

QUARTERLY STATEMENT  
AS OF JUNE 30, 2025  
OF THE CONDITION AND AFFAIRS OF THE  
ERIE INSURANCE EXCHANGE

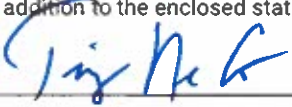
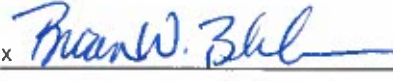

NAIC Group Code	0213, 0213	NAIC Company Code	26271	Employer's ID Number	25-6038677
	(Current)(Prior)				
Organized under the Laws of	PA	State of Domicile or Port of Entry	PA		
Country of Domicile	US				
Incorporated/Organized		Commenced Business	04/20/1925		
Statutory Home Office	100 Erie Insurance Place	Erie, PA, US 16530			
Main Administrative Office	100 Erie Insurance Place				
	Erie, PA, US 16530	814-870-2000			
		(Telephone Number)			
Mail Address	100 Erie Insurance Place	Erie, PA, US 16530			
Primary Location of Books and Records	100 Erie Insurance Place				
	Erie, PA, US 16530	814-870-2000			
		(Telephone Number)			
Internet Website Address	www.erieinsurance.com				
Statutory Statement Contact	Bridget Marie Fetzner	814-870-2000-2239			
		(Telephone Number)			
	Bridget.Fetzner@erieinsurance.com	814-870-4040			
	(E-Mail Address)	(Fax Number)			


OFFICERS	
Timothy Gerard NeCastro, President & Chief Executive Officer	Julie Marie Pelkowski, EVP & Chief Financial Officer
Brian William Bolash, EVP, Secretary & General Counsel	Parthasarathy Srinivasa, EVP & Chief Information Officer
OTHER	
Sean David Dugan, Executive Vice President	Douglas Edward Smith, Executive Vice President
Sarah Jennifer Shine#, Executive Vice President	Cody William Cook#, Executive Vice President
Jorie Lee Novacek, SVP & Controller	Ronald Steven Habursky, SVP & Chief Investment Officer
Michael Eugene Rafits#, SVP & Corporate Treasurer	Dorothy Ann Leemhuis#, SVP & Chief Actuary
*The individuals listed are officers of Erie Indemnity Company, a Pennsylvania business corporation which acts as attorney-in-fact for the Subscribers of Erie Insurance Exchange.	

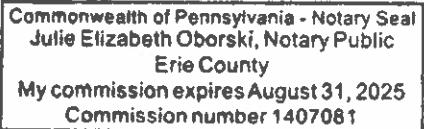
DIRECTORS OR TRUSTEES	
John Ralph Borneman, Jr.	Eugene Charles Connell
Salvatore Correnti	LuAnn Datesh
Jonathan Hirt Hagen, Vice Chairman	Thomas Bailey Hagen, Chairman
Charles Scott Hartz	Brian Arden Hudson, Sr.
George Raymond Lucore	Thomas Warren Palmer
Elizabeth Ann Vorsheck	
+The individuals listed are directors of Erie Indemnity Company, a Pennsylvania business corporation which acts as attorney-in-fact for the Subscribers of Erie Insurance Exchange.	

State of Pennsylvania  
County of Erie SS

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.

x 	x 	x 
Timothy Gerard NeCastro President & Chief Executive Officer	Brian William Bolash EVP, Secretary & General Counsel	Julie Marie Pelkowski EVP & Chief Financial Officer

Subscribed and sworn to before me	a. Is this an original filing? Yes
this 7th day of	b. If no:
August, 2025	1. State the amendment number:
	2. Date filed:
	3. Number of pages attached:
x 	



