

**ANNUAL STATEMENT**  
 FOR THE YEAR ENDED DECEMBER 31, 2025  
 OF THE CONDITION AND AFFAIRS OF THE  
**ERIE INSURANCE PROPERTY & CASUALTY COMPANY**

NAIC Group Code 0213, 0213 (Current) (Prior) NAIC Company Code 26830 Employer's ID Number 25-1706111

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)  
 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)  
 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  
 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  
 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

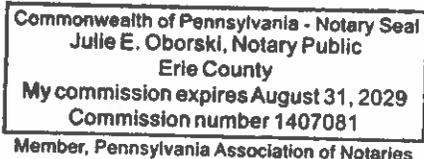
The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any 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 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

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

x Julie E. Oborski



**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).....	14,072,950		14,072,950	13,631,242
2. Stocks (Schedule D):				
2.1 Preferred stocks.....				
2.2 Common stocks.....				
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 (\$.....(20,393), Schedule E - Part 1), cash equivalents (\$.....615,474, Schedule E - Part 2) and short-term investments (\$....., Schedule DA).....	595,081		595,081	720,929
6. Contract loans (including \$..... premium notes).....				
7. Derivatives (Schedule DB).....				
8. Other invested assets (Schedule BA).....				
9. Receivables for securities.....	1,948		1,948	2,670
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).....	14,669,979		14,669,979	14,354,841
13. Title plants less \$..... charged off (for Title insurers only).....				
14. Investment income due and accrued.....	149,609		149,609	135,583
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	4,686,908		4,686,908	4,926,093
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$..... earned but unbilled premiums).....	133,285,676		133,285,676	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).....	152,792,172		152,792,172	150,854,837
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....				
28. Total (Lines 26 and 27).....	152,792,172		152,792,172	150,854,837
<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.....				
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 Year	Prior Year
1. Losses (Part 2A, Line 35, Column 8).....		
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).....		
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)).....	12,450	11,092
7.2 Net deferred tax liability.....	18,649	19,307
8. Borrowed money \$..... and interest thereon \$.....		
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$.....209,844,685 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).....	137,941,561	136,349,462
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.....		
15. Remittances and items not allocated.....	10,631	10,725
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.....	833	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).....	137,984,124	136,391,301
27. Protected cell liabilities.....		
28. Total liabilities (Lines 26 and 27).....	137,984,124	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).....	9,783,048	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) (Page 4, Line 39).....	14,808,048	14,463,536
38. Totals (Page 2, Line 28, Col. 3).....	152,792,172	150,854,837
<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)	0	
Deductions:		
2. Losses incurred (Part 2, Line 35, Column 7)	0	
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	0	
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	0	
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 plus Line 7)	0	
<b>Investment Income</b>		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	481,017	435,360
10. Net realized capital gains (losses) less capital gains tax of \$..... (Exhibit of Capital Gains (Losses))	(73,943)	(33,640)
11. Net investment gain (loss) (Lines 9 + 10)	407,074	401,720
<b>Other Income</b>		
12. Net gain (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)	407,074	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)	407,074	401,720
19. Federal and foreign income taxes incurred	63,220	50,967
20. Net income (Line 18 minus Line 19) (to Line 22)	343,854	350,753
<b>Capital and Surplus Account</b>		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	14,463,536	14,124,278
22. Net income (from Line 20)	343,854	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	658	(11,495)
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 28, Col. 3)		
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)	344,512	339,258
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 37)	14,808,048	14,463,536
<b>Details of Write-Ins</b>		
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
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance.....	(16,072)	(1,316)
2. Net investment income.....	537,405	503,033
3. Miscellaneous income.....		
4. Total (Lines 1 to 3).....	521,333	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.....	0	
8. Dividends paid to policyholders.....		
9. Federal and foreign income taxes paid (recovered) net of \$..... tax on capital gains (losses).....	61,862	30,772
10. Total (Lines 5 through 9).....	61,862	30,772
11. Net cash from operations (Line 4 minus Line 10).....	459,471	470,945
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	3,665,035	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.....	722	380,280
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	3,665,757	1,383,024
13. Cost of investments acquired (long-term only exclude cash equivalents and short-term investments):		
13.1 Bonds.....	4,251,100	1,795,774
13.2 Stocks.....		
13.3 Mortgage loans.....		
13.4 Real estate.....		
13.5 Other invested assets.....		
13.6 Miscellaneous applications.....	0	
13.7 Total investments acquired (Lines 13.1 to 13.6).....	4,251,100	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 minus Line 14).....	(585,343)	(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).....	24	971
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	24	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).....	(125,848)	59,166
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	720,929	661,763
19.2 End of year (Line 18 plus Line 19.1).....	595,081	720,929

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001.....		
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