

QUARTERLY STATEMENT
AS OF SEPTEMBER 30, 2025
OF THE CONDITION AND AFFAIRS OF THE
ERIE INSURANCE COMPANY OF NEW YORK

NAIC Group Code 0213, 0213 (Current) (Prior) NAIC Company Code 16233 Employer's ID Number 16-0377190

Organized under the Laws of NY State of Domicile or Port of Entry NY
Country of Domicile US
Incorporated/Organized 04/20/1994 Commenced Business 09/01/1885
Statutory Home Office 120 Corporate Woods, Suite 150 Rochester, NY, US 14623
Main Administrative Office 100 Erie Insurance Place
Erie, PA, US 16530 814-870-2000
(Telephone Number)
Mail Address 120 Corporate Woods, Suite 150 Rochester, NY, US 14623
Primary Location of Books and Records 120 Corporate Woods, Suite 150
Rochester, NY, US 14623 585-214-5800
(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 Raftis#, SVP & Corporate Treasurer Dorothy Ann Leemhuis#, SVP & Chief Actuary

DIRECTORS OR TRUSTEES

Brian William Bolash James Ernest Cafilisch
Sean David Dugan Jonathan Hirt Hagen, Chairman
Timothy Gerard NeCastro Julie Marie Pelkowski
Michael Eugene Raftis 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 Timothy Gerard NeCastro President & Chief Executive Officer
x Brian W. Bolash EVP, Secretary & General Counsel
x Julie Marie Pelkowski EVP & Chief Financial Officer

Subscribed and sworn to before me
this 21st day of October, 2025
a. Is this an original filing? Yes
b. If no:
1. State the amendment number:
2. Date filed:
3. Number of pages attached:

x Jillian V. Pauley

Commonwealth of Pennsylvania - Notary Seal
Jillian V. Pauley, Notary Public
Erie County
My commission expires May 26, 2029
Commission number 1393519
Member, Pennsylvania Association of Notaries

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.....	75,570,147		75,570,147	73,873,692
2.	Stocks:				
	2.1 Preferred stocks.....				
	2.2 Common stocks.....	39,241		39,241	39,241
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 (\$.....(189,770)), cash equivalents (\$.....3,308,250) and short-term investments (\$.....).....	3,118,480		3,118,480	2,471,782
6.	Contract loans (including \$..... premium notes).....				
7.	Derivatives.....				
8.	Other invested assets.....	168,862	50	168,812	
9.	Receivables for securities.....	525,674		525,674	9,805
10.	Securities lending reinvested collateral assets.....				
11.	Aggregate write-ins for invested assets.....				
12.	Subtotals, cash and invested assets (Lines 1 to 11).....	79,422,404	50	79,422,354	76,394,520
13.	Title plants less \$..... charged off (for Title insurers only).....				
14.	Investment income due and accrued.....	813,794		813,794	773,731
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection.....	7,633,723	198,454	7,435,269	6,472,439
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$..... earned but unbilled premiums).....	100,562,527		100,562,527	90,725,264
	15.3 Accrued retrospective premiums (\$.....) and contracts subject to redetermination (\$.....).....				
16.	Reinsurance:				
	16.1 Amounts recoverable from reinsurers.....	10,508		10,508	18,912
	16.2 Funds held by or deposited with reinsured companies.....	63,954		63,954	56,057
	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.....	600,840		600,840	937,986
18.2	Net deferred tax asset.....	985,746		985,746	962,837
19.	Guaranty funds receivable or on deposit.....				
20.	Electronic data processing equipment and software.....				
21.	Furniture and equipment, including health care delivery assets (\$.....).....	67,788	67,788	0	
22.	Net adjustment in assets and liabilities due to foreign exchange rates.....				
23.	Receivables from parent, subsidiaries and affiliates.....	319,570		319,570	373,478
24.	Health care (\$.....) and other amounts receivable.....				
25.	Aggregate write-ins for other-than-invested assets.....	162,856		162,856	98,272
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	190,643,710	266,292	190,377,418	176,813,496
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....				
28.	Total (Lines 26 and 27).....	190,643,710	266,292	190,377,418	176,813,496
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.	Equity and Deposits in Pools and Association.....	2,469		2,469	2,469
2502.	Premium Tax Credits & Other.....	6,808		6,808	16,889
2503.	Other Accounts Receivable.....	153,579		153,579	78,914
2598.	Summary of remaining write-ins for Line 25 from overflow page.....				
2599.	Totals (Lines 2501 through 2503 plus 2598) (Line 25 above).....	162,856		162,856	98,272

