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QUARTERLY STATEMENT

AS OF MARCH 31, 2025

OF THE CONDITION AND AFFAIRS OF THE

ERIE INSURANCE COMPANY

NAIC Group Code 213 213 (Current Period) (Prior Period) **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 (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 Bridget Marie Fetzner (Name) 814-870-2000 x2239 (Area Code) (Telephone Number) (Extension)

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

DIRECTORS

Brian William Bolash	Sean David Dugan	Jonathan Hirt Hagen, Chairman	Timothy Gerard NeCastro
Julie Marie Pelkowski	Michael Eugene Raftis		

EXECUTIVE OFFICERS

President & Chief Executive Officer:	Timothy Gerard NeCastro	Executive Vice President & Chief Financial Officer:	Julie Marie Pelkowski
Executive Vice President, Secretary & General Counsel:	Brian William Bolash	Executive Vice President:	Sean David Dugan
Executive Vice President & Chief Information Officer:	Parthasarathy Srinivasa	Executive Vice President:	Douglas Edward Smith
Executive Vice President:	Cody William Cook#	Executive Vice President:	Sarah Jennifer Shine#

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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
Senior Vice President & Corporate Treasurer:	Michael Eugene Raftis#

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	Julie Marie Pelkowski
President & CEO	Executive Vice President, Secretary & General Counsel	Executive Vice President & CFO

Subscribed and sworn to before me this
9th day of May, 2025.

(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:

Julie Elizabeth Oborski

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

ASSETS

	Current Statement Date 1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 December 31 Prior Year Net Admitted Assets
1. Bonds	751,705,848		751,705,848	771,507,562
2. Stocks:				
2.1 Preferred stocks	31,024,428		31,024,428	477,514
2.2 Common stocks	20,945,659		20,945,659	21,750,118
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 ($ (805,550)), cash equivalents ($ 22,428,574) and short-term investments ($ ....)	21,623,024		21,623,024	7,662,130
6. Contract loans (including $ .... premium notes)				
7. Derivatives				
8. Other invested assets	1,519,245	715,420	803,825	811,650
9. Receivables for securities	83,299		83,299	554,780
10. Securities lending reinvested collateral assets	12,392,460		12,392,460	6,614,379
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	839,293,964	715,420	838,578,544	809,378,133
13. Title plants less $ .... charged off (for Title insurers only)				
14. Investment income due and accrued	8,517,672		8,517,672	8,743,066
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	118,944,938	1,017,204	117,927,734	116,287,829
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ .... earned but unbilled premiums)	1,010,581,408		1,010,581,408	942,651,247
15.3 Accrued retrospective premiums ($ ....) and contracts subject to redetermination ($ ....)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	117,215		117,215	189,115
16.2 Funds held by or deposited with reinsured companies	3,025,752		3,025,752	3,106,869
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	9,431,208		9,431,208	7,831,842
18.2 Net deferred tax asset	9,674,684		9,674,684	9,791,855
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				3,746,618
24. Health care ($ ....) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	3,444,883		3,444,883	996,876
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	2,003,031,724	1,732,624	2,001,299,100	1,902,723,450
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	2,003,031,724	1,732,624	2,001,299,100	1,902,723,450
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 & Other	3,409,609		3,409,609	183,039
2502. Equities and Deposits in Pools and Associations	24,689		24,689	24,689
2503. Other Accounts Receivable	10,585		10,585	789,148
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	3,444,883		3,444,883	996,876

