



QUARTERLY STATEMENT
AS OF MARCH 31, 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
(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 Jorie Lee Novacek 814-870-2000 x4248
(Name) (Area Code) (Telephone Number) (Extension)

Jorie.Novacek@erieinsurance.com 814-870-4040
(E-Mail Address) (Area Code) (Fax Number)

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 Executive Vice President
& Chief Executive Officer: Timothy Gerard NeCastro & 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

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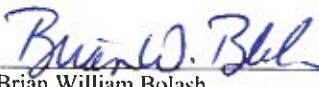
Senior Vice President & Chief Actuary: Bradley Clay Eastwood
Senior Vice President & Controller: Julie Marie Pelkowski
Senior Vice President, Secretary & General Counsel: Brian William Bolash
Vice President & Corporate Treasurer: Robert Wayne McNutt

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
President & CEO



Brian William Bolash
Senior Vice President, Secretary & General Counsel

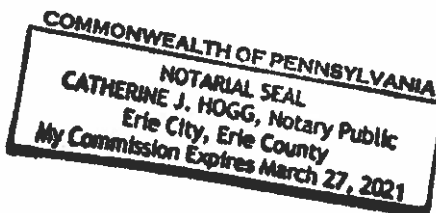


Gregory John Gutting
Executive Vice President & CFO

Subscribed and sworn to before me this
10th day of May, 2020.

(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
	1	2	3	December 31 Prior Year Net Admitted Assets
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	
1. Bonds.....	654,650,958		654,650,958	642,446,045
2. Stocks:				
2.1 Preferred stocks.....	15,275,188		15,275,188	13,720,178
2.2 Common stocks.....	34,062,410		34,062,410	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 (\$.....(1,157,603)), cash equivalents (\$.....7,197,753) and short-term investments (\$.....0).....	6,040,150		6,040,150	17,846,544
6. Contract loans (including \$.....0 premium notes).....			0	
7. Derivatives.....			0	
8. Other invested assets.....	82,007		82,007	81,000
9. Receivables for securities.....	5,685,770		5,685,770	955,992
10. Securities lending reinvested collateral assets.....	6,365,723		6,365,723	1,719,210
11. Aggregate write-ins for invested assets.....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	722,162,206	0	722,162,206	710,243,600
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	6,136,093		6,136,093	6,619,596
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	54,007,110	1,070,350	52,936,760	52,332,240
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	386,531,005		386,531,005	384,184,332
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	15,307		15,307	88,912
16.2 Funds held by or deposited with reinsured companies.....	834,945		834,945	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.....	5,574,623	628,220	4,946,403	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.....			0	1,006,707
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other than invested assets.....	160,603	0	160,603	118,316
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	1,175,421,891	1,698,570	1,173,723,321	1,159,714,892
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. Total (Lines 26 and 27).....	1,175,421,891	1,698,570	1,173,723,321	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.....	52,112		52,112	52,112
2503. Other Accounts Receivable.....	49,533		49,533	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).....	160,603	0	160,603	118,316