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 .....	11,401,531,739		11,401,531,739	11,412,762,503
2.	Stocks:				
2.1	Preferred stocks .....	535,865,502		535,865,502	41,763,592
2.2	Common stocks .....	5,105,806,662		5,105,806,662	4,869,702,642
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) .....	22,592,218		22,592,218	22,912,331
4.2	Properties held for the production of income (less \$..... encumbrances) .....	6,327,324	6,327,324	0	
4.3	Properties held for sale (less \$..... encumbrances) .....				
5.	Cash (\$.....(72,168,691)), cash equivalents (\$.....785,837,389) and short-term investments (\$.....17,727,259) .....	731,395,957		731,395,957	429,822,928
6.	Contract loans (including \$..... premium notes) .....				
7.	Derivatives .....	4,083,000		4,083,000	3,170,000
8.	Other invested assets .....	3,270,286,659	41,809,758	3,228,476,901	3,015,236,543
9.	Receivables for securities .....	58,162,618		58,162,618	38,190,434
10.	Securities lending reinvested collateral assets .....	851,153,246		851,153,246	1,026,980,117
11.	Aggregate write-ins for invested assets .....				
12.	Subtotals, cash and invested assets (Lines 1 to 11) .....	21,987,204,925	48,137,082	21,939,067,843	20,860,541,090
13.	Title plants less \$..... charged off (for Title insurers only) .....				
14.	Investment income due and accrued .....	138,382,592	1,057,043	137,325,549	131,102,478
15.	Premiums and considerations:				
15.1	Uncollected premiums and agents' balances in the course of collection .....	626,506,066	29,658,124	596,847,942	207,914,114
15.2	Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$..... earned but unbilled premiums) .....	2,936,205,586		2,936,205,586	2,661,273,762
15.3	Accrued retrospective premiums (\$.....) and contracts subject to redetermination (\$.....) .....				
16.	Reinsurance:				
16.1	Amounts recoverable from reinsurers .....	3,292,924		3,292,924	3,574,265
16.2	Funds held by or deposited with reinsured companies .....	10,933,065		10,933,065	11,211,475
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 .....	149,261,775		149,261,775	376,102,039
18.2	Net deferred tax asset .....				
19.	Guaranty funds receivable or on deposit .....				
20.	Electronic data processing equipment and software .....	4,701,907	4,701,907	0	
21.	Furniture and equipment, including health care delivery assets (\$.....) .....	4,399,484	4,399,484	0	
22.	Net adjustment in assets and liabilities due to foreign exchange rates .....				
23.	Receivables from parent, subsidiaries and affiliates .....	802,200		802,200	
24.	Health care (\$.....) and other amounts receivable .....				
25.	Aggregate write-ins for other-than-invested assets .....	8,282,209	5,537,846	2,744,363	18,866,362
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	25,869,972,733	93,491,486	25,776,481,247	24,270,585,585
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....				
28.	Total (Lines 26 and 27) .....	25,869,972,733	93,491,486	25,776,481,247	24,270,585,585
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 & Others .....	3,039,639	761,907	2,277,732	18,399,731
2502.	Equities & Deposits in Pooled and Associations .....	466,631		466,631	466,631
2503.	Prepaid Disbursements .....	4,775,939	4,775,939	0	
2598.	Summary of remaining write-ins for Line 25 from overflow page .....				
2599.	Totals (Lines 2501 through 2503 plus 2598) (Line 25 above) .....	8,282,209	5,537,846	2,744,363	18,866,362

