PROPERTY AND CASUALTY COMPANIES - ASSOCIATION EDITION

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QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2022

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 (Street and Number), Erie, PA 16530 (City or Town, State and Zip Code)

Main Administrative Office 100 Erie Insurance Place (Street and Number), Erie, PA 16530 (City or Town, State and Zip Code), 814-870-2000 (Area Code) (Telephone Number)

Mail Address 100 Erie Insurance Place (Street and Number), Erie, PA 16530 (City or Town, State and Zip Code)

Primary Location of Books and Records 100 Erie Insurance Place (Street and Number), Erie, PA 16530 (City or Town, State and Zip Code), 814-870-2000 (Area Code) (Telephone Number)

Internet Website Address www.erieinsurance.com

Statutory Statement Contact Jorie Lee Novacek (Name), 814-870-2000 x4248 (Area Code) (Telephone Number) (Extension)

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

DIRECTORS

Brian William Bolash	Gregory John Gutting	Jonathan Hirt Hagen, Chairman	Christina Marie Marsh
Robert Wayne McNutt	Timothy Gerard NeCastro	Julie Marie Pelkowski#	

EXECUTIVE OFFICERS

President & Chief Executive Officer:	Timothy Gerard NeCastro	Executive Vice President & Chief Financial Officer:	Gregory John Gutting
Executive Vice President, Secretary & General Counsel:	Brian William Bolash#	Executive Vice President:	Lorianne Feltz
Executive Vice President & Chief Information Officer:	Parthasarathy Srinivasa#	Executive Vice President:	Douglas Edward Smith

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Senior Vice President & Chief Actuary:	Robert John Zehr
Senior Vice President & Controller:	Jorie Lee Novacek#
Senior Vice President & Chief Investment Officer:	Ronald Steven Habursky
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	Brian William Bolash	Gregory John Gutting
President & CEO	Executive Vice President, Secretary & General Counsel	Executive Vice President & CFO

Subscribed and sworn to before me this
7th day of November, 2022.

Julie Elizabeth Oborski

Commonwealth of Pennsylvania - Notary Seal
Julie Elizabeth Oborski, Notary Public
Erie County
My commission expires August 31, 2025
Commission number 1407081

(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 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	December 31 Prior Year Net Admitted Assets
1.	Bonds	741,000,321		741,000,321	737,786,910
2.	Stocks:				
	2.1 Preferred stocks				1,048,400
	2.2 Common stocks	34,336,098		34,336,098	37,214,174
3.	Mortgage loans on real estate:				
	3.1 First liens				
	3.2 Other than first liens				
4.	Real estate:				
	4.1 Properties occupied by the company (less $ .... encumbrances)				
	4.2 Properties held for the production of income (less $ .... encumbrances)				
	4.3 Properties held for sale (less $ .... encumbrances)				
5.	Cash ($ (202,710)), cash equivalents ($ 11,907,832) and short-term investments ($ ....)	11,705,122		11,705,122	17,257,335
6.	Contract loans (including $ .... premium notes)				
7.	Derivatives				
8.	Other invested assets	1,062,015	183,263	878,752	
9.	Receivables for securities	1,231,451		1,231,451	11,405
10.	Securities lending reinvested collateral assets	3,410,684		3,410,684	4,467,955
11.	Aggregate write-ins for invested assets				
12.	Subtotals, cash and invested assets (Lines 1 to 11)	792,745,691	183,263	792,562,428	797,786,179
13.	Title plants less $ .... charged off (for Title insurers only)				
14.	Investment income due and accrued	6,432,844		6,432,844	6,317,904
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection	70,780,945	1,254,239	69,526,706	64,371,402
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ .... earned but unbilled premiums)	571,093,405		571,093,405	475,466,265
	15.3 Accrued retrospective premiums ($ ....) and contracts subject to redetermination ($ ....)				
16.	Reinsurance:				
	16.1 Amounts recoverable from reinsurers	57,889		57,889	100,310
	16.2 Funds held by or deposited with reinsured companies	1,179,779		1,179,779	1,058,798
	16.3 Other amounts receivable under reinsurance contracts	14,491		14,491	3,352
17.	Amounts receivable relating to uninsured plans				
18.1	Current federal and foreign income tax recoverable and interest thereon	8,233,167		8,233,167	3,837,804
18.2	Net deferred tax asset	6,333,619		6,333,619	5,513,969
19.	Guaranty funds receivable or on deposit				
20.	Electronic data processing equipment and software				
21.	Furniture and equipment, including health care delivery assets ($ ....)				
22.	Net adjustment in assets and liabilities due to foreign exchange rates				
23.	Receivables from parent, subsidiaries and affiliates				
24.	Health care ($ ....) and other amounts receivable				
25.	Aggregate write-ins for other than invested assets	169,008		169,008	117,088
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,457,040,838	1,437,502	1,455,603,336	1,354,573,071
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28.	Total (Lines 26 and 27)	1,457,040,838	1,437,502	1,455,603,336	1,354,573,071
	DETAILS OF WRITE-INS				
1101.					
1102.					
1103.					
1198.	Summary of remaining write-ins for Line 11 from overflow page				
1199.	Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)				
2501.	Premium Tax Credits	56,374		56,374	53,523
2502.	Equities and Deposits in Pools and Associations	54,552		54,552	56,628
2503.	Other Accounts Receivable	58,082		58,082	6,936
2598.	Summary of remaining write-ins for Line 25 from overflow page				
2599.	Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	169,008		169,008	117,088

