



QUARTERLY STATEMENT
AS OF JUNE 30, 2019
OF THE CONDITION AND AFFAIRS OF THE
ERIE INSURANCE COMPANY

NAIC Group Code 213 213 NAIC Company Code 26263 Employer's ID Number 25-1232960
Organized under the Laws of the State of PENNSYLVANIA State of Domicile or Port of Entry PENNSYLVANIA
Country of Domicile U.S. Incorporated September 11, 1972 Commenced Business January 1, 1973
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
Internet Website Address www.erieinsurance.com
Statutory Statement Contact Julie Marie Pelkowski 814-870-2000 x2653
Julie.Pelkowski@erieinsurance.com 814-870-4040

DIRECTORS

Brian William Bolash Gregory John Gutting Jonathan Hirt Hagen, Chairman Robert Coleman Ingram, III
Christina Marie Marsh# Robert Wayne McNutt Timothy Gerard NeCastro

EXECUTIVE OFFICERS

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

Senior Vice President & Chief Actuary: Bradley Clay Eastwood
Senior Vice President & Controller: Julie Marie Pelkowski
Senior Vice President & Chief Investment Officer: Bradley G. Postema
Vice President, Secretary & Senior Counsel: Brian William Bolash
Vice President & Corporate Treasurer: Robert Wayne McNutt

State of Pennsylvania / SS
County of Erie /

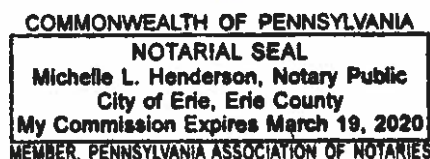
The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any 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.

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
1st Day of August, 2019.

(a) Is this an original filing? Yes (X) No ()
(b) If no:(i) State the amendment number:
(ii) Date filed:

Michelle L. Henderson



## ASSETS

	Current Statement Date			4
	1	2	3	December 31 Prior Year Net Admitted Assets
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	
1. Bonds.....	631,159,776		631,159,776	635,102,016
2. Stocks:				
2.1 Preferred stocks.....	12,794,050		12,794,050	10,737,585
2.2 Common stocks.....	32,373,753		32,373,753	33,443,588
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 (\$.....(91,211)), cash equivalents (\$.....18,075,827) and short-term investments (\$.....0).....	17,984,616		17,984,616	4,435,888
6. Contract loans (including \$.....0 premium notes).....			0	
7. Derivatives.....			0	
8. Other invested assets.....			0	
9. Receivables for securities.....	5,117,125		5,117,125	13,469
10. Securities lending reinvested collateral assets.....	33,967		33,967	7,452,991
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	699,463,287	0	699,463,287	691,185,537
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	6,522,113		6,522,113	6,525,155
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	53,302,701	1,086,545	52,216,156	45,739,094
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	388,571,533		388,571,533	352,566,431
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	95,080		95,080	97,712
16.2 Funds held by or deposited with reinsured companies.....	779,608		779,608	741,992
16.3 Other amounts receivable under reinsurance contracts.....			0	
17. Amounts receivable relating to uninsured plans.....			0	
18.1 Current federal and foreign income tax recoverable and interest thereon.....	2,984,688		2,984,688	436,529
18.2 Net deferred tax asset.....	3,423,421	6,729	3,416,692	3,634,993
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	163,244
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other than invested assets.....	165,126	0	165,126	119,928
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	1,155,307,557	1,093,274	1,154,214,283	1,101,210,615
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. Total (Lines 26 and 27).....	1,155,307,557	1,093,274	1,154,214,283	1,101,210,615

### 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. Premium Tax Credits.....	59,197		59,197	59,197
2502. Equities and Deposits in Pools and Associations.....	49,580		49,580	53,028
2503. Other Accounts Receivable.....	56,349		56,349	7,703
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).....	165,126	0	165,126	119,928

