UNITED STATES
SECURITIES AND EXCHANGE COMMISSION
WASHINGTON, D.C. 20549

# FORM 8-K
CURRENT REPORT

Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934

Date of Report (Date of Earliest Event Reported): July 28, 2026

**ERIE INDEMNITY COMPANY**
(Exact name of registrant as specified in its charter)

| Pennsylvania | 0-24000 | 25-0466020 |
|---|---|---|
| (State or other jurisdiction of incorporation) | (Commission File Number) | (IRS Employer Identification No.) |

| 100 Erie Insurance Place, Erie, Pennsylvania | 16530 |
|---|---|
| (Address of principal executive offices) | (Zip Code) |

Registrant's telephone number, including area code: 814 870-2000

Not applicable
Former name or former address, if changed since last report

Check the appropriate box below if the Form 8-K filing is intended to simultaneously satisfy the filing obligation of the registrant under any of the following provisions:

☐ Written communications pursuant to Rule 425 under the Securities Act (17 CFR 230.425)
☐ Soliciting material pursuant to Rule 14a-12 under the Exchange Act (17 CFR 240.14a-12)
☐ Pre-commencement communications pursuant to Rule 14d-2(b) under the Exchange Act (17 CFR 240.14d-2(b))
☐ Pre-commencement communications pursuant to Rule 13e-4(c) under the Exchange Act (17 CFR 240.13e-4(c))

**Securities registered pursuant to Section 12(b) of the Act:**

| Class A common stock, stated value $0.0292 per share | ERIE | NASDAQ Stock Market, LLC |
|---|---|---|
| (Title of each class) | (Trading Symbol) | (Name of each exchange on which registered) |

Indicate by check mark whether the registrant is an emerging growth company as defined in Rule 405 of the Securities Act of 1933 or Rule 12b-2 of the Securities Exchange Act of 1934.

Emerging growth company ☐

If an emerging growth company, indicate by check mark if the registrant has elected not to use the extended transition period for complying with any new or revised financial accounting standards provided pursuant to Section 13(a) of the Exchange Act. ☐

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**Item 2.02 Results of Operations and Financial Condition.**

On July 30, 2026, Erie Indemnity Company (the “Company”) issued a press release announcing financial results for the quarter and six months ended June 30, 2026. Copies of the press release and financial information are attached hereto and are incorporated herein by reference as Exhibit 99.1 and Exhibit 99.2, respectively.

On July 31, 2026 at 10:00 a.m. the Company will provide a pre-recorded Webcast that is complementary to the press release announcing financial results for the quarter and six months ended June 30, 2026.

**Item 8.01 Other Events.**

At its meeting on July 28, 2026, the Company's Board of Directors approved the following quarterly dividend on shares of Erie Indemnity Company Class A common stock:

Dividend Number: 385
Class A Rate Per Share: $1.4625
Declaration Date: July 28, 2026
Ex-Dividend Date: October 5, 2026
Record Date: October 5, 2026
Payable Date: October 20, 2026

**Item 9.01 Financial Statements and Exhibits.**

Exhibit 99.1 Press Release
Exhibit 99.2 Financial Information
Exhibit 104 Cover Page Interactive Data File (embedded within the Inline XBRL document)

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Exhibit Index

| **Exhibit No.** | **Description** |
|---|---|
| 99.1 | Press Release |
| 99.2 | Financial Information |
| 104 | Cover Page Interactive Data File (embedded within the Inline XBRL document) |

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**SIGNATURES**

Pursuant to the requirements of the Securities Exchange Act of 1934, the registrant has duly caused this report to be signed on its behalf by the undersigned hereunto duly authorized.

| | | |
|---|---|---|
| | | Erie Indemnity Company |
| *July 30, 2026* | *By:* | */s/ Julie M. Pelkowski* |
| | | *Name: Julie M. Pelkowski*<br>*Title: Executive Vice President & CFO* |

**Exhibit 99.1**

100 Erie Insurance Place • Erie, PA 16530 • (814)870-2000 • Toll Free 1-800-458-0811

NEWS

# Erie Indemnity Reports Second Quarter 2026 Results

*Net Income per Diluted Share was $3.45 for the Quarter and $6.32 for the Six Months of 2026*

**Erie, Pa., July 30, 2026** - Erie Indemnity Company (NASDAQ: ERIE) today announced financial results for the quarter and six months ending June 30, 2026. Net income was $180.3 million, or $3.45 per diluted share, in the second quarter of 2026, compared to $174.7 million, or $3.34 per diluted share, in the second quarter of 2025. Net income was $330.8 million, or $6.32 per diluted share, in the first six months of 2026, compared to $313.1 million, or $5.99 per diluted share, in the first six months of 2025.

