

**ANNUAL STATEMENT**  
 FOR THE YEAR ENDED DECEMBER 31, 2025  
 OF THE CONDITION AND AFFAIRS OF THE  
**ERIE INSURANCE COMPANY OF NEW YORK**

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

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)  
 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)  
 Internet Website Address www.erieinsurance.com  
 Statutory Statement Contact Bridget Marie Fetzner 814-870-2000-2239  
 (Telephone)  
 Bridget.Fetzner@erieinsurance.com 814-870-4040  
 (E-Mail) (Fax)

**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 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 x Brian W. Bolash x Julie Marie Pelkowski  
 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

this 24th day of

February, 2026

x Julie E. Oborski

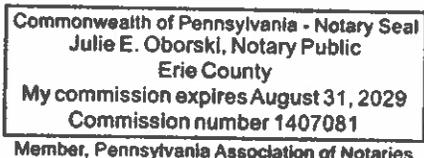
a. Is this an original filing? Yes

b. If no:

1. State the amendment number: \_\_\_\_\_

2. Date filed: \_\_\_\_\_

3. Number of pages attached: \_\_\_\_\_



## ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	78,994,130		78,994,130	73,873,692
2. Stocks (Schedule D):				
2.1 Preferred stocks.....				
2.2 Common stocks.....	41,390		41,390	39,241
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens.....				
3.2 Other than first liens.....				
4. Real estate (Schedule A):				
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 (\$.....14,304, Schedule E - Part 1), cash equivalents (\$.....1,492,471, Schedule E - Part 2) and short-term investments (\$....., Schedule DA).....	1,506,775		1,506,775	2,471,782
6. Contract loans (including \$..... premium notes).....				
7. Derivatives (Schedule DB).....				
8. Other invested assets (Schedule BA).....	444,582	583	443,999	
9. Receivables for securities.....	7,353		7,353	9,805
10. Securities lending reinvested collateral assets (Schedule DL).....				
11. Aggregate write-ins for invested assets.....				
12. Subtotals, cash and invested assets (Lines 1 to 11).....	80,994,230	583	80,993,647	76,394,520
13. Title plants less \$..... charged off (for Title insurers only).....				
14. Investment income due and accrued.....	941,456		941,456	773,731
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	6,451,590	117,263	6,334,327	6,472,439
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$..... earned but unbilled premiums).....	93,305,914		93,305,914	90,725,264
15.3 Accrued retrospective premiums (\$.....) and contracts subject to redetermination (\$.....).....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers.....	18,851		18,851	18,912
16.2 Funds held by or deposited with reinsured companies.....	75,644		75,644	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.....				937,986
18.2 Net deferred tax asset.....	962,382		962,382	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 (\$.....).....	125,896	125,896		
22. Net adjustment in assets and liabilities due to foreign exchange rates.....				
23. Receivables from parent, subsidiaries and affiliates.....				373,478
24. Health care (\$.....) and other amounts receivable.....				
25. Aggregate write-ins for other-than-invested assets.....	12,153		12,153	98,272
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25).....	182,888,116	243,742	182,644,374	176,813,496
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....				
28. Total (Lines 26 and 27).....	182,888,116	243,742	182,644,374	176,813,496
<b>Details of Write-Ins</b>				
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.....	8,058		8,058	16,889
2503. Other Accounts Receivable.....	1,626		1,626	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).....	12,153		12,153	98,272

