



**ANNUAL STATEMENT**  
 FOR THE YEAR ENDED DECEMBER 31, 2019  
 OF THE CONDITION AND AFFAIRS OF THE  
**ERIE INSURANCE COMPANY OF NEW YORK**

NAIC Group Code 213 213 NAIC Company Code 16233 Employer's ID Number 16-0377190  
(Current Period) (Prior Period)  
 Organized under the Laws of the State of NEW YORK State of Domicile or Port of Entry NEW YORK  
 Country of Domicile U.S. Incorporated April 20, 1994 Commenced Business September 1, 1885  
 Statutory Home Office 120 Corporate Woods, Suite 150 Rochester, NY 14623  
(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 120 Corporate Woods, Suite 150 Rochester, NY 14623  
(Street and Number) (City or Town, State and Zip Code)  
 Primary Location of  
 Books and Records 120 Corporate Woods, Suite 150 Rochester, NY 14623 585-214-5800  
(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	James Ernest Cafilisch	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

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

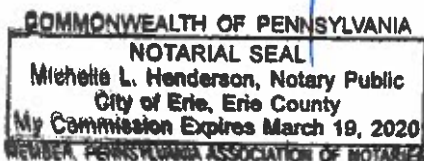
State of Pennsylvania / SS  
 County of Eric /

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  
 3rd day of February, 2020.

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



## ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D).....	65,890,178		65,890,178	62,738,786
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			.0	
2.2 Common stocks.....	31,712		31,712	31,736
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....			.0	
3.2 Other than first liens.....			.0	
4. Real estate (Schedule A):				
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 (\$.....181,034, Schedule E-Part 1), cash equivalents (\$.....1,330,575, Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA).....	1,511,609		1,511,609	2,679,040
6. Contract loans (including \$.....0 premium notes).....			.0	
7. Derivatives (Schedule DB).....			.0	
8. Other invested assets (Schedule BA).....			.0	
9. Receivables for securities.....			.0	
10. Securities lending reinvested collateral assets (Schedule DL).....			.0	
11. Aggregate write-ins for invested assets.....	.0	.0	.0	.0
12. Subtotals, cash and invested assets (Lines 1 to 11).....	67,433,499	.0	67,433,499	65,449,562
13. Title plants less \$.....0 charged off (for Title insurers only).....			.0	
14. Investment income due and accrued.....	709,501		709,501	658,664
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	4,017,044	118,789	3,898,255	3,730,252
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	52,723,953		52,723,953	51,000,303
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			.0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	8,891		8,891	9,771
16.2 Funds held by or deposited with reinsured companies.....	9,833		9,833	8,906
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.....	83,296		83,296	132,696
18.2 Net deferred tax asset.....	392,901		392,901	310,401
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.....	492,245		492,245	224,987
24. Health care (\$.....0) and other amounts receivable.....			.0	
25. Aggregate write-ins for other-than-invested assets.....	11,422	.0	11,422	13,281
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	125,882,586	118,789	125,763,797	121,538,822
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0	
28. TOTAL (Lines 26 and 27).....	125,882,586	118,789	125,763,797	121,538,822

### 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 through 1103 plus 1198) (Line 11 above).....	.0	.0	.0	.0
2501. Equity and Deposits in Pools and Association.....	5,211		5,211	5,303
2502. Premium Tax Credits & Other.....	4,481		4,481	4,505
2503. Other Accounts Receivable.....	1,730		1,730	3,472
2598. Summary of remaining write-ins for Line 25 from overflow page.....	.0	.0	.0	.0
2599. Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	11,422	.0	11,422	13,281

## LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8).....	20,669,183	19,049,358
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6).....	0	
3. Loss adjustment expenses (Part 2A, Line 35, Column 9).....	3,900,334	3,702,429
4. Commissions payable, contingent commissions and other similar charges.....	0	
5. Other expenses (excluding taxes, licenses and fees).....		
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	221,251	244,108
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 (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$.....80,273,984 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).....	15,510,440	14,702,059
10. Advance premium.....	308,886	314,033
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....	53,039	56,888
12. Ceded reinsurance premiums payable (net of ceding commissions).....	47,312,495	46,027,627
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20).....		
14. Amounts withheld or retained by company for account of others.....	120,498	122,863
15. Remittances and items not allocated.....	8,941	9,358
16. Provision for reinsurance (including \$.....0 certified) (Schedule F, Part 3, Column 78).....		
17. Net adjustments in assets and liabilities due to foreign exchange rates.....		
18. Drafts outstanding.....		
19. Payable to parent, subsidiaries and affiliates.....	4,194,097	3,876,512
20. Derivatives.....		
21. Payable for securities.....		
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).....	92,299,165	88,105,234
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	92,299,165	88,105,234
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.....	9,150,000	9,150,000
35. Unassigned funds (surplus).....	21,964,632	21,933,588
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) (Page 4, Line 39).....	33,464,632	33,433,588
38. TOTAL (Page 2, Line 28, Col. 3).....	125,763,797	121,538,822