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Losses (current accident year \$...30,464,567).....	204,892,729	206,691,832
2. Reinsurance payable on paid losses and loss adjustment expenses.....		
3. Loss adjustment expenses.....	39,380,892	39,003,346
4. Commissions payable, contingent commissions and other similar charges.....		
5. Other expenses (excluding taxes, licenses and fees).....	118,845	120,167
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	(450,091)	2,208,254
7.1 Current federal and foreign income taxes (including \$...466,684 on realized capital gains (losses)).....	2,371,691	
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 \$...868,581,550 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).....	155,259,523	155,104,404
10. Advance premium.....	4,108,967	3,088,859
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....	522,708	530,389
12. Ceded reinsurance premiums payable (net of ceding commissions).....	343,583,353	344,469,658
13. Funds held by company under reinsurance treaties.....	738,172	769,316
14. Amounts withheld or retained by company for account of others.....	587,192	626,624
15. Remittances and items not allocated.....	101,061	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.....	24,815,412	23,855,252
20. Derivatives.....		
21. Payable for securities.....	5,242,072	
22. Payable for securities lending.....	6,365,723	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).....	787,638,247	778,306,416
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	787,638,247	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).....	297,253,074	292,576,475
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).....	386,085,074	381,408,476
38. Totals (Page 2, Line 28, Col. 3).....	1,173,723,321	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
UNDERWRITING INCOME			
1. Premiums earned:			
1.1 Direct..... (written \$....405,155,922).....	430,332,225	389,407,812	1,629,585,003
1.2 Assumed..... (written \$....103,785,384).....	103,600,595	97,018,255	395,075,219
1.3 Ceded..... (written \$....414,799,799).....	439,946,432	397,453,063	1,658,824,560
1.4 Net..... (written \$....94,141,507).....	93,986,388	88,973,004	365,835,662
DEDUCTIONS:			
2. Losses incurred (current accident year \$....53,255,930):			
2.1 Direct.....	253,304,323	257,296,774	1,101,411,852
2.2 Assumed.....	63,568,308	64,012,344	275,897,187
2.3 Ceded.....	262,675,405	264,286,986	1,131,050,963
2.4 Net.....	54,197,226	57,022,132	246,258,075
3. Loss adjustment expenses incurred.....	9,346,961	9,705,537	37,503,809
4. Other underwriting expenses incurred.....	25,587,925	23,913,278	101,555,846
5. Aggregate write-ins for underwriting deductions.....	41,243	41,217	188,521
6. Total underwriting deductions (Lines 2 through 5).....	89,173,356	90,682,164	385,506,251
7. Net income of protected cells.....			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7).....	4,813,033	(1,709,160)	(19,670,589)
INVESTMENT INCOME			
9. Net investment income earned.....	5,625,826	5,644,803	22,835,887
10. Net realized capital gains (losses) less capital gains tax of \$.....0.....	(40,777)	131,380	2,457,068
11. Net investment gain (loss) (Lines 9 + 10).....	5,585,049	5,776,183	25,292,955
OTHER INCOME			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$....137,853 amount charged off \$....1,219,787).....	(1,081,934)	(776,395)	(1,990,459)
13. Finance and service charges not included in premiums.....			
14. Aggregate write-ins for miscellaneous income.....	10,743	23,988	55,790
15. Total other income (Lines 12 through 14).....	(1,071,191)	(752,407)	(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).....	9,326,891	3,314,615	3,687,698
17. Dividends to policyholders.....	169,688	157,140	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).....	9,157,203	3,157,475	3,033,513
19. Federal and foreign income taxes incurred.....	2,405,323	562,534	(24,246)
20. Net income (Line 18 minus Line 19) (to Line 22).....	6,751,880	2,594,942	3,057,759
CAPITAL AND SURPLUS ACCOUNT			
21. Surplus as regards policyholders, December 31 prior year.....	381,408,476	376,468,526	376,468,526
22. Net income (from Line 20).....	6,751,880	2,594,942	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 \$....(736,491).....	(2,184,398)	857,472	1,135,973
25. Change in net unrealized foreign exchange capital gain (loss).....	1,571		(1,218)
26. Change in net deferred income tax.....	618,223	84,906	659,314
27. Change in nonadmitted assets.....	(510,678)	284,478	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).....	4,676,598	3,821,798	4,939,950
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38).....	386,085,074	380,290,324	381,408,476
DETAILS OF WRITE-INS			
0501. LAD Program Expense.....	41,243	41,217	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).....	41,243	41,217	188,521
1401. Miscellaneous Income.....	10,743	23,988	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).....	10,743	23,988	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
CASH FROM OPERATIONS			
1. Premiums collected net of reinsurance.....	90,881,928	86,437,877	368,208,361
2. Net investment income.....	6,815,537	6,647,186	25,204,077
3. Miscellaneous income.....	(509,890)	(479,198)	(1,881,724)
4. Total (Lines 1 through 3).....	97,187,575	92,605,866	391,530,714
5. Benefit and loss related payments.....	55,890,024	52,359,860	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.....	37,258,252	34,436,510	137,499,848
8. Dividends paid to policyholders.....	177,369	185,682	692,677
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	(0)	0	384,724
10. Total (Lines 5 through 9).....	93,325,644	86,982,052	368,753,929
11. Net cash from operations (Line 4 minus Line 10).....	3,861,931	5,623,813	22,776,785
CASH FROM INVESTMENTS			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	59,648,320	70,260,717	215,563,907
12.2 Stocks.....	505,994	628,829	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.....	5,242,131	6,111,451	5,733,793
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	65,396,446	77,000,997	226,020,679
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	73,925,562	73,298,184	221,824,549
13.2 Stocks.....	4,244,392	2,001,658	6,576,423
13.3 Mortgage loans.....			
13.4 Real estate.....			
13.5 Other invested assets.....	1,000		81,000
13.6 Miscellaneous applications.....	9,376,292	1,104,991	942,523
13.7 Total investments acquired (Lines 13.1 to 13.6).....	87,547,246	76,404,832	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).....	(22,150,800)	596,165	(3,403,816)
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).....	6,482,475	902,417	(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).....	6,482,475	902,417	(5,962,313)
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).....	(11,806,394)	7,122,395	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).....	6,040,150	11,558,283	17,846,544

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

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