



**ANNUAL STATEMENT**  
 FOR THE YEAR ENDED DECEMBER 31, 2018  
 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 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**

Brian William Bolash	James Ernest Cafilisch	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  
 20th day of February, 2019.

- (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:

COMMONWEALTH OF PENNSYLVANIA  
 NOTARIAL SEAL  
 Michelle L. Henderson, Notary Public  
 City of Erie, Erie County  
 My Commission Expires March 19, 2020  
 MEMBER, PENNSYLVANIA ASSOCIATION OF NOTARIES

## 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).....	62,738,786		62,738,786	62,352,078
2. Stocks (Schedule D):				
2.1 Preferred stocks.....			.0	
2.2 Common stocks.....	31,736		31,736	29,986
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 (\$....139,645, Schedule E-Part 1), cash equivalents (\$....2,539,395, Schedule E-Part 2) and short-term investments (\$.....0, Schedule DA).....	2,679,040		2,679,040	531,032
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	4,688
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).....	65,449,562	.0	65,449,562	62,917,783
13. Title plants less \$.....0 charged off (for Title insurers only).....			.0	
14. Investment income due and accrued.....	658,664		658,664	650,082
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	3,835,955	105,702	3,730,252	3,563,056
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$.....0 earned but unbilled premiums).....	51,000,303		51,000,303	45,205,354
15.3 Accrued retrospective premiums (\$.....0) and contracts subject to redetermination (\$.....0).....			.0	
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	9,771		9,771	7,305
16.2 Funds held by or deposited with reinsured companies.....	8,906		8,906	11,325
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.....	132,696		132,696	71,868
18.2 Net deferred tax asset.....	310,401		310,401	91,051
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.....	224,987		224,987	331,958
24. Health care (\$.....0) and other amounts receivable.....			.0	
25. Aggregate write-ins for other-than-invested assets.....	13,281	.0	13,281	12,774
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	121,644,524	105,702	121,538,822	112,862,554
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			.0	
28. TOTAL (Lines 26 and 27).....	121,644,524	105,702	121,538,822	112,862,554

### 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.....	5,303		5,303	5,457
2502. Premium Tax Credits & Other.....	4,505		4,505	4,556
2503. Other Accounts Receivable.....	3,472		3,472	2,761
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).....	13,281	.0	13,281	12,774

## LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8).....	19,049,358	18,140,750
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6).....		7,351
3. Loss adjustment expenses (Part 2A, Line 35, Column 9).....	3,702,429	3,490,839
4. Commissions payable, contingent commissions and other similar charges.....		
5. Other expenses (excluding taxes, licenses and fees).....		1,200
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	244,108	200,538
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 \$....76,479,827 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).....	14,702,059	13,717,697
10. Advance premium.....	314,033	226,128
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....	56,888	57,051
12. Ceded reinsurance premiums payable (net of ceding commissions).....	46,027,627	39,978,449
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.....	122,863	63,535
15. Remittances and items not allocated.....	9,358	18,752
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.....	3,876,512	3,558,832
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).....	88,105,234	79,461,123
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	88,105,234	79,461,123
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).....	21,933,588	21,901,432
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).....	33,433,588	33,401,432
38. TOTAL (Page 2, Line 28, Col. 3).....	121,538,822	112,862,554

### 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).....	34,473,134	32,327,011
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7).....	22,315,052	18,972,183
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1).....	3,652,013	3,193,975
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2).....	9,780,812	9,057,353
5. Aggregate write-ins for underwriting deductions.....	14,899	8,960
6. Total underwriting deductions (Lines 2 through 5).....	35,762,776	31,232,471
7. Net income of protected cells.....		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7).....	(1,289,642)	1,094,540
<b>INVESTMENT INCOME</b>		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17).....	1,665,844	1,583,550
10. Net realized capital gains (losses) less capital gains tax of \$.....0 (Exhibit of Capital Gains (Losses)).....	(252,402)	4,127
11. Net investment gain (loss) (Lines 9 + 10).....	1,413,441	1,587,677
<b>OTHER INCOME</b>		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$....89,345 amount charged off \$....266,139).....	(176,794)	(193,126)
13. Finance and service charges not included in premiums.....		
14. Aggregate write-ins for miscellaneous income.....	3,077	3,398
15. Total other income (Lines 12 through 14).....	(173,717)	(189,727)
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15).....	(49,917)	2,492,490
17. Dividends to policyholders.....	61,391	74,594
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).....	(111,309)	2,417,896
19. Federal and foreign income taxes incurred.....	85,800	869,853
20. Net income (Line 18 minus Line 19) (to Line 22).....	(197,109)	1,548,043
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2).....	33,401,432	31,520,740
22. Net income (from Line 20).....	(197,109)	1,548,043
23. Net transfers (to) from Protected Cell accounts.....		
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$....368.....	1,382	4,323
25. Change in net unrealized foreign exchange capital gain (loss).....		
26. Change in net deferred income tax.....	219,718	334,764
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Column 3).....	8,165	(6,438)
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).....	32,156	1,880,692
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37).....	33,433,588	33,401,432
<b>DETAILS OF WRITE-INS</b>		
0501. LAD Program - Expense.....	14,899	8,960
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).....	14,899	8,960
1401. Miscellaneous Income.....	3,077	3,398
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).....	3,077	3,398
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.....	35,638,371	31,767,109
2. Net investment income.....	2,267,240	2,161,683
3. Miscellaneous income.....	(171,490)	(162,415)
4. Total (Lines 1 through 3).....	37,734,120	33,766,377
5. Benefit and loss related payments.....	21,413,842	18,513,272
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....		
7. Commissions, expenses paid and aggregate write-ins for deductions.....	13,192,563	12,187,328
8. Dividends paid to policyholders.....	61,554	58,265
9. Federal and foreign income taxes paid (recovered) net of \$.....0 tax on capital gains (losses).....	146,628	570,436
10. Total (Lines 5 through 9).....	34,814,588	31,329,301
11. Net cash from operations (Line 4 minus Line 10).....	2,919,532	2,437,076
<b>CASH FROM INVESTMENTS</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	16,226,843	8,435,607
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	3,750
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	16,231,531	8,439,357
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	17,477,133	13,223,007
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).....	17,477,133	13,223,007
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).....	(1,245,602)	(4,783,650)
<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).....	474,077	321,071
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	474,077	321,071
<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).....	2,148,008	(2,025,502)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	531,032	2,556,534
19.2 End of year (Line 18 plus Line 19.1).....	2,679,040	531,032

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

20.0001 .....		
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