



QUARTERLY STATEMENT
AS OF SEPTEMBER 30, 2018
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
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DIRECTORS

Brian William Bolash Gregory John Gutting Jonathan Hirt Hagen, Chairman# Robert Coleman Ingram, III
Sean Joseph McLaughlin 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 & General Counsel: Sean Joseph McLaughlin 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 & Treasurer: Robert Wayne McNutt

State of Pennsylvania / SS
County of Erie /

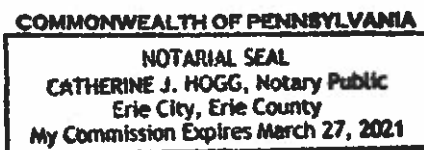
The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any 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
8th day of November, 2018.



(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.....	625,331,491		625,331,491	614,492,647
2. Stocks:				
2.1 Preferred stocks.....	9,262,100		9,262,100	8,814,296
2.2 Common stocks.....	33,611,890		33,611,890	33,411,432
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 (\$.....(86,303)), cash equivalents (\$.....15,922,977) and short-term investments (\$.....0).....	15,836,674		15,836,674	6,757,569
6. Contract loans (including \$.....0 premium notes).....			0	
7. Derivatives.....			0	
8. Other invested assets.....			0	
9. Receivables for securities.....	2,033,604		2,033,604	32,989
10. Securities lending reinvested collateral assets.....	5,498,465		5,498,465	5,558,550
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	691,574,224	0	691,574,224	669,067,483
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	5,885,570		5,885,570	6,206,311
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	47,365,393	1,208,663	46,156,730	41,132,656
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	366,629,315		366,629,315	317,328,176
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	30,240		30,240	73,046
16.2 Funds held by or deposited with reinsured companies.....	824,103		824,103	642,730
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	648,904
18.2 Net deferred tax asset.....	3,617,706	10,074	3,607,632	3,262,308
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.....	812,573		812,573	482,464
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other than invested assets.....	170,145	0	170,145	127,222
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	1,116,909,267	1,218,737	1,115,690,530	1,038,971,300
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. Total (Lines 26 and 27).....	1,116,909,267	1,218,737	1,115,690,530	1,038,971,300

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. Other Accounts Receivable.....	57,412		57,412	12,947
2502. Premium Tax Credits.....	59,705		59,705	59,705
2503. Equities and Deposits in Pools and Associations.....	53,028		53,028	54,569
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).....	170,145	0	170,145	127,222

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Losses (current accident year \$...68,118,752).....	188,364,605	181,407,501
2. Reinsurance payable on paid losses and loss adjustment expenses.....	73,505	73,505
3. Loss adjustment expenses.....	36,697,955	34,908,396
4. Commissions payable, contingent commissions and other similar charges.....		
5. Other expenses (excluding taxes, licenses and fees).....	106,424	132,708
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	1,696,059	2,010,012
7.1 Current federal and foreign income taxes (including \$.....0 on realized capital gains (losses)).....	952,885	
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 \$...814,684,396 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).....	150,766,251	137,176,971
10. Advance premium.....	3,304,558	2,261,281
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....	570,280	570,510
12. Ceded reinsurance premiums payable (net of ceding commissions).....	322,355,540	277,783,173
13. Funds held by company under reinsurance treaties.....	702,220	529,484
14. Amounts withheld or retained by company for account of others.....	1,319,634	686,627
15. Remittances and items not allocated.....	152,837	228,822
16. Provision for reinsurance (including \$.....0 certified).....	1,000	1,000
17. Net adjustments in assets and liabilities due to foreign exchange rates.....		
18. Drafts outstanding.....		
19. Payable to parent, subsidiaries and affiliates.....	23,608,931	21,324,139
20. Derivatives.....		
21. Payable for securities.....	1,745,500	
22. Payable for securities lending.....	5,498,465	5,558,550
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).....	737,916,648	664,652,677
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	737,916,648	664,652,677
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).....	288,941,883	285,486,622
36. Less treasury stock, at cost:		
36.10.000 shares common (value included in Line 30 \$.....0).....		
36.20.000 shares preferred (value included in Line 31 \$.....0).....		
37. Surplus as regards policyholders (Lines 29 to 35, less 36).....	377,773,882	374,318,623
38. Totals (Page 2, Line 28, Col. 3).....	1,115,690,530	1,038,971,300