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Statement Date	2 December 31 Prior Year
1. Losses (current accident year \$ 64,385,255)	210,343,326	190,493,582
2. Reinsurance payable on paid losses and loss adjustment expenses		
3. Loss adjustment expenses	39,414,939	37,024,296
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)	135,024	112,243
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	579,599	2,438,978
7.1 Current federal and foreign income taxes (including \$ 0 on realized capital gains (losses))		
7.2 Net deferred tax liability		
8. Borrowed money \$ 0 and interest thereon \$ 0		
9. Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$ 858,852,192 and including warranty reserves of \$ 0 and accrued accident and health experience rating refunds including \$ 0 for medical loss ratio rebate per the Public Health Service Act)	154,427,960	147,020,586
10. Advance premium	3,640,942	3,140,333
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders	537,397	568,881
12. Ceded reinsurance premiums payable (net of ceding commissions)	345,744,698	311,733,222
13. Funds held by company under reinsurance treaties	685,568	652,937
14. Amounts withheld or retained by company for account of others	944,458	1,103,037
15. Remittances and items not allocated	196,132	124,668
16. Provision for reinsurance (including \$ 0 certified)		
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	27,031,078	22,876,308
20. Derivatives		
21. Payable for securities	1,996,170	
22. Payable for securities lending	33,967	7,453,018
23. Liability for amounts held under uninsured plans		
24. Capital notes \$ 0 and interest thereon \$ 0		
25. Aggregate write-ins for liabilities	0	0
26. Total liabilities excluding protected cell liabilities (Lines 1 through 25)	785,711,257	724,742,088
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	785,711,257	724,742,088
29. Aggregate write-ins for special surplus funds	0	0
30. Common capital stock	2,350,000	2,350,000
31. Preferred capital stock		
32. Aggregate write-ins for other than special surplus funds	0	0
33. Surplus notes		
34. Gross paid in and contributed surplus	86,482,000	86,482,000
35. Unassigned funds (surplus)	279,671,026	287,636,526
36. Less treasury stock, at cost:		
36.1 0.000 shares common (value included in Line 30 \$ 0)		
36.2 0.000 shares preferred (value included in Line 31 \$ 0)		
37. Surplus as regards policyholders (Lines 29 to 35, less 36)	368,503,026	376,468,526
38. Totals (Page 2, Line 28, Col. 3)	1,154,214,283	1,101,210,615

**DETAILS OF WRITE-INS**

2501. ....		
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)	0	0
2901. ....		
2902. ....		
2903. ....		
2998. Summary of remaining write-ins for Line 29 from overflow page	0	0
2999. Totals (Lines 2901 thru 2903 plus 2998) (Line 29 above)	0	0
3201. ....		
3202. ....		
3203. ....		
3298. Summary of remaining write-ins for Line 32 from overflow page	0	0
3299. Totals (Lines 3201 thru 3203 plus 3298) (Line 32 above)	0	0

