QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2025
OF THE CONDITION AND AFFAIRS OF THE

ERIE INSURANCE COMPANY

NAIC Group Code 0213, 0213 (Current) (Prior) NAIC Company Code 26263 Employer's ID Number 25-1232960

Organized under the Laws of	PA	State of Domicile or Port of Entry	PA
Country of Domicile	US		
Incorporated/Organized	09/11/1972	Commenced Business	01/01/1973
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 *(E-Mail Address)*	814-870-4040 *(Fax Number)*	

Raftis

OFFICERS

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

OTHER

Sean David Dugan, Executive Vice President
Sarah Jennifer Shine#, Executive Vice President
Jorie Lee Novacek, SVP & Controller
Michael Eugene Raftis#, SVP & Corporate Treasurer
Douglas Edward Smith, Executive Vice President
Cody William Cook#, Executive Vice President
Ronald Steven Habursky, SVP & Chief Investment Officer
Dorothy Ann Leemhuis#, SVP & Chief Actuary

DIRECTORS OR TRUSTEES

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

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 Tim NeC	x Brian W. Bolash	x Julie M Pelkowski
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
this 21st day of
October, 2025

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

a. Is this an original filing? Yes
b. If no:
1. State the amendment number: ______
2. Date filed: ______
3. Number of pages attached: ______

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	763,104,927		763,104,927	771,507,562
2. Stocks:				
2.1 Preferred stocks	32,256,703		32,256,703	477,514
2.2 Common stocks	19,330,047		19,330,047	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 $...... encumbrances)				
5. Cash ($......(1,921,052)), cash equivalents ($......28,766,967) and short-term investments ($......0)	26,845,915		26,845,915	7,662,130
6. Contract loans (including $...... premium notes)				
7. Derivatives				
8. Other invested assets	2,039,467	520,327	1,519,140	811,650
9. Receivables for securities	2,514,474		2,514,474	554,780
10. Securities lending reinvested collateral assets	44,571,339		44,571,339	6,614,379
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	890,662,872	520,327	890,142,545	809,378,133
13. Title plants less $...... charged off (for Title insurers only)				
14. Investment income due and accrued	9,263,326		9,263,326	8,743,066
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	152,843,435	1,984,541	150,858,894	116,287,829
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $...... earned but unbilled premiums)	1,073,725,862		1,073,725,862	942,651,247
15.3 Accrued retrospective premiums ($......) and contracts subject to redetermination ($......)				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	105,077		105,077	189,115
16.2 Funds held by or deposited with reinsured companies	4,445,177		4,445,177	3,106,869
16.3 Other amounts receivable under reinsurance contracts				
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	4,604,919		4,604,919	7,831,842
18.2 Net deferred tax asset	9,679,493		9,679,493	9,791,855
19. Guaranty funds receivable or on deposit				
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets ($......)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates	3,207,132		3,207,132	3,746,618
24. Health care ($......) and other amounts receivable				
25. Aggregate write-ins for other-than-invested assets	1,800,416		1,800,416	996,876
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	2,150,337,709	2,504,868	2,147,832,841	1,902,723,450
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	2,150,337,709	2,504,868	2,147,832,841	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 & Others	239,928		239,928	183,039
2502. Equities & Deposits in Pooled and Associations	24,689		24,689	24,689
2503. Other Accounts Receivable	1,535,799		1,535,799	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)	1,800,416		1,800,416	996,876