**2Q and First Half 2026**

| *(in thousands)* | **2Q'26** | **2Q'25** | **1H'26** | **1H'25** |
|---|---|---|---|---|
| Operating income | $ 204,123 | $ 199,173 | $ 370,910 | $ 350,549 |
| Investment income | 22,553 | 19,600 | 44,672 | 39,136 |
| Other income | 1,401 | 1,974 | 2,821 | 5,808 |
| Income before income taxes | 228,077 | 220,747 | 418,403 | 395,493 |
| Income tax expense | 47,783 | 46,062 | 87,635 | 82,391 |
| Net income | $ 180,294 | $ 174,685 | $ 330,768 | $ 313,102 |

## 2Q 2026 Highlights

Operating income before taxes increased $5.0 million, or 2.5 percent, in the second quarter of 2026 compared to the second quarter of 2025.

- Management fee revenue - policy issuance and renewal services increased $39.0 million, or 4.7 percent, in the second quarter of 2026 compared to the second quarter of 2025.
- Management fee revenue - administrative services increased $1.3 million, or 7.2 percent, in the second quarter of 2026 compared to the second quarter of 2025.
- *Cost of operations - policy issuance and renewal services*
  - Commissions increased $44.7 million in the second quarter of 2026, compared to the same period in 2025, primarily driven by an increase in agent incentive compensation and the growth in direct and affiliated assumed written premium.
  - Non-commission expense decreased $8.8 million in the second quarter of 2026 compared to the second quarter of 2025. Personnel costs increased $3.0 million, primarily due to increased incentive compensation driven by stronger performance metrics and a smaller decrease in company stock price. This increase was partially offset by bonuses awarded to all employees in 2025 in recognition of our 100th anniversary. Sales and advertising decreased $1.7 million primarily due to a decrease in agent-related and advertising costs. Acquisition and underwriting support costs decreased $3.9 million primarily due to lower underwriting report and postage costs. Professional fees decreased $5.0 million primarily due to reduced use of third-party services related to technology initiatives. Administrative and other costs decreased $2.1 million primarily due to lower credit card processing fees and charitable contributions related to the transition of charitable giving through the Erie Insurance Foundation.

Income from investments before taxes totaled $22.6 million in the second quarter of 2026 compared to $19.6 million in the second quarter of 2025. Net investment income was $22.6 million in the second quarter of 2026 compared to $20.0 million in the second quarter of 2025.

## First Half 2026 Highlights

Operating income before taxes increased $20.4 million, or 5.8 percent, in the first six months of 2026 compared to the first six months of 2025.

- Management fee revenue - policy issuance and renewal services increased $70.4 million, or 4.5 percent, in the first six months of 2026 compared to the first six months of 2025.
- Management fee revenue - administrative services increased $3.2 million, or 8.8 percent, in the first six months of 2026 compared to the first six months of 2025.
- *Cost of operations - policy issuance and renewal services*

- Commissions increased $72.7 million in the first six months of 2026 compared to the first six months of 2025, primarily driven by an increase in agent incentive compensation and the growth in direct and affiliated assumed written premium.
- Non-commission expense decreased $19.5 million for the six months ended June 30, 2026 compared to the same period in 2025. Personnel costs increased $5.1 million, primarily due to increased incentive compensation driven by stronger performance metrics, and higher base compensation. The increase is partially offset by bonuses awarded to all employees in 2025 in recognition of our 100th anniversary. Sales and advertising decreased $3.7 million primarily due to a decrease in agent-related and advertising costs. Acquisition and underwriting support costs decreased $5.7 million primarily due to lower underwriting report costs. Professional fees decreased $12.0 million primarily due to reduced use of third-party services related to technology initiatives. Administrative and other costs decreased $3.7 million primarily due to lower charitable contributions related to the transition of charitable giving through the Erie Insurance Foundation and a decrease in credit card processing fees.

Income from investments before taxes totaled $44.7 million in the first six months of 2026 compared to $39.1 million in the first six months of 2025. Net investment income was $46.1 million in the first six months of 2026 compared to $40.0 million in the first six months of 2025. Net realized and unrealized losses were $0.2 million in the first six months of 2026 compared to gains of $1.0 million in the first six months of 2025. Net impairment losses recognized in earnings were $1.3 million in the first six months of 2026 compared to $1.8 million in the first six months of 2025.

