



QUARTERLY STATEMENT
AS OF MARCH 31, 2016
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
(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 September 11, 1972 Commenced Business January 1, 1973

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
(E-Mail Address) (Area Code) (Fax Number)

DIRECTORS

Terrence William Cavanaugh George David Dufala Gregory John Gutting Thomas Bailey Hagen, Chairman
Robert Coleman Ingram, III John Francis Kearns Sean Joseph McLaughlin

EXECUTIVE OFFICERS

President & Chief Executive Officer: Terrence William Cavanaugh Interim Executive Vice President
Executive Vice President & General Counsel: Sean Joseph McLaughlin & Chief Financial Officer: Gregory John Gutting
Executive Vice President & Chief Information Officer: Robert Coleman Ingram, III Executive Vice President: John Francis Kearns
Executive Vice President: George David Dufala

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Senior Vice President & Chief Actuary: Bradley Clay Eastwood
Senior Vice President & Chief Investment Officer: Bradley G. Postema
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.

Terrence William Cavanaugh
Terrence William Cavanaugh
President & CEO

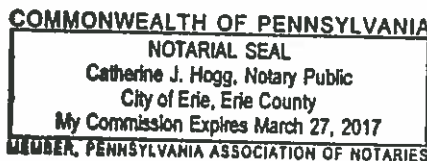
Brian W. Bolash
Brian William Bolash
Secretary & Senior Counsel

Gregory John Gutting
Gregory John Gutting
Interim Executive Vice President & CFO

Subscribed and sworn to before me this
9th day of May 2016.

Catherine J. Hogg

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



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.....	551,014,093		551,014,093	533,495,524
2. Stocks:				
2.1 Preferred stocks.....	11,186,940		11,186,940	7,955,540
2.2 Common stocks.....	30,244,428		30,244,428	29,742,231
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 (\$.....(976,542)), cash equivalents (\$.....0) and short-term investments (\$.....11,420,974).....	10,444,432		10,444,432	20,529,849
6. Contract loans (including \$.....0 premium notes).....			0	
7. Derivatives.....			0	
8. Other invested assets.....			0	
9. Receivables for securities.....	2,173,925		2,173,925	7,913
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).....	605,063,818	0	605,063,818	591,731,056
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	5,747,021		5,747,021	5,801,097
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	37,881,448	903,966	36,977,482	37,039,150
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	260,970,804		260,970,804	256,691,894
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	20,081		20,081	120,037
16.2 Funds held by or deposited with reinsured companies.....	610,217		610,217	638,624
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	849,959
18.2 Net deferred tax asset.....	7,411,621	947,077	6,464,544	6,527,154
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	112,939
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other than invested assets.....	178,813	0	178,813	157,956
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	917,883,824	1,851,043	916,032,781	899,669,865
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. Total (Lines 26 and 27).....	917,883,824	1,851,043	916,032,781	899,669,865

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.....	80,091		80,091	80,091
2502. Equities and Deposits in Pools and Associations.....	55,118		55,118	53,945
2503. Other Accounts Receivable.....	43,604		43,604	23,919
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).....	178,813	0	178,813	157,956

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Losses (current accident year \$.....24,396,097).....	164,438,922	162,426,627
2. Reinsurance payable on paid losses and loss adjustment expenses.....	74,774	74,774
3. Loss adjustment expenses.....	32,483,376	32,173,488
4. Commissions payable, contingent commissions and other similar charges.....		
5. Other expenses (excluding taxes, licenses and fees).....	173,831	146,343
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	(92,242)	2,000,210
7.1 Current federal and foreign income taxes (including \$.....34,796 on realized capital gains (losses)).....	1,690,266	
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 \$.....535,307,957 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).....	120,584,873	120,842,035
10. Advance premium.....	3,440,502	2,499,119
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....	391,141	372,051
12. Ceded reinsurance premiums payable (net of ceding commissions).....	227,592,057	225,990,149
13. Funds held by company under reinsurance treaties.....	498,519	525,573
14. Amounts withheld or retained by company for account of others.....	615,533	451,385
15. Remittances and items not allocated.....	187,487	149,876
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.....	19,109,998	17,401,468
20. Derivatives.....		
21. Payable for securities.....	5,319,525	
22. Payable for securities lending.....		
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).....	576,508,564	565,053,097
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	576,508,564	565,053,097
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).....	250,692,218	245,784,768
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).....	339,524,218	334,616,768
38. Totals (Page 2, Line 28, Col. 3).....	916,032,781	899,669,865