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Statement Date	2 December 31, Prior Year
1. Losses (current accident year $ 78,599,045)	367,802,127	351,866,448
2. Reinsurance payable on paid losses and loss adjustment expenses		
3. Loss adjustment expenses	50,973,147	50,560,191
4. Commissions payable, contingent commissions and other similar charges		
5. Other expenses (excluding taxes, licenses and fees)	130,905	235,900
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	738,920	414,317
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 $ 2,573,038,296 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)	271,147,586	263,526,364
10. Advance premium	8,310,473	5,968,255
11. Dividends declared and unpaid:		
11.1 Stockholders		
11.2 Policyholders	275,768	278,233
12. Ceded reinsurance premiums payable (net of ceding commissions)	978,595,874	915,988,732
13. Funds held by company under reinsurance treaties	2,474,162	2,546,295
14. Amounts withheld or retained by company for account of others	4,404,373	7,576,081
15. Remittances and items not allocated	53,913	67,162
16. Provision for reinsurance (including $ certified)	1,000	1,000
17. Net adjustments in assets and liabilities due to foreign exchange rates		
18. Drafts outstanding		
19. Payable to parent, subsidiaries and affiliates	40,500,147	36,172,200
20. Derivatives		
21. Payable for securities	9,408,105	
22. Payable for securities lending	12,392,460	6,614,379
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)	1,747,208,960	1,641,815,557
27. Protected cell liabilities		
28. Total liabilities (Lines 26 and 27)	1,747,208,960	1,641,815,557
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)	165,258,140	172,075,893
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)	254,090,140	260,907,893
38. Totals (Page 2, Line 28, Col. 3)	2,001,299,100	1,902,723,450
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 $ 1,286,667,575)	1,231,203,291	940,404,618	4,236,333,731
	1.2 Assumed (written $ 177,990,874)	170,542,978	144,109,839	611,253,520
	1.3 Ceded (written $ 1,304,012,813)	1,248,721,855	954,436,086	4,287,999,787
	1.4 Net (written $ 160,645,636)	153,024,414	130,078,371	559,587,464
	DEDUCTIONS:			
2.	Losses incurred (current accident year $ 118,402,793):			
	2.1 Direct	1,017,493,597	667,281,355	3,026,277,290
	2.2 Assumed	128,850,593	102,410,765	472,062,180
	2.3 Ceded	1,035,529,582	680,056,990	3,085,561,612
	2.4 Net	110,814,608	89,635,130	412,777,858
3.	Loss adjustment expenses incurred	12,902,278	12,220,321	51,041,369
4.	Other underwriting expenses incurred	43,628,386	39,349,640	164,557,537
5.	Aggregate write-ins for underwriting deductions	126,663	92,414	782,820
6.	Total underwriting deductions (Lines 2 through 5)	167,471,935	141,297,505	629,159,584
7.	Net income of protected cells			
8.	Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	(14,447,521)	(11,219,134)	(69,572,120)
	INVESTMENT INCOME			
9.	Net investment income earned	8,628,320	7,264,452	31,370,161
10.	Net realized capital gains (losses) less capital gains tax of $	(1,003,036)	(2,074,895)	(2,995,946)
11.	Net investment gain (loss) (Lines 9 + 10)	7,625,284	5,189,557	28,374,215
	OTHER INCOME			
12.	Net gain or (loss) from agents' or premium balances charged off (amount recovered $ 193,179 amount charged off $ 1,346,285)	(1,153,106)	(738,888)	(2,572,060)
13.	Finance and service charges not included in premiums			
14.	Aggregate write-ins for miscellaneous income	36,711	36,786	82,998
15.	Total other income (Lines 12 through 14)	(1,116,395)	(702,102)	(2,489,062)
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	(7,938,632)	(6,731,679)	(43,686,967)
17.	Dividends to policyholders	54,823	54,446	214,287
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)	(7,993,455)	(6,786,125)	(43,901,254)
19.	Federal and foreign income taxes incurred	(1,599,366)	(1,797,230)	(8,496,354)
20.	Net income (Line 18 minus Line 19)(to Line 22)	(6,394,089)	(4,988,895)	(35,404,900)
	CAPITAL AND SURPLUS ACCOUNT			
21.	Surplus as regards policyholders, December 31 prior year	260,907,893	298,033,569	298,033,569
22.	Net income (from Line 20)	(6,394,089)	(4,988,895)	(35,404,900)
23.	Net transfers (to) from Protected Cell accounts			
24.	Change in net unrealized capital gains (losses) less capital gains tax of $ 63,789	(564,489)	(58,771)	(3,224,512)
25.	Change in net unrealized foreign exchange capital gain (loss)		5,613	(19,497)
26.	Change in net deferred income tax	(53,382)	(9,250)	1,527,099
27.	Change in nonadmitted assets	194,207	248,765	(17,866)
28.	Change in provision for reinsurance			14,000
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)	(6,817,753)	(4,802,538)	(37,125,676)
39.	Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	254,090,140	293,231,031	260,907,893
	DETAILS OF WRITE-INS			
0501.	LAD Program Expense	126,663	92,414	782,820
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)	126,663	92,414	782,820
1401.	Miscellaneous Income	37,229	36,786	96,333
1402.	State Fines and Penalties	(518)		(13,335)
1403.				
1498.	Summary of remaining write-ins for Line 14 from overflow page			
1499.	Totals (Lines 1401 through 1403 plus 1498)(Line 14 above)	36,711	36,786	82,998
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	155,887,374	134,534,066	585,433,615
2. Net investment income	9,000,268	7,727,971	31,013,474
3. Miscellaneous income	(700,715)	(514,914)	(2,298,031)
4. Total (Lines 1 to 3)	164,186,927	141,747,123	614,149,058
5. Benefit and loss related payments	94,807,029	87,087,865	372,495,901
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	55,829,305	50,739,552	210,309,171
8. Dividends paid to policyholders	57,288	73,675	279,538
9. Federal and foreign income taxes paid (recovered) net of $ .... tax on capital gains (losses)			(21,817,664)
10. Total (Lines 5 through 9)	150,693,622	137,901,093	561,266,946
11. Net cash from operations (Line 4 minus Line 10)	13,493,305	3,846,030	52,882,112
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	74,848,824	59,437,551	212,390,366
12.2 Stocks	4,138,125	252,498	252,498
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	9,879,586	1,207,634	3,998,469
12.8 Total investment proceeds (Lines 12.1 to 12.7)	88,866,535	60,897,683	216,641,333
13. Cost of investments acquired (long-term only):			
13.1 Bonds	90,168,255	68,402,456	270,107,808
13.2 Stocks	401,900	250,000	477,868
13.3 Mortgage loans			
13.4 Real estate			
13.5 Other invested assets	2,732,799	227,500	339,452
13.6 Miscellaneous applications	5,778,082		
13.7 Total investments acquired (Lines 13.1 to 13.6)	99,081,036	68,879,956	270,925,128
14. Net increase/(decrease) in contract loans and premium notes			
15. Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(10,214,501)	(7,982,273)	(54,283,795)
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)	10,682,090	1,022,267	(1,712,254)
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	10,682,090	1,022,267	(1,712,254)
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)	13,960,894	(3,113,976)	(3,113,937)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	7,662,130	10,776,067	10,776,067
19.2 End of period (Line 18 plus Line 19.1)	21,623,024	7,662,091	7,662,130

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

20.0001. Activity of tax credit limited partnership investments			3,000,000
20.0002. Utilization of purchased premium tax credits	79,476	514,264	2,132,999
20.0003. Transfer of investments from bonds to preferred stock	33,996,674		