



QUARTERLY STATEMENT
AS OF SEPTEMBER 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 /

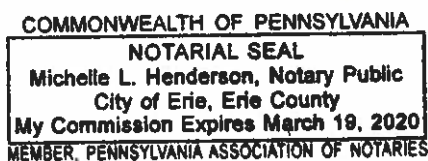
The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any 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 November, 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 December 31 Prior Year Net Admitted Assets
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	
1. Bonds.....	647,938,635		647,938,635	635,102,016
2. Stocks:				
2.1 Preferred stocks.....	14,773,817		14,773,817	10,737,585
2.2 Common stocks.....	33,044,087		33,044,087	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 (\$.....(1,303,889)), cash equivalents (\$.....4,088,038) and short-term investments (\$.....0).....	2,784,149		2,784,149	4,435,888
6. Contract loans (including \$.....0 premium notes).....			0	
7. Derivatives.....			0	
8. Other invested assets.....			0	
9. Receivables for securities.....	1,159,258		1,159,258	13,469
10. Securities lending reinvested collateral assets.....	1,068,112		1,068,112	7,452,991
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	700,768,058	0	700,768,058	691,185,537
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	6,306,658		6,306,658	6,525,155
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	52,113,080	1,170,125	50,942,954	45,739,094
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	400,050,220		400,050,220	352,566,431
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	28,577		28,577	97,712
16.2 Funds held by or deposited with reinsured companies.....	813,551		813,551	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.....	1,628,369		1,628,369	436,529
18.2 Net deferred tax asset.....	3,552,149		3,552,149	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.....	3,666,457		3,666,457	163,244
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other than invested assets.....	166,030	0	166,030	119,928
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	1,169,093,149	1,170,125	1,167,923,023	1,101,210,615
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. Total (Lines 26 and 27).....	1,169,093,149	1,170,125	1,167,923,023	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.....	50,838		50,838	53,028
2503. Other Accounts Receivable.....	55,995		55,995	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).....	166,030	0	166,030	119,928