### 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 through 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 through 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 through 3203 plus 3298) (Line 32 above).....	0	0

## STATEMENT OF INCOME

	1 Current Year	2 Prior Year
<b>UNDERWRITING INCOME</b>		
1. Premiums earned (Part 1, Line 35, Column 4).....	36,583,566	34,473,134
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....	24,625,808	22,315,052
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	3,750,381	3,652,013
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	10,155,585	9,780,812
5. Aggregate write-ins for underwriting deductions.....	18,852	14,899
6. Total underwriting deductions (Lines 2 through 5).....	38,550,626	35,762,776
7. Net income of protected cells.....		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7).....	(1,967,060)	(1,289,642)
<b>INVESTMENT INCOME</b>		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	1,861,390	1,665,844
10. Net realized capital gains (losses) less capital gains tax of \$.....61,282 (Exhibit of Capital Gains (Losses)).....	205,716	(252,402)
11. Net investment gain (loss) (Lines 9 + 10).....	2,067,106	1,413,441
<b>OTHER INCOME</b>		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$.....81,635 amount charged off \$.....280,681).....	(199,046)	(176,794)
13. Finance and service charges not included in premiums.....		
14. Aggregate write-ins for miscellaneous income.....	5,580	3,077
15. Total other income (Lines 12 through 14).....	(193,467)	(173,717)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	(93,420)	(49,917)
17. Dividends to policyholders.....	65,419	61,391
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).....	(158,839)	(111,309)
19. Federal and foreign income taxes incurred.....	(120,616)	85,800
20. Net income (Line 18 minus Line 19) (to Line 22).....	(38,223)	(197,109)
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	33,433,588	33,401,432
22. Net income (from Line 20).....	(38,223)	(197,109)
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$.....(31).....	7	1,382
25. Change in net unrealized foreign exchange capital gain (loss).....	(122)	
26. Change in net deferred income tax.....	82,469	219,718
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3).....	(13,087)	8,165
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1).....		
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 (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1).....		
37. Aggregate write-ins for gains and losses in surplus.....	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37).....	31,044	32,156
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	33,464,632	33,433,588
<b>DETAILS OF WRITE-INS</b>		
0501. LAD Program - Expense.....	18,852	14,899
0502. ....		
0503. ....		
0598. Summary of remaining write-ins for Line 5 from overflow page.....	0	0
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above).....	18,852	14,899
1401. Miscellaneous Income.....	5,580	3,077
1402. ....		
1403. ....		
1498. Summary of remaining write-ins for Line 14 from overflow page.....	0	0
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above).....	5,580	3,077
3701. ....		
3702. ....		
3703. ....		
3798. Summary of remaining write-ins for Line 37 from overflow page.....	0	0
3799. Totals (Lines 3701 through 3703 plus 3798) (Line 37 above).....	0	0

**CASH FLOW**

	1 Current Year	2 Prior Year
<b>CASH FROM OPERATIONS</b>		
1. Premiums collected net of reinsurance.....	36,761,513	35,638,371
2. Net investment income.....	2,340,332	2,267,240
3. Miscellaneous income.....	(188,172)	(171,490)
4. Total (Lines 1 through 3).....	38,913,674	37,734,120
5. Benefit and loss related payments.....	23,006,030	21,413,842
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	13,749,770	13,192,563
8. Dividends paid to policyholders.....	69,268	61,554
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	(108,735)	146,628
10. Total (Lines 5 through 9).....	36,716,333	34,814,588
11. Net cash from operations (Line 4 minus Line 10).....	2,197,340	2,919,532
<b>CASH FROM INVESTMENTS</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	16,985,088	16,226,843
12.2 Stocks.....		
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.....		4,688
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	16,985,088	16,231,531
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	20,399,260	17,477,133
13.2 Stocks.....		
13.3 Mortgage loans.....		
13.4 Real estate.....		
13.5 Other invested assets.....		
13.6 Miscellaneous applications.....		
13.7 Total investments acquired (Lines 13.1 to 13.6).....	20,399,260	17,477,133
14. Net increase (decrease) in contract loans and premium notes.....		
15. Net cash from investments (Line 12.8 minus Lines 13.7 minus Line 14).....	(3,414,172)	(1,245,602)
<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).....	49,402	474,077
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	49,402	474,077
<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 Lines 15 and 17).....	(1,167,430)	2,148,008
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	2,679,040	531,032
19.2 End of year (Line 18 plus Line 19.1).....	1,511,609	2,679,040

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

20.0001 .....		
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