

QUARTERLY STATEMENT  
AS OF JUNE 30, 2025  
OF THE CONDITION AND AFFAIRS OF THE  
ERIE INSURANCE PROPERTY & CASUALTY COMPANY


NAIC Group Code	0213, 0213	NAIC Company Code	26830	Employer's ID Number	25-1706111
	(Current)(Prior)				
Organized under the Laws of	PA	State of Domicile or Port of Entry	PA		
Country of Domicile	US				
Incorporated/Organized	01/19/1993	Commenced Business	10/01/1993		
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)			

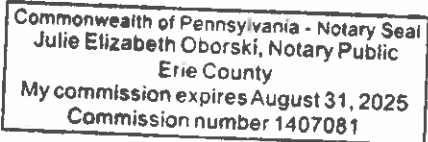
OFFICERS	
Timothy Gerard NeCastro, President & Chief Executive Officer	Julie Marie Pelkowski, EVP & Chief Financial Officer
Brian William Bolash, EVP, Secretary & General Counsel	Parthasarathy Srinivasa, EVP & Chief Information Officer
OTHER	
Sean David Dugan, Executive Vice President	Douglas Edward 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
DIRECTORS OR TRUSTEES	
Brian William Bolash	Sean David Dugan
Jonathan Hirt Hagen, Chairman	Timothy Gerard NeCastro
Julie Marie Pelkowski	Michael Eugene Rafits
Ronald Steven Habursky#	

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		Brian William Bolash		Julie Marie Pelkowski
	President & Chief Executive Officer		EVP, Secretary & General Counsel		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 .....	13,382,309		13,382,309	13,631,242
2.	Stocks:				
	2.1 Preferred stocks .....				
	2.2 Common stocks .....				
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 (\$.....6,625), cash equivalents (\$.....1,100,008) and short-term investments (\$.....) .....	1,106,633		1,106,633	720,929
6.	Contract loans (including \$..... premium notes) .....				
7.	Derivatives .....				
8.	Other invested assets .....				
9.	Receivables for securities .....	4,059		4,059	2,670
10.	Securities lending reinvested collateral assets .....				
11.	Aggregate write-ins for invested assets .....				
12.	Subtotals, cash and invested assets (Lines 1 to 11) .....	14,493,001		14,493,001	14,354,841
13.	Title plants less \$..... charged off (for Title insurers only) .....				
14.	Investment income due and accrued .....	137,970		137,970	135,583
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection .....	19,069,281		19,069,281	4,926,093
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$..... earned but unbilled premiums) .....	137,197,194		137,197,194	131,438,320
	15.3 Accrued retrospective premiums (\$.....) and contracts subject to redetermination (\$.....) .....				
16.	Reinsurance:				
	16.1 Amounts recoverable from reinsurers .....				
	16.2 Funds held by or deposited with reinsured companies .....				
	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 .....				
18.2	Net deferred tax asset .....				
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 .....				
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	170,897,446		170,897,446	150,854,837
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....				
28.	Total (Lines 26 and 27) .....	170,897,446		170,897,446	150,854,837
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.	.....				
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) .....				

