



QUARTERLY STATEMENT
 AS OF SEPTEMBER 30, 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
(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

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Senior Vice President & Controller: Julie Marie Pelkowski
 Senior Vice President: Michael Andrew Plazony
 Senior Vice President & Chief Investment Officer: Bradley G. Postema
 Secretary & Senior Counsel: Brian William Bolash
 Vice President & Treasurer: Robert Wayne McNutt
 Director, Appointed Actuary: Waylon Dean Peoples#

State of Pennsylvania / SS
 County of Erie /

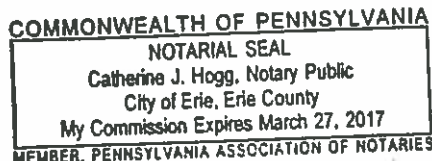
The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any 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 Brian William Bolash Gregory John Gutting
 Timothy Gerard NeCastro Brian William Bolash Gregory John Gutting
 President & CEO Secretary & Senior Counsel Executive Vice President & CFO

Subscribed and sworn to before me this
 8th day of November, 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.....	1,990,043,987		1,990,043,987	1,910,249,888
2. Stocks:				
2.1 Preferred stocks.....	52,503,960		52,503,960	59,701,820
2.2 Common stocks.....	18,100		18,100	24,400
3. Mortgage loans on real estate:				
3.1 First liens.....	463,770		463,770	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).....	1,050,394		1,050,394	1,097,556
4.3 Properties held for sale (less \$.....0 encumbrances).....			0	
5. Cash (\$....14,358,257), cash equivalents (\$.....0) and short-term investments (\$....39,460,447).....	53,818,704		53,818,704	67,054,595
6. Contract loans (including \$.....0 premium notes).....	20,252,178		20,252,178	19,811,710
7. Derivatives.....			0	
8. Other invested assets.....	5,073,639		5,073,639	5,932,470
9. Receivables for securities.....	10,000		10,000	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).....	2,123,234,733	0	2,123,234,733	2,064,586,151
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	23,229,978		23,229,978	25,123,931
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	317,426		317,426	(1,616,940)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	64,336,834		64,336,834	64,368,466
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	1,631,869		1,631,869	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.....	349,260		349,260	1,034,429
18.2 Net deferred tax asset.....	54,656,241	40,385,025	14,271,216	14,026,810
19. Guaranty funds receivable or on deposit.....			0	
20. Electronic data processing equipment and software.....	265,000	265,000	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.....	2,864,211	2,566,837	297,374	297,374
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	2,270,885,551	43,216,862	2,227,668,690	2,168,973,119
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. Total (Lines 26 and 27).....	2,270,885,551	43,216,862	2,227,668,690	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.....	2,566,837	2,566,837	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).....	2,864,211	2,566,837	297,374	297,374

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Aggregate reserve for life contracts \$.....1,761,216,887 less \$.....0 included in Line 6.3 (including \$.....0 Modco Reserve).....	1,761,216,887	1,691,745,841
2. Aggregate reserve for accident and health contracts (including \$.....0 Modco Reserve).....	199,277	205,839
3. Liability for deposit-type contracts (including \$.....0 Modco Reserve).....	97,908,403	105,486,164
4. Contract claims:		
4.1 Life.....	4,819,149	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 \$.....3,722 accident and health premiums.....	1,197,024	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.....	22,226,274	26,396,631
10. Commissions to agents due or accrued - life and annuity contracts \$.....103,429, accident and health \$.....0 and deposit-type contract funds \$.....0.....	103,429	905,100
11. Commissions and expense allowances payable on reinsurance assumed.....		
12. General expenses due or accrued.....	7,206,579	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.....	1,926,615	1,749,915
15.1 Current federal and foreign income taxes, including \$.....0 on realized capital gains (losses).....		
15.2 Net deferred tax liability.....		
16. Unearned investment income.....		
17. Amounts withheld or retained by company as agent or trustee.....	505,117	472,843
18. Amounts held for agents' account, including \$.....0 agents' credit balances.....		
19. Remittances and items not allocated.....	857,078	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.....	10,560,600	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.....	3,327,100	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.....	46,850	147,414
24.10 Payable for securities lending.....		
24.11 Capital notes \$.....0 and interest thereon \$.....0.....		
25. Aggregate write-ins for liabilities.....	190,977	452,574
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25).....	1,912,291,356	1,858,192,594
27. From Separate Accounts statement.....		
28. Total liabilities (Lines 26 and 27).....	1,912,291,356	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).....	210,966,332	206,369,525
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).....	311,596,933	307,000,125
38. Totals of Lines 29, 30 and 37.....	315,377,333	310,780,525
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3).....	2,227,668,690	2,168,973,119