LIABILITIES, SURPLUS AND OTHER FUNDS

		1	2
		Current Statement Date	December 31, Prior Year
1.	Losses (current accident year \$.....15,178,908).....	38,183,536	35,186,645
2.	Reinsurance payable on paid losses and loss adjustment expenses.....		
3.	Loss adjustment expenses.....	5,293,251	5,056,019
4.	Commissions payable, contingent commissions and other similar charges.....		
5.	Other expenses (excluding taxes, licenses and fees).....	331,342	9,764
6.	Taxes, licenses and fees (excluding federal and foreign income taxes).....		322,891
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 \$.....172,727,855 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).....	29,526,803	26,352,636
10.	Advance premium.....	786,951	596,826
11.	Dividends declared and unpaid:		
11.1	Stockholders.....		
11.2	Policyholders.....	26,201	27,823
12.	Ceded reinsurance premiums payable (net of ceding commissions).....	91,673,784	82,830,495
13.	Funds held by company under reinsurance treaties.....		
14.	Amounts withheld or retained by company for account of others.....	609,568	489,709
15.	Remittances and items not allocated.....	7,217	5,042
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.....	4,119,795	3,617,053
20.	Derivatives.....		
21.	Payable for securities.....	498,923	578,475
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).....	171,057,371	155,073,378
27.	Protected cell liabilities.....		
28.	Total liabilities (Lines 26 and 27).....	171,057,371	155,073,378
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.....	9,150,000	9,150,000
35.	Unassigned funds (surplus).....	7,820,047	10,240,118
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).....	19,320,047	21,740,118
38.	Totals (Page 2, Line 28, Col. 3).....	190,377,418	176,813,496
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 \$.....264,793,173)	246,058,083	205,880,970	282,398,221
1.2.	Assumed (written \$.....50,403,494)	47,229,326	41,318,050	55,958,746
1.3.	Ceded (written \$.....264,793,173)	246,058,083	205,880,970	282,398,221
1.4.	Net (written \$.....50,403,494)	47,229,326	41,318,050	55,958,746
Deductions:				
2.	Losses incurred (current accident year \$35,247,837):			
2.1	Direct	176,662,592	150,847,596	206,373,573
2.2	Assumed	34,389,503	31,114,657	41,277,786
2.3	Ceded	176,662,592	150,847,596	206,373,573
2.4	Net	34,389,503	31,114,657	41,277,786
3.	Loss adjustment expenses incurred	3,887,665	3,812,920	5,104,137
4.	Other underwriting expenses incurred	13,762,893	12,600,974	16,455,754
5.	Aggregate write-ins for underwriting deductions	55,973	47,982	78,282
6.	Total underwriting deductions (Lines 2 through 5)	52,096,034	47,576,533	62,915,959
7.	Net income of protected cells			
8.	Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	(4,866,708)	(6,258,483)	(6,957,213)
Investment Income				
9.	Net investment income earned	2,111,342	1,758,412	2,403,925
10.	Net realized capital gains (losses) less capital gains tax of \$.....	(137,035)	(201,743)	(157,112)
11.	Net investment gain (loss) (Lines 9 + 10)	1,974,307	1,556,669	2,246,813
Other Income				
12.	Net gain or (loss) from agents' or premium balances charged off (amount recovered \$.....69,576 amount charged off \$.....197,719)	(128,143)	(212,216)	(257,206)
13.	Finance and service charges not included in premiums			
14.	Aggregate write-ins for miscellaneous income	9,461	6,932	8,299
15.	Total other income (Lines 12 through 14)	(118,682)	(205,284)	(248,907)
16.	Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	(3,011,083)	(4,907,098)	(4,959,307)
17.	Dividends to policyholders	13,656	12,431	21,429