**Webcast Information**

Indemnity has scheduled a pre-recorded audio broadcast on the Web for 10:00 AM ET on July 31, 2026. Investors may access the pre-recorded audio broadcast by logging on to www.erieinsurance.com.

**Erie Insurance Group**

Erie Insurance Group, based in Erie, Pennsylvania, is the 10th largest homeowners insurer, 11th largest automobile insurer, and 9th largest commercial lines insurer in the United States based on direct premiums written, according to AM Best Company. Founded in 1925, Erie Insurance is a Fortune 500 company and the 16th largest property/casualty insurer in the United States based on net premiums written. Rated A (Excellent) by AM Best, ERIE has nearly seven million policies in force and operates in 12 states and the District of Columbia.

News releases and more information are available on ERIE's website at www.erieinsurance.com.

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**"Safe Harbor" Statement under the Private Securities Litigation Reform Act of 1995:**

Statements contained herein that are not historical fact are forward-looking statements and, as such, are subject to risks and uncertainties that could cause actual events and results to differ, perhaps materially, from those discussed herein. Forward-looking statements relate to future trends, events or results and include, without limitation, statements and assumptions on which such statements are based that are related to our plans, strategies, objectives, expectations, intentions, and adequacy of resources. Examples of forward-looking statements are discussions relating to premium and investment income, expenses, operating results, and compliance with contractual and regulatory requirements. Forward-looking statements are not guarantees of future performance and involve risks and uncertainties that are difficult to predict. Therefore, actual outcomes and results may differ materially from what is expressed or forecasted in such forward-looking statements. Among the risks and uncertainties, in addition to those set forth in our filings with the Securities and Exchange Commission, that could cause actual results and future events to differ from those set forth or contemplated in the forward-looking statements include the following:

- dependence upon our relationship with the Erie Insurance Exchange ("Exchange") and the management fee under the agreement with the subscribers at the Exchange;
- dependence upon our relationship with the Exchange and the growth of the Exchange, including:
    - general business and economic conditions;
    - factors impacting the timing of premium rates charged for policies;
    - factors affecting insurance industry competition, including technological innovations;
    - dependence upon the independent agency system; and
    - ability to maintain our brand, including our reputation for customer service;
- dependence upon our relationship with the Exchange and the financial condition of the Exchange, including:
    - the Exchange's ability to maintain acceptable financial strength ratings;
    - factors affecting the quality and liquidity of the Exchange's investment portfolio;
    - changes in government regulation of the insurance industry;
    - litigation and regulatory actions;
    - emergence of significant unexpected events, including pandemics, economic or social inflation, and changes in tariff policies;
    - emerging claims and coverage issues in the industry; and
    - severe weather conditions or other catastrophic losses, including terrorism;
- costs of providing policy issuance and renewal services to the subscribers at the Exchange under the subscriber's agreement;
- ability to attract, develop, retain, and protect talented management and employees;
- ability to ensure system availability and effectively manage technology initiatives;
- difficulties with technology, data or network security breaches, including cyber attacks;
- ability to maintain uninterrupted business operations;
- compliance with complex and evolving laws and regulations and outcome of pending and potential litigation;
- factors affecting the quality and liquidity of our investment portfolio; and
- ability to meet liquidity needs and access capital.

A forward-looking statement speaks only as of the date on which it is made and reflects our analysis only as of that date. We undertake no obligation to publicly update or revise any forward-looking statement, whether as a result of new information, future events, changes in assumptions, or otherwise.