DETAILS OF WRITE-INS

2501. Accrued Waiver of Premium Liability.....	146,977	426,000
2502. Interest on Unpaid Claims.....	35,870	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).....	190,977	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.....	121,298,917	111,815,862	151,062,153
2. Considerations for supplementary contracts with life contingencies.....	51,781		
3. Net investment income.....	72,744,919	75,609,664	99,276,047
4. Amortization of Interest Maintenance Reserve (IMR).....	3,130,770	3,910,219	5,238,207
5. Separate Accounts net gain from operations excluding unrealized gains or losses.....			
6. Commissions and expense allowances on reinsurance ceded.....	6,804,605	7,157,047	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.....	1,167,253	1,039,347	1,344,190
9. Totals (Lines 1 to 8.3).....	205,198,245	199,532,140	266,690,565
10. Death benefits.....	24,819,820	21,979,089	31,892,540
11. Matured endowments (excluding guaranteed annual pure endowments).....	40,950	86,900	134,242
12. Annuity benefits.....	9,810,864	10,464,050	13,992,587
13. Disability benefits and benefits under accident and health contracts.....	275,062	267,340	351,043
14. Coupons, guaranteed annual pure endowments and similar benefits.....			
15. Surrender benefits and withdrawals for life contracts.....	46,871,123	49,141,749	68,787,508
16. Group conversions.....			
17. Interest and adjustments on contract or deposit-type contract funds.....	4,088,901	4,513,087	5,953,568
18. Payments on supplementary contracts with life contingencies.....	1,248	224	299
19. Increase in aggregate reserves for life and accident and health contracts.....	69,288,086	62,131,791	77,656,463
20. Totals (Lines 10 to 19).....	155,196,055	148,584,231	198,768,250
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only).....	13,560,894	13,798,420	19,106,026
22. Commissions and expense allowances on reinsurance assumed.....			
23. General insurance expenses.....	22,813,954	22,827,398	30,748,830
24. Insurance taxes, licenses and fees, excluding federal income taxes.....	3,829,253	3,633,854	4,742,798
25. Increase in loading on deferred and uncollected premiums.....	209,553	(412,331)	(4,952,903)
26. Net transfers to or (from) Separate Accounts net of reinsurance.....			
27. Aggregate write-ins for deductions.....	98,120	70,391	113,844
28. Totals (Lines 20 to 27).....	195,707,827	188,501,965	248,526,844
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28).....	9,490,417	11,030,176	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).....	9,490,417	11,030,176	18,163,720
32. Federal and foreign income taxes incurred (excluding tax on capital gains).....	4,539,598	8,234,287	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).....	4,950,819	2,795,888	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 \$.....(559,777) transferred to the IMR).....	186,032	90,856	90,873
35. Net income (Line 33 plus Line 34).....	5,136,852	2,886,744	8,678,761

CAPITAL AND SURPLUS ACCOUNT

36. Capital and surplus, December 31, prior year.....	310,780,525	303,455,034	303,455,034
37. Net income (Line 35).....	5,136,852	2,886,744	8,678,761
38. Change in net unrealized capital gains (losses) less capital gains tax of \$.....203,531.....	377,984	(1,328,135)	(957,012)
39. Change in net unrealized foreign exchange capital gain (loss).....			
40. Change in net deferred income tax.....	2,718,678	5,876,704	6,076,678
41. Change in nonadmitted assets.....	(2,838,572)	(4,842,618)	(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.....	(798,134)	872,745	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).....	4,596,808	3,465,439	7,325,490
55. Capital and surplus as of statement date (Lines 36 + 54).....	315,377,333	306,920,474	310,780,525

DETAILS OF WRITE-INS

08.301. Miscellaneous Income.....	1,167,253	1,039,347	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).....	1,167,253	1,039,347	1,344,190
2701. Interest on Death Claims.....	98,120	70,150	101,085
2702. State Tax Penalty.....		241	241
2703. Premium Tax Credit Offset.....			12,517
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).....	98,120	70,391	113,844
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.....	119,879,795	111,222,676	149,151,059
2. Net investment income.....	79,823,619	78,844,624	100,314,973
3. Miscellaneous income.....	8,076,740	8,753,450	11,114,158
4. Total (Lines 1 through 3).....	207,780,154	198,820,750	260,580,190
5. Benefit and loss related payments.....	82,434,005	82,322,637	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.....	41,480,631	40,576,465	54,600,232
8. Dividends paid to policyholders.....			
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	3,294,652	10,679,585	12,189,584
10. Total (Lines 5 through 9).....	127,209,288	133,578,687	180,288,739
11. Net cash from operations (Line 4 minus Line 10).....	80,570,866	65,242,063	80,291,451
CASH FROM INVESTMENTS			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	134,557,960	132,545,009	181,318,938
12.2 Stocks.....	9,295,240	5,775,000	5,775,000
12.3 Mortgage loans.....	173,770	193,197	260,104
12.4 Real estate.....			
12.5 Other invested assets.....	870,988	3,263,434	4,896,649
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....			
12.7 Miscellaneous proceeds.....	66,180	5,176,616	238,788
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	144,964,139	146,953,255	192,489,479
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	217,940,757	221,551,173	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.....	100,564	144,890	66,180
13.7 Total investments acquired (Lines 13.1 to 13.6).....	220,330,021	221,944,804	248,927,440
14. Net increase or (decrease) in contract loans and premium notes.....	440,468	1,128,354	1,578,734
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14).....	(75,806,350)	(76,119,902)	(58,016,695)
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.....	(11,893,658)	(13,175,725)	(17,309,865)
16.5 Dividends to stockholders.....			
16.6 Other cash provided (applied).....	(6,106,749)	(4,751,645)	239,133
17. Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6).....	(18,000,406)	(17,927,370)	(17,070,732)
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).....	(13,235,891)	(28,805,209)	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).....	53,818,704	33,045,361	67,054,595

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

20.0001			
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