



QUARTERLY STATEMENT
AS OF JUNE 30, 2020
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 Jorie Lee Novacek 814-870-2000 x4248
Jorie.Novacek@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, Secretary & General Counsel: Brian William Bolash
Vice President & Corporate Treasurer: Robert Wayne McNutt

State of Pennsylvania / SS
County of Erie /

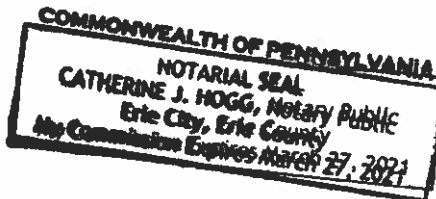
The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any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

Subscribed and sworn to before me this
7th day of August, 2020.

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

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.....	658,851,046		658,851,046	642,446,045
2. Stocks:				
2.1 Preferred stocks.....	17,971,195		17,971,195	13,720,178
2.2 Common stocks.....	34,714,090		34,714,090	33,474,632
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 (\$.....170,997), cash equivalents (\$.....6,533,355) and short-term investments (\$.....476,593).....	7,180,945		7,180,945	17,846,544
6. Contract loans (including \$.....0 premium notes).....			0	
7. Derivatives.....			0	
8. Other invested assets.....	82,260		82,260	81,000
9. Receivables for securities.....	1,065,036		1,065,036	955,992
10. Securities lending reinvested collateral assets.....	6,382,400		6,382,400	1,719,210
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	726,246,971	0	726,246,971	710,243,600
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	6,539,351		6,539,351	6,619,596
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	59,776,747	1,362,044	58,414,703	52,332,240
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	409,849,765		409,849,765	384,184,332
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	132,288		132,288	88,912
16.2 Funds held by or deposited with reinsured companies.....	834,328		834,328	867,646
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.....			0	33,632
18.2 Net deferred tax asset.....	4,780,435		4,780,435	4,219,909
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.....	5,556,233		5,556,233	1,006,707
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other than invested assets.....	168,720	0	168,720	118,316
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	1,213,884,836	1,362,044	1,212,522,792	1,159,714,892
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. Total (Lines 26 and 27).....	1,213,884,836	1,362,044	1,212,522,792	1,159,714,892

### 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.....	58,958		58,958	58,958
2502. Equities and Deposits in Pools and Associations.....	57,549		57,549	52,112
2503. Other Accounts Receivable.....	52,213		52,213	7,246
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).....	168,720	0	168,720	118,316

## LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Losses (current accident year \$ 45,933,306).....	201,891,096	206,691,832
2. Reinsurance payable on paid losses and loss adjustment expenses.....		
3. Loss adjustment expenses.....	39,085,107	39,003,346
4. Commissions payable, contingent commissions and other similar charges.....		
5. Other expenses (excluding taxes, licenses and fees).....	116,777	120,167
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	463,704	2,208,254
7.1 Current federal and foreign income taxes (including \$ 357,449 on realized capital gains (losses)).....	3,578,175	
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 \$ 927,768,466 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).....	161,543,249	155,104,404
10. Advance premium.....	3,977,848	3,088,859
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....	497,954	530,389
12. Ceded reinsurance premiums payable (net of ceding commissions).....	369,742,235	344,469,658
13. Funds held by company under reinsurance treaties.....	737,584	769,316
14. Amounts withheld or retained by company for account of others.....	625,764	626,624
15. Remittances and items not allocated.....	146,101	119,104
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.....	26,085,650	23,855,252
20. Derivatives.....		
21. Payable for securities.....	1,000,000	
22. Payable for securities lending.....	6,382,400	1,719,210
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).....	815,873,644	778,306,416
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	815,873,644	778,306,416
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).....	307,817,149	292,576,475
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).....	396,649,148	381,408,476
38. Totals (Page 2, Line 28, Col. 3).....	1,212,522,792	1,159,714,892