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31, Prior Year
1.	Losses (current accident year $......151,789,081)	381,835,363	351,866,448
2.	Reinsurance payable on paid losses and loss adjustment expenses		
3.	Loss adjustment expenses	52,932,518	50,560,191
4.	Commissions payable, contingent commissions and other similar charges		
5.	Other expenses (excluding taxes, licenses and fees)	118,387	235,900
6.	Taxes, licenses and fees (excluding federal and foreign income taxes)	654,827	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 $......2,886,443,446 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)	295,268,035	263,526,364
10.	Advance premium	7,869,508	5,968,255
11.	Dividends declared and unpaid:		
	11.1 Stockholders		
	11.2 Policyholders	262,008	278,233
12.	Ceded reinsurance premiums payable (net of ceding commissions)	1,065,324,944	915,988,732
13.	Funds held by company under reinsurance treaties	3,805,638	2,546,295
14.	Amounts withheld or retained by company for account of others	5,706,279	7,576,081
15.	Remittances and items not allocated	112,966	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	41,201,972	36,172,200
20.	Derivatives		
21.	Payable for securities	7,555,575	
22.	Payable for securities lending	44,893,689	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)	1,907,542,709	1,641,815,557
27.	Protected cell liabilities		
28.	Total liabilities (Lines 26 and 27)	1,907,542,709	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)	151,458,132	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)	240,290,132	260,907,893
38.	Totals (Page 2, Line 28, Col. 3)	2,147,832,841	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 $......4,218,572,077)	3,850,974,936	3,063,840,956	4,236,333,731
	1.2. Assumed (written $......550,759,335)	517,918,697	451,973,374	611,253,520
	1.3. Ceded (written $......4,265,296,478)	3,896,600,369	3,102,633,831	4,287,999,787
	1.4 Net (written $......504,034,934)	472,293,264	413,180,499	559,587,464
Deductions:				
2.	Losses incurred (current accident year $352,478,368):			
	2.1 Direct	2,881,575,765	2,418,211,272	3,026,277,290
	2.2 Assumed	389,606,075	348,630,096	472,062,180
	2.3 Ceded	2,927,286,807	2,455,694,795	3,085,561,612
	2.4 Net	343,895,033	311,146,573	412,777,858
3.	Loss adjustment expenses incurred	38,876,646	38,129,199	51,041,369
4.	Other underwriting expenses incurred	137,628,928	126,009,732	164,557,537
5.	Aggregate write-ins for underwriting deductions	559,724	479,824	782,820
6.	Total underwriting deductions (Lines 2 through 5)	520,960,331	475,765,328	629,159,584
7.	Net income of protected cells			
8.	Net underwriting gain (loss) (Line 1 minus Line 6 + Line 7)	(48,667,067)	(62,584,829)	(69,572,120)
	Investment Income			
9.	Net investment income earned	26,862,433	22,977,357	31,370,161
10.	Net realized capital gains (losses) less capital gains tax of $......	(953,180)	(3,378,135)	(2,995,946)
11.	Net investment gain (loss) (Lines 9 + 10)	25,909,253	19,599,222	28,374,215
	Other Income			
12.	Net gain or (loss) from agents' or premium balances charged off (amount recovered $......695,761 amount charged off $......1,977,189)	(1,281,428)	(2,122,161)	(2,572,060)
13.	Finance and service charges not included in premiums			
14.	Aggregate write-ins for miscellaneous income	94,604	69,320	82,998
15.	Total other income (Lines 12 through 14)	(1,186,824)	(2,052,841)	(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)	(23,944,638)	(45,038,448)	(43,686,967)
17.	Dividends to policyholders	136,558	124,312	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)	(24,081,196)	(45,162,760)	(43,901,254)
19.	Federal and foreign income taxes incurred	(5,409,212)	(8,379,580)	(8,496,354)
20.	Net income (Line 18 minus Line 19) (to Line 22)	(18,671,984)	(36,783,180)	(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)	(18,671,984)	(36,783,180)	(35,404,900)
23.	Net transfers (to) from Protected Cell accounts			
24.	Change in net unrealized capital gains or (losses) less capital gains tax of $......244,586	(1,499,964)	(3,235,885)	(3,224,512)
25.	Change in net unrealized foreign exchange capital gain (loss)		(19,497)	(19,497)
26.	Change in net deferred income tax	132,224	1,706,542	1,527,099
27.	Change in nonadmitted assets	(578,037)	(13,351)	(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)	(20,617,761)	(38,345,371)	(37,125,676)
39.	Surplus as regards policyholders, as of statement date (Lines 21 plus 38)	240,290,132	259,688,198	260,907,893
Details of Write-Ins				
0501.	LAD Program Expense	559,724	479,824	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)	559,724	479,824	782,820
1401.	Miscellaneous Income	95,406	82,643	96,333
1402.	State Fines & Penalties	(802)	(13,323)	(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)	94,604	69,320	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	488,125,719	434,597,513	585,433,615
2.	Net investment income	26,878,271	23,220,472	31,013,474
3.	Miscellaneous income	(1,794,461)	(1,728,139)	(2,298,031)
4.	Total (Lines 1 to 3)	513,209,529	456,089,846	614,149,058
5.	Benefit and loss related payments	313,842,080	276,186,236	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	174,544,452	156,233,730	210,309,171
8.	Dividends paid to policyholders	152,783	191,183	279,538
9.	Federal and foreign income taxes paid (recovered) net of $...... tax on capital gains (losses)	(8,636,135)	(1,409,503)	(21,817,664)
10.	Total (Lines 5 through 9)	479,903,179	431,201,646	561,266,946
11.	Net cash from operations (Line 4 minus Line 10)	33,306,350	24,888,200	52,882,112
	Cash from Investments			
12.	Proceeds from investments sold, matured or repaid:			
	12.1 Bonds	218,109,875	174,317,608	212,390,366
	12.2 Stocks	14,017,025	252,498	252,498
	12.3 Mortgage loans			
	12.4 Real estate			
	12.5 Other invested assets	800,000		
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	13,249		
	12.7 Miscellaneous proceeds	7,555,575	5,095,112	3,998,469
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	240,495,724	179,665,218	216,641,333
13.	Cost of investments acquired (long-term only):			
	13.1 Bonds	245,067,339	203,118,458	270,107,808
	13.2 Stocks	10,567,208	477,868	477,868
	13.3 Mortgage loans			
	13.4 Real estate			
	13.5 Other invested assets	4,251,938	320,901	339,452
	13.6 Miscellaneous applications	39,916,654		
	13.7 Total investments acquired (Lines 13.1 to 13.6)	299,803,139	203,917,227	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)	(59,307,415)	(24,252,009)	(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	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)	45,184,850	(1,542,175)	(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)	45,184,850	(1,542,175)	(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)	19,183,785	(905,985)	(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)	26,845,915	9,870,082	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	1,777,924	2,132,999
20.0003. Transfer of Investments from Bonds to Preferred Stock	33,987,043		