LIABILITIES, SURPLUS AND OTHER FUNDS

		1	2
		Current Statement Date	December 31, Prior Year
1.	Losses (current accident year \$.....)		
2.	Reinsurance payable on paid losses and loss adjustment expenses		
3.	Loss adjustment expenses		
4.	Commissions payable, contingent commissions and other similar charges		
5.	Other expenses (excluding taxes, licenses and fees)		
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)		
7.1	Current federal and foreign income taxes (including \$..... on realized capital gains (losses))	6,983	11,092
7.2	Net deferred tax liability	20,622	19,307
8.	Borrowed money \$..... and interest thereon \$.....		
9.	Unearned premiums (after deducting unearned premiums for ceded reinsurance of \$.....208,403,024 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)		
10.	Advance premium		
11.	Dividends declared and unpaid:		
11.1	Stockholders		
11.2	Policyholders		
12.	Ceded reinsurance premiums payable (net of ceding commissions)	156,266,212	136,349,462
13.	Funds held by company under reinsurance treaties		
14.	Amounts withheld or retained by company for account of others		
15.	Remittances and items not allocated	6,889	10,725
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	953	715
20.	Derivatives		
21.	Payable for securities		
22.	Payable for securities lending		
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)	156,301,659	136,391,301
27.	Protected cell liabilities		
28.	Total liabilities (Lines 26 and 27)	156,301,659	136,391,301
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	2,675,000	2,675,000
35.	Unassigned funds (surplus)	9,570,787	9,438,536
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)	14,595,787	14,463,536
38.	Totals (Page 2, Line 28, Col. 3)	170,897,446	150,854,837
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	2	3
		Current Year to Date	Prior Year to Date	Prior Year Ended December 31
Underwriting Income				
1.	Premiums earned:			
1.1.	Direct (written \$.....209,526,429)	205,694,295	196,492,531	400,103,880
1.2.	Assumed (written \$.....9,883)	10,961	10,552	20,387
1.3.	Ceded (written \$.....209,536,312)	205,705,256	196,503,083	400,124,267
1.4.	Net (written \$.....0)	0		
Deductions:				
2.	Losses incurred (current accident year \$):			
2.1	Direct	162,648,799	134,679,106	283,184,566
2.2	Assumed	1,988	348	14,332
2.3	Ceded	162,650,787	134,679,454	283,198,898
2.4	Net	0		
3.	Loss adjustment expenses incurred			
4.	Other underwriting expenses incurred			
5.	Aggregate write-ins for underwriting deductions			
6.	Total underwriting deductions (Lines 2 through 5)	0		
7.	Net income of protected cells			
8.	Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	0		
Investment Income				
9.	Net investment income earned	230,692	213,871	435,360
10.	Net realized capital gains (losses) less capital gains tax of \$.....	(78,002)	(34,323)	(33,640)
11.	Net investment gain (loss) (Lines 9 + 10)	152,690	179,548	401,720
Other Income				
12.	Net gain or (loss) from agents' or premium balances charged off (amount recovered \$..... amount charged off \$.....)			
13.	Finance and service charges not included in premiums			
14.	Aggregate write-ins for miscellaneous income			
15.	Total other income (Lines 12 through 14)			
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	152,690	179,548	401,720
17.	Dividends to policyholders			
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)	152,690	179,548	401,720
19.	Federal and foreign income taxes incurred	19,124	25,434	50,967
20.	Net income (Line 18 minus Line 19) (to Line 22)	133,566	154,114	350,753
Capital and Surplus Account				
21.	Surplus as regards policyholders, December 31 prior year	14,463,536	14,124,278	14,124,278
22.	Net income (from Line 20)	133,566	154,114	350,753
23.	Net transfers (to) from Protected Cell accounts			
24.	Change in net unrealized capital gains or (losses) less capital gains tax of \$.....			
25.	Change in net unrealized foreign exchange capital gain (loss)			
26.	Change in net deferred income tax	(1,315)	(1,816)	(11,495)
27.	Change in nonadmitted assets			
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	0		
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)	132,251	152,298	339,258
39.	Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	14,595,787	14,276,576	14,463,536
Details of Write-Ins				
0501.				
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)			
1401.				
1402.				
1403.				
1498.	Summary of remaining write-ins for Line 14 from overflow page			
1499.	Totals (Lines 1401 through 1403 plus 1498) (Line 14 above)			
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
<b>Cash from Operations</b>			
1. Premiums collected net of reinsurance .....	14,688	(79,872)	(1,316)
2. Net investment income .....	265,009	233,366	503,033
3. Miscellaneous income .....			
4. Total (Lines 1 to 3) .....	279,697	153,494	501,717
5. Benefit and loss related payments .....	0		
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
7. Commissions, expenses paid and aggregate write-ins for deductions .....			
8. Dividends paid to policyholders .....			
9. Federal and foreign income taxes paid (recovered) net of \$..... tax on capital gains (losses) .....	23,233	5,276	30,772
10. Total (Lines 5 through 9) .....	23,233	5,276	30,772
11. Net cash from operations (Line 4 minus Line 10) .....	256,464	148,218	470,945
<b>Cash from Investments</b>			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds .....	2,359,707	436,655	1,002,744
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 .....	0	380,767	380,280
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	2,359,707	817,422	1,383,024
13. Cost of investments acquired (long-term only):			
13.1 Bonds .....	2,225,480	1,272,970	1,795,774
13.2 Stocks .....			
13.3 Mortgage loans .....			
13.4 Real estate .....			
13.5 Other invested assets .....			
13.6 Miscellaneous applications .....	1,389		
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	2,226,869	1,272,970	1,795,774
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) .....	132,838	(455,548)	(412,750)
<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 .....	0		
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) .....	(3,598)	72,510	971
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6) .....	(3,598)	72,510	971
<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) .....	385,704	(234,820)	59,166
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year .....	720,929	661,763	661,763
19.2 End of period (Line 18 plus Line 19.1) .....	1,106,633	426,943	720,929
Note: Supplemental disclosures of cash flow information for non-cash transactions:			
20.0001. ....			