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)	(3,024,739)	(4,919,529)	(4,980,736)
19.	Federal and foreign income taxes incurred	(696,449)	(959,174)	(1,012,956)
20.	Net income (Line 18 minus Line 19) (to Line 22)	(2,328,290)	(3,960,355)	(3,967,780)
Capital and Surplus Account				
21.	Surplus as regards policyholders, December 31 prior year	21,740,118	25,480,859	25,480,859
22.	Net income (from Line 20)	(2,328,290)	(3,960,355)	(3,967,780)
23.	Net transfers (to) from Protected Cell accounts			
24.	Change in net unrealized capital gains or (losses) less capital gains tax of \$.....		410	4,378
25.	Change in net unrealized foreign exchange capital gain (loss)		(1,950)	(1,950)
26.	Change in net deferred income tax	22,909	161,927	155,404
27.	Change in nonadmitted assets	(114,690)	66,265	69,207
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)	(2,420,071)	(3,733,703)	(3,740,741)
39.	Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	19,320,047	21,747,156	21,740,118
Details of Write-Ins				
0501.	LAD Program - Expense	55,973	47,982	78,282
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)	55,973	47,982	78,282
1401.	Miscellaneous Income	9,541	8,264	9,633
1402.	State Fines and Penalties	(80)	(1,332)	(1,334)
1403.				
1498.	Summary of remaining write-ins for Line 14 from overflow page			
1499.	Totals (Lines 1401 through 1403 plus 1498) (Line 14 above)	9,461	6,932	8,299
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	48,612,648	43,686,133	58,644,281
2. Net investment income	2,311,532	2,022,561	2,688,641
3. Miscellaneous income	(179,446)	(172,814)	(229,804)
4. Total (Lines 1 to 3)	50,744,734	45,535,880	61,103,119
5. Benefit and loss related payments	31,384,208	27,618,623	37,249,591
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts			
7. Commissions, expenses paid and aggregate write-ins for deductions	17,468,059	15,622,400	20,753,044
8. Dividends paid to policyholders	15,278	19,118	27,954
9. Federal and foreign income taxes paid (recovered) net of \$..... tax on capital gains (losses)	(1,033,595)	(150,541)	(1,864,517)
10. Total (Lines 5 through 9)	47,833,950	43,109,601	56,166,072
11. Net cash from operations (Line 4 minus Line 10)	2,910,784	2,426,280	4,937,047
Cash from Investments			
12. Proceeds from investments sold, matured or repaid:			
12.1 Bonds	18,680,292	7,325,143	10,394,755
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	730,614	761,211
12.8 Total investment proceeds (Lines 12.1 to 12.7)	18,680,292	8,055,757	11,155,966
13. Cost of investments acquired (long-term only):			
13.1 Bonds	20,754,035	9,957,461	15,801,559
13.2 Stocks			
13.3 Mortgage loans			
13.4 Real estate			
13.5 Other invested assets	168,812		50
13.6 Miscellaneous applications	595,421		
13.7 Total investments acquired (Lines 13.1 to 13.6)	21,518,268	9,957,461	15,801,609
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)	(2,837,976)	(1,901,703)	(4,645,643)
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	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)	573,890	178,991	85,972
17. Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	573,890	178,991	85,972
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)	646,698	703,567	377,375
19. Cash, cash equivalents and short-term investments:			
19.1 Beginning of year	2,471,782	2,094,407	2,094,407
19.2 End of period (Line 18 plus Line 19.1)	3,118,480	2,797,974	2,471,782
Note: Supplemental disclosures of cash flow information for non-cash transactions:			
20.0001. Utilization of purchased premium tax credits	7,948	177,792	213,300