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1	2
	Current Year	Prior Year
1. Losses (Part 2A, Line 35, Column 8).....	38,136,657	35,186,645
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6).....		
3. Loss adjustment expenses (Part 2A, Line 35, Column 9).....	5,301,166	5,056,019
4. Commissions payable, contingent commissions and other similar charges.....		
5. Other expenses (excluding taxes, licenses and fees).....		9,764
6. Taxes, licenses and fees (excluding federal and foreign income taxes).....	266,407	322,891
7.1 Current federal and foreign income taxes (including \$.....10,340 on realized capital gains (losses)).....	235,854	
7.2 Net deferred tax liability.....		
8. Borrowed money \$..... and interest thereon \$.....		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$.....166,174,414 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).....	28,511,463	26,352,636
10. Advance premium.....	648,141	596,826
11. Dividends declared and unpaid:		
11.1 Stockholders.....		
11.2 Policyholders.....		27,823
12. Ceded reinsurance premiums payable (net of ceding commissions).....	84,467,735	82,830,495
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 20).....		
14. Amounts withheld or retained by company for account of others.....	242,819	489,709
15. Remittances and items not allocated.....	8,546	5,042
16. Provision for reinsurance (including \$..... certified) (Schedule F, Part 3 Column 78).....		
17. Net adjustments in assets and liabilities due to foreign exchange rates.....		
18. Drafts outstanding.....		
19. Payable to parent, subsidiaries and affiliates.....	4,508,819	3,617,053
20. Derivatives.....		
21. Payable for securities.....		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).....	162,327,607	155,073,378
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	162,327,607	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).....	8,816,767	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) (Page 4, Line 39).....	20,316,767	21,740,118
38. Totals (Page 2, Line 28, Col. 3).....	182,644,374	176,813,496
<b>Details of Write-Ins</b>		
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
	Current Year	Prior Year
<b>Underwriting Income</b>		
1. Premiums earned (Part 1, Line 35, Column 4)	63,231,907	55,958,746
Deductions:		
2. Losses incurred (Part 2, Line 35, Column 7)	43,879,353	41,277,786
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	5,143,524	5,104,137
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	17,799,449	16,455,754
5. Aggregate write-ins for underwriting deductions	75,677	78,282
6. Total underwriting deductions (Lines 2 through 5)	66,898,003	62,915,959
7. Net income of protected cells		
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	(3,666,096)	(6,957,213)
<b>Investment Income</b>		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	2,515,600	2,403,925
10. Net realized capital gains (losses) less capital gains tax of \$..... (Exhibit of Capital Gains (Losses))	(109,823)	(157,112)
11. Net investment gain (loss) (Lines 9 + 10)	2,405,777	2,246,813
<b>Other Income</b>		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$.....99,401 amount charged off \$.....494,096)	(394,695)	(257,206)
13. Finance and service charges not included in premiums		
14. Aggregate write-ins for miscellaneous income	12,767	8,299
15. Total other income (Lines 12 through 14)	(381,928)	(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)	(1,642,247)	(4,959,307)
17. Dividends to policyholders	(4,439)	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)	(1,637,808)	(4,980,736)
19. Federal and foreign income taxes incurred	(304,903)	(1,012,956)
20. Net income (Line 18 minus Line 19) (to Line 22)	(1,332,905)	(3,967,780)
<b>Capital and Surplus Account</b>		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	21,740,118	25,480,859
22. Net income (from Line 20)	(1,332,905)	(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 \$.....451	1,698	4,378
25. Change in net unrealized foreign exchange capital gain (loss)		(1,950)
26. Change in net deferred income tax	(4)	155,404
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)	(92,140)	69,207
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)		
29. Change in surplus notes		
30. Surplus (contributed to) withdrawn from protected cells		
31. Cumulative effect of changes in accounting principles		
Capital changes:		
32.1 Paid in		
32.2 Transferred from surplus (stock dividend)		
32.3 Transferred to surplus		
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 (Page 3, Lines 36.1 and 36.2, Column 2 minus Column 1)		
37. Aggregate write-ins for gains and losses in surplus		
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	(1,423,351)	(3,740,741)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	20,316,767	21,740,118
<b>Details of Write-Ins</b>		
0501. LAD Program - Expense	75,677	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)	75,677	78,282
1401. Miscellaneous Income	12,975	9,633
1402. State Fines and Penalties	(208)	(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)	12,767	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
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance.....	64,572,833	58,644,281
2. Net investment income.....	3,019,923	2,688,641
3. Miscellaneous income.....	(333,439)	(229,804)
4. Total (Lines 1 to 3).....	67,259,317	61,103,119
5. Benefit and loss related payments.....	40,929,280	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.....	22,829,642	20,753,044
8. Dividends paid to policyholders.....	23,384	27,954
9. Federal and foreign income taxes paid (recovered) net of \$..... tax on capital gains (losses).....	(1,478,743)	(1,864,517)
10. Total (Lines 5 through 9).....	62,303,563	56,166,072
11. Net cash from operations (Line 4 minus Line 10).....	4,955,754	4,937,047
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	22,633,039	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.....	2,452	761,211
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	22,635,491	11,155,966
13. Cost of investments acquired (long-term only exclude cash equivalents and short-term investments):		
13.1 Bonds.....	28,181,939	15,801,559
13.2 Stocks.....		
13.3 Mortgage loans.....		
13.4 Real estate.....		
13.5 Other invested assets.....	797,941	50
13.6 Miscellaneous applications.....	578,475	
13.7 Total investments acquired (Lines 13.1 to 13.6).....	29,558,355	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 minus Line 14).....	(6,922,864)	(4,645,643)
<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.....		
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).....	1,002,103	85,972
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	1,002,103	85,972
<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).....	(965,007)	377,375
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	2,471,782	2,094,407
19.2 End of year (Line 18 plus Line 19.1).....	1,506,775	2,471,782
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001.Utilization of purchased premium tax credits.....	7,948	213,300