



Erie Insurance Receives Highest Ratings from Tennessee PIA Agents

Erie, Pa. --- August 25, 1999 --- Erie Insurance Group, one of the nation's top property/casualty insurers, received the highest overall rating of 22 insurers selected by the Professional Insurance Agents (PIA) members in Tennessee.

The Company Ratings Survey, conducted by the PIA of Tennessee and its 1998-99 Government and Industry Affairs Committee, was published in the June/July 1999 issue of The Tennessee Agent. Insurance companies operating in Tennessee were rated by member agents based on competitiveness, personal lines service, commercial lines service, personnel, claims handling, product availability, commissions, underwriting attitude, management attitude, automation, billing system, agency contract and profit sharing agreement. The ERIE scored an overall 4.43 based on a 5.0 scale.

"The survey is a reflection of agents' satisfaction with Erie Insurance's products and service, and we are honored to be held in such high esteem," said ERIE's Knoxville Branch Manager Steve Kinnaird. "As The ERIE expands westward in Tennessee, we plan to continue offering our top-notch insurance products, superior claims service and competitive prices to more Tennesseans through independent insurance agents."

PIA believes that agencies should routinely evaluate their carriers to be certain that the carrier is meeting the agency's needs. The results are intended to let PIA members compare their opinions of the companies with the consensus opinion of other agents in the state.

The PIA of Tennessee, founded in 1935, is a trade association of independent property/casualty insurance agents throughout Tennessee. Approximately one-third of the agencies represented in PIA's membership responded to the survey. Agents were requested to rate their top five property/casualty companies. To qualify for the published survey, companies had to receive a rating from at least five agencies. A total of 22 met this qualification.

Known for competitive rates and superior service since 1925, Erie Insurance Group is the 16th largest property/casualty insurers in the United States based on surplus and has over 2.6 million policyholders. Group member Erie Insurance Exchange is the 13th largest auto insurer in the country. Erie Indemnity Company (NASDAQ - ERIE) is the management company for Erie Insurance Group, which includes seven companies operating in 10 states and the District of Columbia. The ERIE provides a complete line of auto, home business and life insurance through more than 5,500 independent insurance agents.