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 \$.....1,170,210,339).....	1,064,305,492	930,253,328	1,262,464,001
1.2 Assumed..... (written \$.....292,377,704).....	278,094,269	260,596,032	348,451,469
1.3 Ceded..... (written \$.....1,191,523,606).....	1,084,924,604	949,244,507	1,287,645,362
1.4 Net..... (written \$.....271,064,437).....	257,475,157	241,604,853	323,270,108
DEDUCTIONS:			
2. Losses incurred (current accident year \$.....167,861,618):			
2.1 Direct.....	708,135,381	556,203,310	738,850,926
2.2 Assumed.....	183,746,033	160,675,979	214,494,433
2.3 Ceded.....	727,391,577	575,425,947	763,623,525
2.4 Net.....	164,489,837	141,453,342	189,721,833
3. Loss adjustment expenses incurred.....	27,194,261	23,090,809	31,939,743
4. Other underwriting expenses incurred.....	74,462,730	69,247,048	90,573,527
5. Aggregate write-ins for underwriting deductions.....	111,032	71,089	89,603
6. Total underwriting deductions (Lines 2 through 5).....	266,257,859	233,862,288	312,324,706
7. Net income of protected cells.....			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7).....	(8,782,702)	7,742,566	10,945,402
INVESTMENT INCOME			
9. Net investment income earned.....	15,835,602	15,971,175	21,051,793
10. Net realized capital gains (losses) less capital gains tax of \$.....(231,083).....	(1,102,013)	1,861,504	1,941,404
11. Net investment gain (loss) (Lines 9 + 10).....	14,733,589	17,832,679	22,993,197
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$.....671,111 amount charged off \$.....2,101,407).....	(1,430,296)	(1,270,591)	(1,931,255)
13. Finance and service charges not included in premiums.....			
14. Aggregate write-ins for miscellaneous income.....	26,743	26,986	34,024
15. Total other income (Lines 12 through 14).....	(1,403,553)	(1,243,606)	(1,897,231)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	4,547,333	24,331,638	32,041,367
17. Dividends to policyholders.....	439,315	406,881	745,944
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).....	4,108,019	23,924,757	31,295,423
19. Federal and foreign income taxes incurred.....	931,682	7,416,069	9,189,843
20. Net income (Line 18 minus Line 19) (to Line 22).....	3,176,336	16,508,687	22,105,580
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year.....	374,318,623	353,708,388	353,708,388
22. Net income (from Line 20).....	3,176,336	16,508,687	22,105,580
23. Net transfers (to) from Protected Cell accounts.....			
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$.....(41,342).....	44,932	1,763,693	2,211,252
25. Change in net unrealized foreign exchange capital gain (loss).....			
26. Change in net deferred income tax.....	314,056	(1,375,706)	(3,908,525)
27. Change in nonadmitted assets.....	(80,065)	183,823	202,927
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).....	3,455,259	17,080,497	20,610,235
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38).....	377,773,882	370,788,885	374,318,623
DETAILS OF WRITE-INS			
0501. LAD Program Expense.....	111,032	71,089	89,603
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).....	111,032	71,089	89,603
1401. Miscellaneous Income.....	26,743	26,986	34,024
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).....	26,743	26,986	34,024
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.....	262,106,095	244,512,949	324,141,357
2. Net investment income.....	18,328,224	18,825,421	24,371,299
3. Miscellaneous income.....	(1,224,770)	(1,066,978)	(1,624,108)
4. Total (Lines 1 through 3).....	279,209,548	262,271,391	346,888,547
5. Benefit and loss related payments.....	157,671,299	138,191,473	185,130,728
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
7. Commissions, expenses paid and aggregate write-ins for deductions.....	100,318,699	92,530,443	121,863,663
8. Dividends paid to policyholders.....	439,545	389,031	582,654
9. Federal and foreign income taxes paid (recovered) net of \$.00 tax on capital gains (losses).....	(901,190)	3,417,150	8,411,364
10. Total (Lines 5 through 9).....	257,528,353	234,528,097	315,988,409
11. Net cash from operations (Line 4 minus Line 10).....	21,681,195	27,743,295	30,900,138
CASH FROM INVESTMENTS			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	145,529,329	124,260,488	162,960,515
12.2 Stocks.....	2,494,869	2,610,992	2,610,992
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.....		10,890	10,890
12.7 Miscellaneous proceeds.....	1,814,675	3,165,281	38,737
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	149,838,873	130,047,650	165,621,134
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	160,057,800	154,098,733	200,920,543
13.2 Stocks.....	2,963,979	3,503,000	3,503,000
13.3 Mortgage loans.....			
13.4 Real estate.....			
13.5 Other invested assets.....			
13.6 Miscellaneous applications.....	2,000,615	9,372,092	5,583,626
13.7 Total investments acquired (Lines 13.1 to 13.6).....	165,022,395	166,973,824	210,007,169
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).....	(15,183,522)	(36,926,174)	(44,386,035)
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).....	2,581,432	10,060,631	8,026,452
17. Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6).....	2,581,432	10,060,631	8,026,452
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).....	9,079,105	877,751	(5,459,445)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	6,757,569	12,217,013	12,217,013
19.2 End of period (Line 18 plus Line 19.1).....	15,836,674	13,094,764	6,757,569

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

20.0001			
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