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 \$.....256,768,957).....	257,229,724	212,891,836	925,659,343
1.2 Assumed..... (written \$.....80,222,011).....	80,460,803	74,936,983	307,071,069
1.3 Ceded..... (written \$.....263,561,433).....	264,003,830	219,104,391	946,742,902
1.4 Net..... (written \$.....73,429,535).....	73,686,697	68,724,428	285,987,510
DEDUCTIONS:			
2. Losses incurred (current accident year \$.....43,042,426):			
2.1 Direct.....	136,954,345	142,716,578	518,457,809
2.2 Assumed.....	49,180,764	49,831,700	191,892,474
2.3 Ceded.....	143,626,437	148,266,906	540,181,675
2.4 Net.....	42,508,672	44,281,372	170,168,608
3. Loss adjustment expenses incurred.....	7,131,292	7,342,019	28,294,463
4. Other underwriting expenses incurred.....	20,063,908	18,703,762	80,660,199
5. Aggregate write-ins for underwriting deductions.....	17,393	22,739	80,453
6. Total underwriting deductions (Lines 2 through 5).....	69,721,265	70,349,892	279,203,722
7. Net income of protected cells.....			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7).....	3,965,432	(1,625,464)	6,783,788
INVESTMENT INCOME			
9. Net investment income earned.....	4,867,568	4,838,626	20,261,377
10. Net realized capital gains (losses) less capital gains tax of \$.....52,293.....	(1,393,662)	400,374	1,405,090
11. Net investment gain (loss) (Lines 9 + 10).....	3,473,906	5,239,000	21,666,467
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$.....191,708 amount charged off \$.....798,422).....	(606,714)	(575,049)	(1,491,294)
13. Finance and service charges not included in premiums.....			
14. Aggregate write-ins for miscellaneous income.....	41,234	11,534	109,182
15. Total other income (Lines 12 through 14).....	(565,480)	(563,515)	(1,382,112)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	6,873,857	3,050,022	27,068,144
17. Dividends to policyholders.....	116,222	82,587	426,901
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).....	6,757,635	2,967,434	26,641,243
19. Federal and foreign income taxes incurred.....	2,487,932	757,048	7,391,537
20. Net income (Line 18 minus Line 19) (to Line 22).....	4,269,704	2,210,386	19,249,706
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year.....	334,616,768	311,945,486	311,945,486
22. Net income (from Line 20).....	4,269,704	2,210,386	19,249,706
23. Net transfers (to) from Protected Cell accounts.....			
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$.....22,147.....	543,327	412,518	1,913,570
25. Change in net unrealized foreign exchange capital gain (loss).....			
26. Change in net deferred income tax.....	365,115	50,612	(236,286)
27. Change in nonadmitted assets.....	(270,696)	96,429	1,744,292
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).....	4,907,450	2,769,945	22,671,282
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38).....	339,524,218	314,715,431	334,616,768
DETAILS OF WRITE-INS			
0501. LAD Program Expense.....	17,393	22,739	80,453
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).....	17,393	22,739	80,453
1401. Miscellaneous Income.....	41,234	11,534	109,182
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).....	41,234	11,534	109,182
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.....	71,890,466	68,265,157	290,505,169
2. Net investment income.....	5,668,291	5,630,108	23,098,622
3. Miscellaneous income.....	(565,480)	(563,515)	(1,382,111)
4. Total (Lines 1 through 3).....	76,993,277	73,331,751	312,221,679
5. Benefit and loss related payments.....	40,368,014	39,569,747	162,125,758
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			
7. Commissions, expenses paid and aggregate write-ins for deductions.....	28,967,669	26,702,662	108,059,742
8. Dividends paid to policyholders.....	97,132	59,676	352,809
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....		3,640,817	12,153,106
10. Total (Lines 5 through 9).....	69,432,815	69,972,901	282,691,415
11. Net cash from operations (Line 4 minus Line 10).....	7,560,462	3,358,850	29,530,264
CASH FROM INVESTMENTS			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	25,702,198	20,081,694	97,735,083
12.2 Stocks.....			1,026,780
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.....	5,319,525	96,720	88,808
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	31,021,723	20,178,414	98,850,670
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	45,461,106	31,096,913	120,388,175
13.2 Stocks.....	3,015,800	2,000,000	3,756,900
13.3 Mortgage loans.....			
13.4 Real estate.....			
13.5 Other invested assets.....			
13.6 Miscellaneous applications.....	2,166,013		
13.7 Total investments acquired (Lines 13.1 to 13.6).....	50,642,919	33,096,913	124,145,075
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).....	(19,621,196)	(12,918,499)	(25,294,406)
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).....	1,975,317	271,228	953,136
17. Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6).....	1,975,317	271,228	953,136
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).....	(10,085,417)	(9,288,421)	5,188,995
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year.....	20,529,849	15,340,855	15,340,855
19.2 End of period (Line 18 plus Line 19.1).....	10,444,432	6,052,434	20,529,849

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

20.0001			
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