**Exhibit 99.2**

**Erie Indemnity Company**
**Consolidated Statements of Operations**
*(dollars in thousands, except per share data)*

| | Three months ended June 30, | | Six months ended June 30, | |
|---|---|---|---|---|
| | 2026 | 2025 | 2026 | 2025 |
| | (Unaudited) | | (Unaudited) | |
| **Operating revenue** | | | | |
| Management fee revenue - policy issuance and renewal services | $ 862,879 | $ 823,853 | $ 1,649,278 | $ 1,578,902 |
| Management fee revenue - administrative services | 19,619 | 18,296 | 39,094 | 35,941 |
| Administrative services reimbursement revenue | 201,554 | 212,644 | 401,650 | 422,917 |
| Service agreement revenue | 5,744 | 5,304 | 11,685 | 11,736 |
| Total operating revenue | 1,089,796 | 1,060,097 | 2,101,707 | 2,049,496 |
| **Operating expenses** | | | | |
| Cost of operations - policy issuance and renewal services | 684,119 | 648,280 | 1,329,147 | 1,276,030 |
| Cost of operations - administrative services | 201,554 | 212,644 | 401,650 | 422,917 |
| Total operating expenses | 885,673 | 860,924 | 1,730,797 | 1,698,947 |
| **Operating income** | 204,123 | 199,173 | 370,910 | 350,549 |
| **Investment income** | | | | |
| Net investment income | 22,587 | 20,030 | 46,147 | 39,978 |
| Net realized and unrealized investment gains (losses) | 557 | 479 | (208) | 981 |
| Net impairment losses recognized in earnings | (591) | (909) | (1,267) | (1,823) |
| **Total investment income** | 22,553 | 19,600 | 44,672 | 39,136 |
| Other income | 1,401 | 1,974 | 2,821 | 5,808 |
| Income before income taxes | 228,077 | 220,747 | 418,403 | 395,493 |
| Income tax expense | 47,783 | 46,062 | 87,635 | 82,391 |
| **Net income** | **$ 180,294** | **$ 174,685** | **$ 330,768** | **$ 313,102** |
| **Net income per share** | | | | |
| Class A common stock – basic | $ 3.87 | $ 3.75 | $ 7.10 | $ 6.72 |
| **Class A common stock – diluted** | **$ 3.45** | **$ 3.34** | **$ 6.32** | **$ 5.99** |
| Class B common stock – basic and diluted | $ 581 | $ 563 | $ 1,065 | $ 1,008 |
| **Weighted average shares outstanding – Basic** | | | | |
| Class A common stock | 46,189,033 | 46,189,063 | 46,188,942 | 46,188,984 |
| Class B common stock | 2,542 | 2,542 | 2,542 | 2,542 |
| **Weighted average shares outstanding – Diluted** | | | | |
| Class A common stock | 52,298,697 | 52,304,407 | 52,299,440 | 52,304,397 |
| Class B common stock | 2,542 | 2,542 | 2,542 | 2,542 |
| **Dividends declared per share** | | | | |
| Class A common stock | $ 1.4625 | $ 1.365 | $ 2.925 | $ 2.73 |
| Class B common stock | $ 219.375 | $ 204.75 | $ 438.75 | $ 409.50 |

**Erie Indemnity Company**
**Consolidated Statements of Financial Position**
*(in thousands)*

| | June 30, 2026 | December 31, 2025 |
|---|---|---|
| | (Unaudited) | |
| **Assets** | | |
| **Current assets:** | | |
| Cash and cash equivalents (includes restricted cash of $39,608 and $30,189, respectively) | $ 282,902 | $ 345,874 |
| Available-for-sale securities | 61,715 | 33,902 |
| Available-for-sale securities lent | 1,973 | 3,436 |
| Receivables from Erie Insurance Exchange and affiliates, net | 753,245 | 735,589 |
| Prepaid expenses and other current assets, net | 92,533 | 66,061 |
| Accrued investment income | 14,194 | 14,311 |
| **Total current assets** | 1,206,562 | 1,199,173 |
| Available-for-sale securities, net | 1,327,084 | 1,286,566 |
| Equity securities | 150,516 | 70,624 |
| Available-for-sale and equity securities lent | 67,939 | 61,063 |
| Fixed assets, net | 593,365 | 571,476 |
| Agent loans, net | 100,680 | 93,953 |
| Defined benefit pension plan | 62,096 | 24,137 |
| Other assets, net | 48,774 | 48,489 |
| **Total assets** | **$ 3,557,016** | **$ 3,355,481** |
| **Liabilities and shareholders' equity** | | |
| **Current liabilities:** | | |
| Commissions payable | $ 457,211 | $ 425,320 |
| Agent incentive compensation | 116,570 | 132,560 |
| Accounts payable and accrued liabilities | 205,760 | 200,701 |
| Dividends payable | 68,109 | 68,109 |
| Contract liability | 48,457 | 47,561 |
| Deferred executive compensation | 9,154 | 9,400 |
| Securities lending payable | 63,157 | 61,936 |
| **Total current liabilities** | 968,418 | 945,587 |
| Defined benefit pension plan | 34,703 | 33,410 |
| Contract liability | 23,148 | 23,274 |
| Deferred executive compensation | 21,018 | 22,050 |
| Deferred income taxes, net | 19,085 | 24,788 |
| Other long-term liabilities | 23,538 | 22,998 |
| **Total liabilities** | 1,089,910 | 1,072,107 |
| **Shareholders' equity** | **2,467,106** | **2,283,374** |
| **Total liabilities and shareholders' equity** | **$ 3,557,016** | **$ 3,355,481** |