	63,486	260,104
12.4 Real estate.....			
12.5 Other invested assets.....		1,430,372	4,896,649
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....			
12.7 Miscellaneous proceeds.....		98,636	238,788
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	47,294,581	40,767,192	192,489,479
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	102,623,120	80,977,805	248,588,119
13.2 Stocks.....	2,288,700		24,400
13.3 Mortgage loans.....			
13.4 Real estate.....		248,741	248,741
13.5 Other invested assets.....			
13.6 Miscellaneous applications.....	148,974		66,180
13.7 Total investments acquired (Lines 13.1 to 13.6).....	105,060,794	81,226,546	248,927,440
14. Net increase or (decrease) in contract loans and premium notes.....	(94,191)	427,543	1,578,734
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14).....	(57,672,021)	(40,886,897)	(58,016,695)
<b>CASH FROM FINANCING AND MISCELLANEOUS SOURCES</b>			
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.....	(3,280,066)	(3,661,490)	(17,309,865)
16.5 Dividends to stockholders.....			
16.6 Other cash provided (applied).....	(1,956,274)	(457,957)	239,133
17. Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6).....	(5,236,340)	(4,119,447)	(17,070,732)
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>			
18. Net change in cash, cash equivalents and short-term investments (Line 11 plus Line 15 plus Line 17).....	(34,331,001)	(21,587,153)	5,204,024
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	67,054,595	61,850,570	61,850,570
19.2 End of period (Line 18 plus Line 19.1).....	32,723,593	40,263,417	67,054,595

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

20.0001			
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