## STATEMENT OF INCOME

	1 Current Year to Date	2 Prior Year to Date	3 Prior Year Ended December 31
<b>UNDERWRITING INCOME</b>			
1. Premiums earned:			
1.1 Direct..... (written \$.....841,851,245).....	790,890,898	695,722,045	1,444,487,925
1.2 Assumed..... (written \$.....203,738,825).....	195,873,879	183,830,276	372,110,475
1.3 Ceded..... (written \$.....857,484,839).....	806,066,920	709,662,014	1,471,867,066
1.4 Net..... (written \$.....188,105,231).....	180,697,857	169,890,307	344,731,334
DEDUCTIONS:			
2. Losses incurred (current accident year \$.....129,023,272):			
2.1 Direct.....	634,449,850	493,267,949	940,535,831
2.2 Assumed.....	144,012,730	125,035,975	247,169,141
2.3 Ceded.....	648,263,403	506,492,123	964,554,455
2.4 Net.....	130,199,177	111,811,800	223,150,517
3. Loss adjustment expenses incurred.....	19,897,927	18,578,033	36,520,130
4. Other underwriting expenses incurred.....	50,767,722	49,047,079	97,808,119
5. Aggregate write-ins for underwriting deductions.....	82,791	70,186	148,984
6. Total underwriting deductions (Lines 2 through 5).....	200,947,617	179,507,098	357,627,750
7. Net income of protected cells.....			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7).....	(20,249,760)	(9,616,791)	(12,896,416)
<b>INVESTMENT INCOME</b>			
9. Net investment income earned.....	11,362,610	10,516,296	21,412,795
10. Net realized capital gains (losses) less capital gains tax of \$.....224,329.....	729,677	(388,134)	(2,821,602)
11. Net investment gain (loss) (Lines 9 + 10).....	12,092,287	10,128,162	18,591,193
<b>OTHER INCOME</b>			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$.....431,107 amount charged off \$.....1,601,033).....	(1,169,926)	(1,020,592)	(1,767,936)
13. Finance and service charges not included in premiums.....			
14. Aggregate write-ins for miscellaneous income.....	35,203	15,757	30,772
15. Total other income (Lines 12 through 14).....	(1,134,723)	(1,004,836)	(1,737,164)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	(9,292,196)	(493,465)	3,957,613
17. Dividends to policyholders.....	296,072	282,321	613,912
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17).....	(9,588,268)	(775,786)	3,343,701
19. Federal and foreign income taxes incurred.....	(1,929,643)	(182,355)	489,569
20. Net income (Line 18 minus Line 19) (to Line 22).....	(7,658,625)	(593,431)	2,854,132
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
21. Surplus as regards policyholders, December 31 prior year.....	376,468,526	374,318,623	374,318,623
22. Net income (from Line 20).....	(7,658,625)	(593,431)	2,854,132
23. Net transfers (to) from Protected Cell accounts.....			
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$.....212,265.....	(271,315)	(307,088)	(909,303)
25. Change in net unrealized foreign exchange capital gain (loss).....			
26. Change in net deferred income tax.....	(218,300)	224,299	341,416
27. Change in nonadmitted assets.....	182,740	14,247	(137,342)
28. Change in provision for reinsurance.....			1,000
29. Change in surplus notes.....			
30. Surplus (contributed to) withdrawn from protected cells.....			
31. Cumulative effect of changes in accounting principles.....			
32. Capital changes:			
32.1 Paid in.....			
32.2 Transferred from surplus (Stock Dividend).....			
32.3 Transferred to surplus.....			
33. Surplus adjustments:			
33.1 Paid in.....			
33.2 Transferred to capital (Stock Dividend).....			
33.3 Transferred from capital.....			
34. Net remittances from or (to) Home Office.....			
35. Dividends to stockholders.....			
36. Change in treasury stock.....			
37. Aggregate write-ins for gains and losses in surplus.....	0	0	0
38. Change in surplus as regards policyholders (Lines 22 through 37).....	(7,965,500)	(661,973)	2,149,904
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38).....	368,503,026	373,656,650	376,468,526
<b>DETAILS OF WRITE-INS</b>			
0501. LAD Program Expense.....	82,791	70,186	148,984
0502. ....			
0503. ....			
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0	0
0599. Totals (Lines 0501 thru 0503 plus 0598) (Line 5 above).....	82,791	70,186	148,984
1401. Miscellaneous Income.....	35,203	15,757	30,772
1402. ....			
1403. ....			
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above).....	35,203	15,757	30,772
3701. ....			
3702. ....			
3703. ....			
3798. Summary of remaining write-ins for Line 37 from overflow page.....	0	0	0
3799. Totals (Lines 3701 thru 3703 plus 3798) (Line 37 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.....	179,835,977	172,638,073	349,618,743
2. Net investment income.....	12,516,622	11,834,682	23,889,259
3. Miscellaneous income.....	(865,074)	(771,181)	(1,714,899)
4. Total (Lines 1 through 3).....	191,487,525	183,701,573	371,793,103
5. Benefit and loss related payments.....	110,384,417	105,161,656	214,261,868
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
7. Commissions, expenses paid and aggregate write-ins for deductions.....	70,194,394	67,897,114	131,932,367
8. Dividends paid to policyholders.....	327,556	284,162	615,541
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	842,845	(172,172)	277,194
10. Total (Lines 5 through 9).....	181,749,212	173,170,760	347,086,970
11. Net cash from operations (Line 4 minus Line 10).....	9,738,313	10,530,813	24,706,133
<b>CASH FROM INVESTMENTS</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	125,046,601	101,446,931	195,786,387
12.2 Stocks.....	1,226,981	2,319,869	2,494,869
12.3 Mortgage loans.....			
12.4 Real estate.....			
12.5 Other invested assets.....			
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....			
12.7 Miscellaneous proceeds.....	9,415,194	1,580,959	29,162
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	135,688,776	105,347,759	198,310,418
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	120,917,881	115,628,839	222,688,959
13.2 Stocks.....	2,656,103	1,793,100	4,963,692
13.3 Mortgage loans.....			
13.4 Real estate.....			
13.5 Other invested assets.....			
13.6 Miscellaneous applications.....	5,103,657	5,708,433	1,894,441
13.7 Total investments acquired (Lines 13.1 to 13.6).....	128,677,641	123,130,372	229,547,092
14. Net increase or (decrease) in contract loans and premium notes.....			
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14).....	7,011,135	(17,782,614)	(31,236,674)
<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.....			
16.5 Dividends to stockholders.....			
16.6 Other cash provided (applied).....	(3,200,720)	8,020,279	4,208,860
17. Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6).....	(3,200,720)	8,020,279	4,208,860
<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).....	13,548,728	768,478	(2,321,681)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	4,435,888	6,757,569	6,757,569
19.2 End of period (Line 18 plus Line 19.1).....	17,984,616	7,526,047	4,435,888
Note: Supplemental disclosures of cash flow information for non-cash transactions:			
20.0001 .....			