LIABILITIES, SURPLUS AND OTHER FUNDS

		1	2
		Current Statement Date	December 31, Prior Year
1.	Losses (current accident year \$.....2,594,053,582) .....	7,545,905,661	6,650,275,867
2.	Reinsurance payable on paid losses and loss adjustment expenses .....		
3.	Loss adjustment expenses .....	1,001,078,188	955,587,617
4.	Commissions payable, contingent commissions and other similar charges .....		
5.	Other expenses (excluding taxes, licenses and fees) .....	10,237,398	11,806,337
6.	Taxes, licenses and fees (excluding federal and foreign income taxes) .....	26,671,068	59,465,445
7.1	Current federal and foreign income taxes (including \$..... on realized capital gains (losses)) .....		
7.2	Net deferred tax liability .....	162,400,034	88,349,015
8.	Borrowed money \$.....300,000,000 and interest thereon \$.....308,867 .....	300,308,867	
9.	Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$.....323,385,966 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) .....	5,418,357,952	4,980,648,271
10.	Advance premium .....	65,730,492	112,800,048
11.	Dividends declared and unpaid:		
11.1	Stockholders .....		
11.2	Policyholders .....	5,175,276	5,258,599
12.	Ceded reinsurance premiums payable (net of ceding commissions) .....	198,900,838	161,505,016
13.	Funds held by company under reinsurance treaties .....	601,319	616,631
14.	Amounts withheld or retained by company for account of others .....	113,015,344	178,183,909
15.	Remittances and items not allocated .....	224,181	349,041
16.	Provision for reinsurance (including \$..... certified) .....	48,000	48,000
17.	Net adjustments in assets and liabilities due to foreign exchange rates .....		
18.	Drafts outstanding .....		
19.	Payable to parent, subsidiaries and affiliates .....	2,072,120	7,400,882
20.	Derivatives .....		
21.	Payable for securities .....	134,538,524	97,349,706
22.	Payable for securities lending .....	851,153,246	1,026,980,179
23.	Liability for amounts held under uninsured plans .....		
24.	Capital notes \$..... and interest thereon \$..... .....		
25.	Aggregate write-ins for liabilities .....	765,847,293	682,942,178
26.	Total liabilities excluding protected cell liabilities (Lines 1 through 25) .....	16,602,265,801	15,019,566,741
27.	Protected cell liabilities .....		
28.	Total liabilities (Lines 26 and 27) .....	16,602,265,801	15,019,566,741
29.	Aggregate write-ins for special surplus funds .....		
30.	Common capital stock .....		
31.	Preferred capital stock .....		
32.	Aggregate write-ins for other-than-special surplus funds .....		
33.	Surplus notes .....		
34.	Gross paid in and contributed surplus .....		
35.	Unassigned funds (surplus) .....	9,174,215,446	9,251,018,844
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) .....	9,174,215,446	9,251,018,844
38.	Totals (Page 2, Line 28, Col. 3) .....	25,776,481,247	24,270,585,585
Details of Write-Ins			
2501.	Compensation Due Attorney-in-Fact .....	765,847,293	682,942,178
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) .....	765,847,293	682,942,178
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	2	3
		Current Year to Date	Prior Year to Date	Prior Year Ended December 31
Underwriting Income				
1.	Premiums earned:			
1.1.	Direct (written \$.....3,315,265,899)	3,205,207,676	2,952,758,870	6,026,640,768
1.2.	Assumed (written \$.....3,415,695,567)	3,063,724,450	2,450,834,555	5,231,541,541
1.3.	Ceded (written \$.....412,679,927)	388,360,268	328,522,082	681,979,239
1.4.	Net (written \$.....6,318,281,539)	5,880,571,858	5,075,071,343	10,576,203,070
Deductions:				
2.	Losses incurred (current accident year \$4,673,126,450):			
2.1	Direct	2,186,281,615	2,142,624,421	4,542,062,411
2.2	Assumed	2,594,787,852	1,849,587,650	3,721,563,079
2.3	Ceded	265,623,542	224,230,284	462,123,971
2.4	Net	4,515,445,925	3,767,981,787	7,801,501,519
3.	Loss adjustment expenses incurred	489,191,937	478,918,487	964,681,858
4.	Other underwriting expenses incurred	1,728,307,847	1,560,031,072	3,110,137,442
5.	Aggregate write-ins for underwriting deductions	5,892,358	3,975,347	14,795,297
6.	Total underwriting deductions (Lines 2 through 5)	6,738,838,067	5,810,906,693	11,891,116,116
7.	Net income of protected cells			
8.	Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	(858,266,209)	(735,835,350)	(1,314,913,046)
Investment Income				
9.	Net investment income earned	414,305,540	397,206,192	851,689,987
10.	Net realized capital gains (losses) less capital gains tax of \$.....25,193,934	114,578,735	329,627,314	539,740,608
11.	Net investment gain (loss) (Lines 9 + 10)	528,884,275	726,833,506	1,391,430,595
Other Income				
12.	Net gain or (loss) from agents' or premium balances charged off (amount recovered \$.....8,151,301 amount charged off \$.....36,156,984)	(28,005,683)	(28,197,767)	(48,611,927)
13.	Finance and service charges not included in premiums			
14.	Aggregate write-ins for miscellaneous income	1,174,036	896,291	1,568,647
15.	Total other income (Lines 12 through 14)	(26,831,647)	(27,301,476)	(47,043,280)