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31, Prior Year
1.	Losses (current accident year $ 96,423,571)	255,195,728	230,371,156
2.	Reinsurance payable on paid losses and loss adjustment expenses		
3.	Loss adjustment expenses	42,519,088	39,026,477
4.	Commissions payable, contingent commissions and other similar charges		
5.	Other expenses (excluding taxes, licenses and fees)	167,100	143,886
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	1,427,166	2,228,219
7.1	Current federal and foreign income taxes (including $ on realized capital gains (losses))		
7.2	Net deferred tax liability		
8.	Borrowed money $ and interest thereon $		
9.	Unearned premiums (after deducting unearned premiums for ceded reinsurance of $ 1,429,471,794 and including warranty reserves of $ and accrued accident and health experience rating refunds including $ for medical loss ratio rebate per the Public Health Service Act)	189,010,785	167,783,039
10.	Advance premium	5,099,884	3,255,069
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders	427,894	429,719
12.	Ceded reinsurance premiums payable (net of ceding commissions)	530,671,924	443,835,211
13.	Funds held by company under reinsurance treaties	967,017	851,797
14.	Amounts withheld or retained by company for account of others	793,843	528,576
15.	Remittances and items not allocated	97,686	144,531
16.	Provision for reinsurance (including $ certified)		
17.	Net adjustments in assets and liabilities due to foreign exchange rates		
18.	Drafts outstanding		
19.	Payable to parent, subsidiaries and affiliates	27,724,440	28,324,732
20.	Derivatives		
21.	Payable for securities	11,011	
22.	Payable for securities lending	3,399,673	4,467,955
23.	Liability for amounts held under uninsured plans		
24.	Capital notes $ and interest thereon $		
25.	Aggregate write-ins for liabilities		
26.	Total liabilities excluding protected cell liabilities (Lines 1 through 25)	1,057,513,239	921,390,368
27.	Protected cell liabilities		
28.	Total liabilities (Lines 26 and 27)	1,057,513,239	921,390,368
29.	Aggregate write-ins for special surplus funds		
30.	Common capital stock	2,350,000	2,350,000
31.	Preferred capital stock		
32.	Aggregate write-ins for other than special surplus funds		
33.	Surplus notes		
34.	Gross paid in and contributed surplus	86,482,000	86,482,000
35.	Unassigned funds (surplus)	309,258,097	344,350,703
36.	Less treasury stock, at cost:		
	36.1 shares common (value included in Line 30 $)		
	36.2 shares preferred (value included in Line 31 $)		
37.	Surplus as regards policyholders (Lines 29 to 35, less 36)	398,090,097	433,182,703
38.	Totals (Page 2, Line 28, Col. 3)	1,455,603,336	1,354,573,071
	DETAILS OF WRITE-INS		
2501.			
2502.			
2503.			
2598.	Summary of remaining write-ins for Line 25 from overflow page		
2599.	Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)		
2901.			
2902.			
2903.			
2998.	Summary of remaining write-ins for Line 29 from overflow page		
2999.	Totals (Lines 2901 through 2903 plus 2998)(Line 29 above)		
3201.			
3202.			
3203.			
3298.	Summary of remaining write-ins for Line 32 from overflow page		
3299.	Totals (Lines 3201 through 3203 plus 3298)(Line 32 above)		

