



QUARTERLY STATEMENT
AS OF SEPTEMBER 30, 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
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 Thomas Bailey Hagen, Chairman Jonathan Hirt Hagen#
Robert Coleman Ingram, III Sean Joseph McLaughlin 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

Senior Vice President & Chief Actuary: Bradley Clay Eastwood
Senior Vice President & Controller: Julie Marie Pelkowski
Senior Vice President & Chief Investment Officer: Bradley G. Postema
Secretary & Senior Counsel: Brian William Bolash
Vice President & Treasurer: Robert Wayne McNutt

State of Pennsylvania / SS
County of Erie /

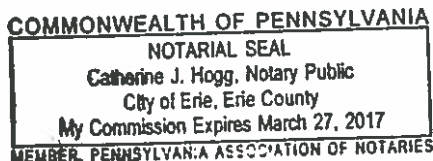
The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any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

Subscribed and sworn to before me this 8th day of November, 2016.

Catherine J. Hogg (Signature)

(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.....	570,045,997		570,045,997	533,495,524
2. Stocks:				
2.1 Preferred stocks.....	7,142,037		7,142,037	7,955,540
2.2 Common stocks.....	31,387,031		31,387,031	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 (\$.....(5,081)), cash equivalents (\$.....0) and short-term investments (\$.....16,209,144).....	16,204,063		16,204,063	20,529,849
6. Contract loans (including \$.....0 premium notes).....			0	
7. Derivatives.....			0	
8. Other invested assets.....			0	
9. Receivables for securities.....	63,750		63,750	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).....	624,842,878	0	624,842,878	591,731,056
13. Title plants less \$.....0 charged off (for Title insurers only).....			0	
14. Investment income due and accrued.....	5,871,657		5,871,657	5,801,097
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	35,817,370	1,101,676	34,715,695	37,039,150
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	294,542,630		294,542,630	256,691,894
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	26,903		26,903	120,037
16.2 Funds held by or deposited with reinsured companies.....	574,620		574,620	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.....	136,403		136,403	849,959
18.2 Net deferred tax asset.....	6,541,677	343,191	6,198,486	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.....	2,090,581		2,090,581	112,939
24. Health care (\$.....0) and other amounts receivable.....			0	
25. Aggregate write-ins for other than invested assets.....	201,003	0	201,003	157,956
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 through 25).....	970,645,721	1,444,867	969,200,854	899,669,865
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	
28. Total (Lines 26 and 27).....	970,645,721	1,444,867	969,200,854	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. Other Accounts Receivable.....	64,931		64,931	23,919
2503. Equities and Deposits in Pools and Associations.....	55,980		55,980	53,945
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).....	201,003	0	201,003	157,956

## LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31 Prior Year
1. Losses (current accident year \$.....54,572,135).....	166,814,288	162,426,627
2. Reinsurance payable on paid losses and loss adjustment expenses.....	74,774	74,774
3. Loss adjustment expenses.....	32,733,996	32,173,488
4. Commissions payable, contingent commissions and other similar charges.....		
5. Other expenses (excluding taxes, licenses and fees).....	158,775	146,343
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	1,488,983	2,000,210
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 \$...620,409,692 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).....	132,063,712	120,842,035
10. Advance premium.....	3,008,431	2,499,119
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....	404,888	372,051
12. Ceded reinsurance premiums payable (net of ceding commissions).....	253,002,530	225,990,149
13. Funds held by company under reinsurance treaties.....	464,617	525,573
14. Amounts withheld or retained by company for account of others.....	424,481	451,385
15. Remittances and items not allocated.....	224,162	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.....	20,359,839	17,401,468
20. Derivatives.....		
21. Payable for securities.....	4,297,925	
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).....	615,521,399	565,053,097
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	615,521,399	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).....	264,847,454	245,784,768
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).....	353,679,454	334,616,768
38. Totals (Page 2, Line 28, Col. 3).....	969,200,854	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
<b>UNDERWRITING INCOME</b>			
1. Premiums earned:			
1.1 Direct..... (written \$....891,098,893).....	806,939,556	676,629,343	925,659,343
1.2 Assumed..... (written \$....257,109,473).....	245,387,795	229,828,204	307,071,069
1.3 Ceded..... (written \$....909,329,009).....	824,669,671	692,658,238	946,742,902
1.4 Net..... (written \$....238,879,357).....	227,657,680	213,799,309	285,987,510
DEDUCTIONS:			
2. Losses incurred (current accident year \$....132,679,581):			
2.1 Direct.....	430,872,287	388,785,731	518,457,809
2.2 Assumed.....	145,940,814	138,386,880	191,892,474
2.3 Ceded.....	447,893,340	402,946,878	540,181,675
2.4 Net.....	128,919,761	124,225,734	170,168,608
3. Loss adjustment expenses incurred.....	21,504,538	20,601,821	28,294,463
4. Other underwriting expenses incurred.....	65,623,818	61,839,435	80,660,199
5. Aggregate write-ins for underwriting deductions.....	39,076	58,710	80,453
6. Total underwriting deductions (Lines 2 through 5).....	216,087,193	206,725,700	279,203,722
7. Net income of protected cells.....			
8. Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7).....	11,570,487	7,073,610	6,783,788
<b>INVESTMENT INCOME</b>			
9. Net investment income earned.....	14,981,851	14,956,358	20,261,377
10. Net realized capital gains (losses) less capital gains tax of \$.....0.....	(134,041)	1,096,948	1,405,090
11. Net investment gain (loss) (Lines 9 + 10).....	14,847,810	16,053,306	21,666,467
<b>OTHER INCOME</b>			
12. Net gain or (loss) from agents' or premium balances charged off (amount recovered \$....610,857 amount charged off \$....1,484,487).....	(873,630)	(1,135,586)	(1,491,294)
13. Finance and service charges not included in premiums.....			
14. Aggregate write-ins for miscellaneous income.....	58,903	102,557	109,182
15. Total other income (Lines 12 through 14).....	(814,727)	(1,033,029)	(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).....	25,603,571	22,093,887	27,068,144
17. Dividends to policyholders.....	316,322	298,325	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).....	25,287,248	21,795,563	26,641,243
19. Federal and foreign income taxes incurred.....	7,702,228	6,098,046	7,391,537
20. Net income (Line 18 minus Line 19) (to Line 22).....	17,585,020	15,697,517	19,249,706
<b>CAPITAL AND SURPLUS ACCOUNT</b>			
21. Surplus as regards policyholders, December 31 prior year.....	334,616,768	311,945,486	311,945,486
22. Net income (from Line 20).....	17,585,020	15,697,517	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 \$....78,318.....	1,790,844	1,330,436	1,913,570
25. Change in net unrealized foreign exchange capital gain (loss).....			
26. Change in net deferred income tax.....	(448,658)	(203,075)	(236,286)
27. Change in nonadmitted assets.....	135,480	606,838	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).....	19,062,686	17,431,716	22,671,282
39. Surplus as regards policyholders, as of statement date (Lines 21 plus 38).....	353,679,454	329,377,202	334,616,768
<b>DETAILS OF WRITE-INS</b>			
0501. LAD Program Expense.....	39,076	58,710	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).....	39,076	58,710	80,453
1401. Miscellaneous Income.....	58,903	102,557	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).....	58,903	102,557	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
<b>CASH FROM OPERATIONS</b>			
1. Premiums collected net of reinsurance.....	230,810,942	218,506,646	290,505,169
2. Net investment income.....	17,301,727	17,147,039	23,098,622
3. Miscellaneous income.....	(814,727)	(1,033,029)	(1,382,111)
4. Total (Lines 1 through 3).....	247,297,942	234,620,657	312,221,679
5. Benefit and loss related payments.....	124,374,962	121,433,597	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.....	87,105,720	82,132,758	108,059,742
8. Dividends paid to policyholders.....	283,486	237,419	352,809
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	6,988,672	8,035,097	12,153,106
10. Total (Lines 5 through 9).....	218,752,840	211,838,870	282,691,415
11. Net cash from operations (Line 4 minus Line 10).....	28,545,102	22,781,787	29,530,264
<b>CASH FROM INVESTMENTS</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds.....	86,462,259	75,732,912	97,735,083
12.2 Stocks.....	4,691,544	1,000,000	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.....	4,297,925	11,218,383	88,808
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	95,451,728	87,951,295	98,850,670
13. Cost of investments acquired (long-term only):			
13.1 Bonds.....	124,159,856	102,300,044	120,388,175
13.2 Stocks.....	5,031,031	2,507,300	3,756,900
13.3 Mortgage loans.....			
13.4 Real estate.....			
13.5 Other invested assets.....			
13.6 Miscellaneous applications.....	55,838	2,092	
13.7 Total investments acquired (Lines 13.1 to 13.6).....	129,246,725	104,809,436	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).....	(33,794,997)	(16,858,141)	(25,294,406)
<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).....	924,109	(1,347,494)	953,136
17. Net cash from financing and miscellaneous sources (Lines 16.1 through 16.4 minus Line 16.5 plus Line 16.6).....	924,109	(1,347,494)	953,136
<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).....	(4,325,786)	4,576,153	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).....	16,204,063	19,917,008	20,529,849

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

20.0001 .....			
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