### 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 \$.....900,178,698).....	868,327,578	790,890,898	1,629,585,003
1.2 Assumed..... (written \$.....219,442,061).....	210,814,052	195,873,879	395,075,219
1.3 Ceded..... (written \$.....923,659,610).....	889,619,327	806,066,920	1,658,824,560
1.4 Net..... (written \$.....195,961,149).....	189,522,304	180,697,857	365,835,662
DEDUCTIONS:			
2. Losses incurred (current accident year \$.....101,402,399):			
2.1 Direct.....	560,115,754	634,449,850	1,101,411,852
2.2 Assumed.....	120,702,203	144,012,730	275,897,187
2.3 Ceded.....	579,919,443	648,263,403	1,131,050,963
2.4 Net.....	100,898,515	130,199,177	246,258,075
3. Loss adjustment expenses incurred.....	18,080,296	19,897,927	37,503,809
4. Other underwriting expenses incurred.....	53,774,595	50,767,722	101,555,846
5. Aggregate write-ins for underwriting deductions.....	81,417	82,791	188,521
6. Total underwriting deductions (Lines 2 through 5).....	172,834,823	200,947,617	385,506,251
7. Net income of protected cells.....			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7).....	16,687,481	(20,249,760)	(19,670,589)
<b>INVESTMENT INCOME</b>			
9. Net investment income earned.....	11,326,710	11,362,610	22,835,887
10. Net realized capital gains (losses) less capital gains tax of \$.....387,018.....	1,125,161	729,677	2,457,068
11. Net investment gain (loss) (Lines 9 + 10).....	12,451,870	12,092,287	25,292,955
<b>OTHER INCOME</b>			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$.....299,579 amount charged off \$.....1,443,566).....	(1,143,987)	(1,169,926)	(1,990,459)
13. Finance and service charges not included in premiums.....			
14. Aggregate write-ins for miscellaneous income.....	39,081	35,203	55,790
15. Total other income (Lines 12 through 14).....	(1,104,906)	(1,134,723)	(1,934,669)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	28,034,445	(9,292,196)	3,687,698
17. Dividends to policyholders.....	9,772,271	296,072	654,185
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).....	18,262,174	(9,588,268)	3,033,513
19. Federal and foreign income taxes incurred.....	3,487,148	(1,929,643)	(24,246)
20. Net income (Line 18 minus Line 19) (to Line 22).....	14,775,026	(7,658,625)	3,057,759
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
21. Surplus as regards policyholders, December 31 prior year.....	381,408,476	376,468,526	376,468,526
22. Net income (from Line 20).....	14,775,026	(7,658,625)	3,057,759
23. Net transfers (to) from Protected Cell accounts.....			
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$.....(243,546).....	321,848	(271,315)	1,135,973
25. Change in net unrealized foreign exchange capital gain (loss).....	970		(1,218)
26. Change in net deferred income tax.....	316,980	(218,300)	659,314
27. Change in nonadmitted assets.....	(174,152)	182,740	88,122
28. Change in provision for reinsurance.....			
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).....	15,240,672	(7,965,500)	4,939,950
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38).....	396,649,148	368,503,026	381,408,476
<b>DETAILS OF WRITE-INS</b>			
0501. LAD Program Expense.....	81,417	82,791	188,521
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).....	81,417	82,791	188,521
1401. Miscellaneous Income.....	39,081	35,203	55,790
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).....	39,081	35,203	55,790
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.....	189,860,790	179,835,977	368,208,361
2. Net investment income.....	12,779,678	12,516,622	25,204,077
3. Miscellaneous income.....	(764,058)	(865,074)	(1,881,724)
4. Total (Lines 1 through 3).....	201,876,410	191,487,525	391,530,714
5. Benefit and loss related payments.....	105,709,308	110,384,417	230,176,680
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
7. Commissions, expenses paid and aggregate write-ins for deductions.....	73,602,488	70,194,394	137,499,848
8. Dividends paid to policyholders.....	9,804,706	327,556	692,677
9. Federal and foreign income taxes paid (recovered) net of \$.....26,209 tax on capital gains (losses).....	262,358	842,845	384,724
10. Total (Lines 5 through 9).....	189,378,860	181,749,212	368,753,929
11. Net cash from operations (Line 4 minus Line 10).....	12,497,550	9,738,313	22,776,785
<b>CASH FROM INVESTMENTS</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	108,963,121	125,046,601	215,563,907
12.2 Stocks.....	602,192	1,226,981	4,722,979
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.....	1,000,463	9,415,194	5,733,793
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	110,565,776	135,688,776	226,020,679
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	125,448,145	120,917,881	221,824,549
13.2 Stocks.....	5,795,609	2,656,103	6,576,423
13.3 Mortgage loans.....			
13.4 Real estate.....			
13.5 Other invested assets.....	1,000		81,000
13.6 Miscellaneous applications.....	4,772,235	5,103,657	942,523
13.7 Total investments acquired (Lines 13.1 to 13.6).....	136,016,989	128,677,641	229,424,495
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).....	(25,451,214)	7,011,135	(3,403,816)
<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).....	2,288,065	(3,200,720)	(5,962,313)
17. Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6).....	2,288,065	(3,200,720)	(5,962,313)
<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).....	(10,665,599)	13,548,728	13,410,656
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	17,846,544	4,435,888	4,435,888
19.2 End of period (Line 18 plus Line 19.1).....	7,180,945	17,984,616	17,846,544
Note: Supplemental disclosures of cash flow information for non-cash transactions:			
20.0001 .....			