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 $ 2,059,659,953)	1,816,147,383	1,500,327,443	2,047,729,596
	1.2 Assumed (written $ 359,107,981)	337,595,167	318,935,517	425,816,995
	1.3 Ceded (written $ 2,086,150,668)	1,842,353,029	1,525,880,258	2,082,067,631
	1.4 Net (written $ 332,617,266)	311,389,521	293,382,702	391,478,960
	DEDUCTIONS:			
2.	Losses incurred (current accident year $ 228,929,242):			
	2.1 Direct	1,441,905,025	978,203,122	1,368,655,903
	2.2 Assumed	260,384,938	204,167,990	289,913,797
	2.3 Ceded	1,467,623,793	1,000,786,478	1,397,088,169
	2.4 Net	234,666,170	181,584,634	261,481,531
3.	Loss adjustment expenses incurred	32,363,330	28,023,013	38,098,721
4.	Other underwriting expenses incurred	90,458,077	83,349,130	108,816,744
5.	Aggregate write-ins for underwriting deductions	91,955	46,380	77,852
6.	Total underwriting deductions (Lines 2 through 5)	357,579,532	293,003,156	408,474,847
7.	Net income of protected cells			
8.	Net underwriting gain or (loss) (Line 1 minus Line 6 + Line 7)	(46,190,011)	379,546	(16,995,887)
	INVESTMENT INCOME			
9.	Net investment income earned	16,375,399	17,767,087	23,595,356
10.	Net realized capital gains (losses) less capital gains tax of $	(6,020,450)	4,027,888	3,888,707
11.	Net investment gain (loss) (Lines 9 + 10)	10,354,949	21,794,975	27,484,063
	OTHER INCOME			
12.	Net gain or (loss) from agents' or premium balances charged off (amount recovered $ 649,191 amount charged off $ 2,405,265)	(1,756,074)	(597,864)	(867,577)
13.	Finance and service charges not included in premiums			
14.	Aggregate write-ins for miscellaneous income	(3,931)	28,348	25,557
15.	Total other income (Lines 12 through 14)	(1,760,005)	(569,515)	(842,020)
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	(37,595,067)	21,605,006	9,646,157
17.	Dividends to policyholders	293,090	375,370	522,820
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)	(37,888,157)	21,229,637	9,123,337
19.	Federal and foreign income taxes incurred	(8,348,349)	3,377,026	685,037
20.	Net income (Line 18 minus Line 19)(to Line 22)	(29,539,808)	17,852,611	8,438,301
	CAPITAL AND SURPLUS ACCOUNT			
21.	Surplus as regards policyholders, December 31 prior year	433,182,703	424,332,077	424,332,077
22.	Net income (from Line 20)	(29,539,808)	17,852,611	8,438,301
23.	Net transfers (to) from Protected Cell accounts			
24.	Change in net unrealized capital gains (losses) less capital gains tax of $ (735,035)	(5,682,800)	753,326	(289,110)
25.	Change in net unrealized foreign exchange capital gain (loss)	39,594	6,712	7,143
26.	Change in net deferred income tax	84,615	644,595	768,764
27.	Change in nonadmitted assets	5,793	(46,197)	(74,472)
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			
38.	Change in surplus as regards policyholders (Lines 22 through 37)	(35,092,606)	19,211,047	8,850,626
39.	Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	398,090,097	443,543,124	433,182,703
	DETAILS OF WRITE-INS			
0501.	LAD Program Expense	91,955	46,380	77,852
0502.				
0503.				
0598.	Summary of remaining write-ins for Line 5 from overflow page			
0599.	Totals (Lines 0501 through 0503 plus 0598)(Line 5 above)	91,955	46,380	77,852
1401.	Gain on Non-Transferable Tax Credit	700	37,684	37,684
1402.	Miscellaneous (Loss) Income	(3,613)	23,569	21,769
1403.	State Fines and Penalties	(1,018)	(32,904)	(33,895)
1498.	Summary of remaining write-ins for Line 14 from overflow page			
1499.	Totals (Lines 1401 through 1403 plus 1498)(Line 14 above)	(3,931)	28,348	25,557
3701.				
3702.				
3703.				
3798.	Summary of remaining write-ins for Line 37 from overflow page			
3799.	Totals (Lines 3701 through 3703 plus 3798)(Line 37 above)			

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	320,004,182	302,457,159	400,821,378
2.	Net investment income	18,867,774	20,372,636	26,979,649
3.	Miscellaneous income	(1,326,416)	(1,062,405)	(1,405,322)
4.	Total (Lines 1 to 3)	337,545,540	321,767,391	426,395,704
5.	Benefit and loss related payments	209,799,177	165,675,674	232,390,401
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7.	Commissions, expenses paid and aggregate write-ins for deductions	120,198,591	111,596,239	145,830,821
8.	Dividends paid to policyholders	294,915	394,921	556,383
9.	Federal and foreign income taxes paid (recovered) net of $ .... tax on capital gains (losses)	(3,952,986)	8,018,825	6,489,385
10.	Total (Lines 5 through 9)	326,339,696	285,685,659	385,266,990
11.	Net cash from operations (Line 4 minus Line 10)	11,205,844	36,081,732	41,128,715
	Cash from Investments			
12.	Proceeds from investments sold, matured or repaid:			
	12.1 Bonds	138,814,226	129,157,746	168,005,869
	12.2 Stocks	936,634	24,669,715	26,997,472
	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	1,068,316	934,267	2,558,393
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	140,819,176	154,761,728	197,561,734
13.	Cost of investments acquired (long-term only):			
	13.1 Bonds	154,077,426	171,832,984	224,811,433
	13.2 Stocks		8,438,986	8,439,386
	13.3 Mortgage loans			
	13.4 Real estate			
	13.5 Other invested assets	892,908	50,200	79,200
	13.6 Miscellaneous applications	1,220,046	914,133	2,414,133
	13.7 Total investments acquired (Lines 13.1 to 13.6)	156,190,380	181,236,303	235,744,151
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)	(15,371,204)	(26,474,575)	(38,182,417)
	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)	(1,386,853)	(133,378)	910,605
17.	Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	(1,386,853)	(133,378)	910,605
	RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS			
18.	Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(5,552,213)	9,473,779	3,856,902
19.	Cash, cash equivalents and short-term investments:			
	19.1 Beginning of year	17,257,335	13,400,433	13,400,433
	19.2 End of period (Line 18 plus Line 19.1)	11,705,122	22,874,212	17,257,335

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