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Losses (current accident year \$ 74,987,231).....	203,870,454	190,493,582
2. Reinsurance payable on paid losses and loss adjustment expenses.....		
3. Loss adjustment expenses.....	39,336,007	37,024,296
4. Commissions payable, contingent commissions and other similar charges.....		
5. Other expenses (excluding taxes, licenses and fees).....	111,664	112,243
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	1,769,356	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 \$ 908,018,311 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).....	159,349,259	147,020,586
10. Advance premium.....	3,668,814	3,140,333
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....	534,983	568,881
12. Ceded reinsurance premiums payable (net of ceding commissions).....	354,172,775	311,733,222
13. Funds held by company under reinsurance treaties.....	717,895	652,937
14. Amounts withheld or retained by company for account of others.....	693,628	1,103,037
15. Remittances and items not allocated.....	187,009	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.....	25,513,668	22,876,308
20. Derivatives.....		
21. Payable for securities.....	1,097,188	
22. Payable for securities lending.....	1,068,112	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).....	792,090,811	724,742,088
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	792,090,811	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).....	287,000,213	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).....	375,832,213	376,468,526
38. Totals (Page 2, Line 28, Col. 3).....	1,167,923,023	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
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct..... (written \$.....1,305,196,715).....	1,205,023,458	1,064,305,492	1,444,487,925
1.2 Assumed..... (written \$.....308,481,902).....	295,742,769	278,094,269	372,110,475
1.3 Ceded..... (written \$.....1,327,795,674).....	1,227,211,636	1,084,924,604	1,471,867,066
1.4 Net..... (written \$.....285,882,942).....	273,554,592	257,475,157	344,731,334
DEDUCTIONS:			
2. Losses incurred (current accident year \$.....187,393,077):			
2.1 Direct.....	875,791,787	708,135,381	940,535,831
2.2 Assumed.....	206,432,408	183,746,033	247,169,141
2.3 Ceded.....	896,142,421	727,391,577	964,554,455
2.4 Net.....	186,081,775	164,489,837	223,150,517
3. Loss adjustment expenses incurred.....	28,238,571	27,194,261	36,520,130
4. Other underwriting expenses incurred.....	77,631,991	74,462,730	97,808,119
5. Aggregate write-ins for underwriting deductions.....	149,588	111,032	148,984
6. Total underwriting deductions (Lines 2 through 5).....	292,101,925	266,257,859	357,627,750
7. Net income of protected cells.....			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7).....	(18,547,333)	(8,782,702)	(12,896,416)
INVESTMENT INCOME			
9. Net investment income earned.....	17,094,867	15,835,602	21,412,795
10. Net realized capital gains (losses) less capital gains tax of \$.....390,427.....	1,331,303	(1,102,013)	(2,821,602)
11. Net investment gain (loss) (Lines 9 + 10).....	18,426,170	14,733,589	18,591,193
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$.....586,152 amount charged off \$.....2,168,332).....	(1,582,180)	(1,430,296)	(1,767,936)
13. Finance and service charges not included in premiums.....			
14. Aggregate write-ins for miscellaneous income.....	45,378	26,743	30,772
15. Total other income (Lines 12 through 14).....	(1,536,803)	(1,403,553)	(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).....	(1,657,966)	4,547,333	3,957,613
17. Dividends to policyholders.....	436,146	439,315	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).....	(2,094,111)	4,108,019	3,343,701
19. Federal and foreign income taxes incurred.....	(739,423)	931,682	489,569
20. Net income (Line 18 minus Line 19) (to Line 22).....	(1,354,689)	3,176,336	2,854,132
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year.....	376,468,526	374,318,623	374,318,623
22. Net income (from Line 20).....	(1,354,689)	3,176,336	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 \$.....275,904.....	638,383	44,932	(909,303)
25. Change in net unrealized foreign exchange capital gain (loss).....	37		
26. Change in net deferred income tax.....	(25,933)	314,056	341,416
27. Change in nonadmitted assets.....	105,888	(80,065)	(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).....	(636,313)	3,455,259	2,149,904
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38).....	375,832,213	377,773,882	376,468,526
DETAILS OF WRITE-INS			
0501. LAD Program Expense.....	149,588	111,032	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).....	149,588	111,032	148,984
1401. Miscellaneous Income.....	45,378	26,743	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).....	45,378	26,743	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
CASH FROM OPERATIONS			
1. Premiums collected net of reinsurance.....	275,890,903	262,106,095	349,618,743
2. Net investment income.....	19,097,432	18,328,224	23,889,259
3. Miscellaneous income.....	(1,377,124)	(1,224,770)	(1,714,899)
4. Total (Lines 1 through 3).....	293,611,211	279,209,548	371,793,103
5. Benefit and loss related payments.....	172,707,327	157,671,299	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.....	104,378,639	100,318,699	131,932,367
8. Dividends paid to policyholders.....	470,044	439,545	615,541
9. Federal and foreign income taxes paid (recovered) net of \$.00 tax on capital gains (losses).....	842,845	(901,190)	277,194
10. Total (Lines 5 through 9).....	278,398,855	257,528,353	347,086,970
11. Net cash from operations (Line 4 minus Line 10).....	15,212,356	21,681,195	24,706,133
CASH FROM INVESTMENTS			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	167,617,556	145,529,329	195,786,387
12.2 Stocks.....	1,226,981	2,494,869	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.....	7,482,079	1,814,675	29,162
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	176,326,616	149,838,873	198,310,418
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	180,085,128	160,057,800	222,688,959
13.2 Stocks.....	4,380,823	2,963,979	4,963,692
13.3 Mortgage loans.....			
13.4 Real estate.....			
13.5 Other invested assets.....			
13.6 Miscellaneous applications.....	1,145,789	2,000,615	1,894,441
13.7 Total investments acquired (Lines 13.1 to 13.6).....	185,611,740	165,022,395	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).....	(9,285,124)	(15,183,522)	(31,236,674)
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.....			
16.5 Dividends to stockholders.....			
16.6 Other cash provided (applied).....	(7,578,971)	2,581,432	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).....	(7,578,971)	2,581,432	4,208,860
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).....	(1,651,739)	9,079,105	(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).....	2,784,149	15,836,674	4,435,888

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

20.0001			
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