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	(356,213,581)	(36,303,320)	29,474,269
17.	Dividends to policyholders	2,150,589	1,988,430	4,050,017
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)	(358,364,170)	(38,291,750)	25,424,252
19.	Federal and foreign income taxes incurred	(102,736,838)	(74,268,627)	(116,412,791)
20.	Net income (Line 18 minus Line 19) (to Line 22)	(255,627,332)	35,976,877	141,837,043
Capital and Surplus Account				
21.	Surplus as regards policyholders, December 31 prior year	9,251,018,844	9,332,320,411	9,332,320,411
22.	Net income (from Line 20)	(255,627,332)	35,976,877	141,837,043
23.	Net transfers (to) from Protected Cell accounts			
24.	Change in net unrealized capital gains or (losses) less capital gains tax of \$.....57,772,130	54,274,977	(67,205,692)	(209,598,056)
25.	Change in net unrealized foreign exchange capital gain (loss)	131,658,803	(44,122,361)	(30,226,734)
26.	Change in net deferred income tax	(16,278,890)	9,308,877	27,874,442
27.	Change in nonadmitted assets	9,169,044	(10,955,020)	(11,188,262)
28.	Change in provision for reinsurance	0		
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)	(76,803,398)	(76,997,319)	(81,301,567)
39.	Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	9,174,215,446	9,255,323,092	9,251,018,844
Details of Write-Ins				
0501.	LAD Program Expense	5,892,358	3,975,347	14,795,297
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)	5,892,358	3,975,347	14,795,297
1401.	Miscellaneous Income - Reinsurance	1,122,987	759,670	1,396,591
1402.	Miscellaneous Income	60,847	388,086	424,088
1403.	State Fines & Penalties	(9,798)	(251,465)	(252,032)
1498.	Summary of remaining write-ins for Line 14 from overflow page			
1499.	Totals (Lines 1401 through 1403 plus 1498) (Line 14 above)	1,174,036	896,291	1,568,647
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	2	3
	Current Year To Date	Prior Year To Date	Prior Year Ended December 31
Cash from Operations			
1. Premiums collected net of reinsurance	5,633,608,579	5,326,996,817	11,074,338,135
2. Net investment income	409,903,556	391,061,229	854,313,209
3. Miscellaneous income	(22,129,199)	(19,656,537)	(43,432,802)
4. Total (Lines 1 to 3)	6,021,382,936	5,698,401,509	11,885,218,543
5. Benefit and loss related payments	3,619,534,790	3,443,236,532	7,040,172,524
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	2,129,944,934	1,862,528,638	3,843,601,681
8. Dividends paid to policyholders	2,233,912	2,654,082	5,283,263
9. Federal and foreign income taxes paid (recovered) net of \$.....62,192,253 tax on capital gains (losses)	(298,636,774)	(154,368,485)	(119,824,364)
10. Total (Lines 5 through 9)	5,453,076,862	5,154,050,767	10,769,233,103
11. Net cash from operations (Line 4 minus Line 10)	568,306,074	544,350,742	1,115,985,439
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	2,562,942,546	2,122,030,763	4,491,741,560
12.2 Stocks	1,869,229,527	2,446,184,920	3,839,622,711
12.3 Mortgage loans			
12.4 Real estate		597,178	3,827,164
12.5 Other invested assets	109,677,913	99,457,999	219,449,675
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(11,922)	(1,339)	225,782
12.7 Miscellaneous proceeds	217,444,457	89,165,461	61,745,010
12.8 Total investment proceeds (Lines 12.1 to 12.7)	4,759,282,521	4,757,434,982	8,616,611,903
13. Cost of investments acquired (long-term only):			
13.1 Bonds	3,166,083,860	2,782,277,379	5,384,874,050
13.2 Stocks	1,669,418,883	2,325,171,445	3,807,436,946
13.3 Mortgage loans			
13.4 Real estate	(30,056)	(158,222)	110,609
13.5 Other invested assets	237,581,396	271,601,210	565,929,475
13.6 Miscellaneous applications	26,567,221	267,919,996	234,169,732
13.7 Total investments acquired (Lines 13.1 to 13.6)	5,099,621,304	5,646,811,808	9,992,520,812
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)	(340,338,783)	(889,376,826)	(1,375,908,910)
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	300,308,867		
16.4 Net deposits on deposit-type contracts and other insurance liabilities			
16.5 Dividends to stockholders			
16.6 Other cash provided (applied)	(226,703,129)	237,584,630	224,516,454
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	73,605,738	237,584,630	224,516,454
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)	301,573,029	(107,441,454)	(35,407,016)
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	429,822,928	465,229,944	465,229,944
19.2 End of period (Line 18 plus Line 19.1)	731,395,957	357,788,490	429,822,928
Note: Supplemental disclosures of cash flow information for non-cash transactions:			
20.0001. Activity of Tax Credit Limited Partnership Investments		13,242,715	58,940,749
20.0002. Utilization of Purchased Premium Tax Credits	1,502,100	33,602,773	40,313,682
20.0003. Transfer of Investments from Bonds to Common Stock	198,647	560,076	619,558
20.0004. Transfer of Investments from Bonds to Other Invested Assets	41,904,574		
20.0005. Transfer of Investments from Bonds to Preferred Stock	542,225,733		
20.0006. Dividends Received as Common Stock		529,120	529,120