



Erie Insurance Catastrophe Teams Report To Areas Suffering Hurricane Destruction

Erie, Pa. --- September 21, 1999 --- Erie Insurance's emergency response teams were dispatched to North Carolina, Virginia, Maryland and Pennsylvania to assist Policyholders in the aftermath of Hurricane Floyd.

As the hurricane threatened the Atlantic coast early last week, Erie Insurance claims adjusters began their preparations and arrived in the staging areas as Floyd came ashore on Thursday.

Employees from unaffected branches went to Raleigh, Richmond and Silver Spring to adjust storm damage. ERIE insures 63,305 policyholders through its Raleigh, North Carolina branch; 93,994 through its Richmond, Virginia branch; 277,071 through its Silver Spring, Maryland branch and over 700,000 policyholders in eastern Pennsylvania.

Scott Huber, vice president and manager of Erie Insurance's property and subrogation claims department, visited the scene over the weekend. "By Thursday night, just hours after Hurricane Floyd made landfall, we had claim centers in each area. Employees were taking calls from insureds and adjusting losses," said Huber.

"ERIE has a commitment to contact insureds within 24 hours of first hearing of their loss," said Huber. "With our well-organized emergency response teams, we were able to accomplish that."

ERIE Agents were also on the frontline during the catastrophe, and usually were the first ones policyholders called with a claim. The information was then electronically uploaded to the Home Office and quickly distributed to claims adjusters in the areas of need.

Even hundreds of miles away, employees from ERIE's Home Office also fielded policyholder calls over the weekend and then funneled the information to the claims teams in North Carolina, Virginia and Maryland. By Monday morning, ERIE had received claim reports from 4,500 policyholders with damaged properties and expected more to come this week.

When not taking claims, agents in the areas where the hurricane struck were usually busy at the loss scenes reassuring policyholders. Some took along chain saws to help clear fallen trees. Adjusters stocked their car trunks with tarps to help prevent further ruin from damaged roofs.

"Even if a house isn't flattened, heavy winds and falling trees can cause a great deal of damage," said Huber. "When the agent sells a policy, we are selling our superior claims service. Responding with such efficiency and effectiveness to Hurricane Floyd means we're living up to our promise."

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.