

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):

April 21, 2026

**ERIE INDEMNITY COMPANY**

(Exact name of registrant as specified in its charter)

Pennsylvania  
(State or other jurisdiction  
of incorporation)

0-24000  
(Commission  
File Number)

25-0466020  
(IRS Employer  
Identification No.)

100 Erie Insurance Place, Erie, Pennsylvania  
(Address of principal executive offices)

16530  
(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  
(Title of each class)

ERIE  
(Trading Symbol)

NASDAQ Stock Market, LLC  
(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.

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

On April 23, 2026, Erie Indemnity Company (the “Company”) issued a press release announcing financial results for the quarter ended March 31, 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 April 24, 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 ended March 31, 2026.

**Item 5.07 Submission of Matters to a Vote of Security Holders.**

(a) The Company held its 101st Annual Meeting of Shareholders (the “Annual Meeting”) on April 21, 2026. On the record date for the Annual Meeting, the Company had 2,542 shares of Class B common stock outstanding, which had the exclusive right to vote on all matters presented for consideration at the meeting.

(b) At the Annual Meeting, shareholders of the Company re-elected the 10 incumbent directors and one new director to serve on the Company's Board of Directors for a one-year term. The names of the elected directors and voting results appear below. None of the shareholders who voted for the election of Directors withheld authority or abstained.

	<u>For</u>
J. Ralph Borneman, Jr.	2,542
Eugene C. Connell	2,542
Salvatore Correnti	2,542
LuAnn Datesh	2,542
William D. Edwards	2,542
Jonathan Hirt Hagen	2,542
Thomas B. Hagen	2,542
C. Scott Hartz	2,542
Brian A. Hudson, Sr.	2,542
Thomas W. Palmer	2,542
Elizabeth Hirt Vorsheck	2,542

(c) In accordance with the provisions of the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, shareholders were asked to approve, on an advisory basis, the compensation of the Company's named executive officers as disclosed in the Company's 2026 Information Statement. The compensation of the named executive officers was unanimously approved by the 2,542 votes cast.

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**Item 8.01 Other Events.**

(a) At its meeting on April 21, 2026, the Company's Board of Directors approved the following quarterly dividend on shares of Erie Indemnity Company Class A common stock:

Dividend Number: 384

Class A Rate Per Share: \$1.4625

Declaration Date: April 21, 2026

Ex-Dividend Date: July 7, 2026

Record Date: July 7, 2026

Payable Date: July 21, 2026

(b) In addition to his re-election to the Board, Jonathan Hirt Hagen was elected Chairman of the Board. Thomas B. Hagen, also re-elected to the Board, will serve as Chairman Emeritus. Thomas B. Hagen previously served as Chairman since 2007.

**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

<b>Exhibit No.</b>	<b>Description</b>
99.1	<a href="#">Press Release</a>
99.2	<a href="#">Financial Information</a>
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

*April 23, 2026*

By: */s/ Julie M. Pelkowski*

*Name: Julie M. Pelkowski*

*Title: Executive Vice President & CFO*



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# NEWS

## Erie Indemnity Reports First Quarter 2026 Results

*Net Income was \$150.5 million, Earnings per Diluted Share was \$2.88*

**Erie, Pa., April 23, 2026** - Erie Indemnity Company (NASDAQ: ERIE) today announced financial results for the quarter ending March 31, 2026. Net income was \$150.5 million, or \$2.88 per diluted share, in the first quarter of 2026, compared to \$138.4 million, or \$2.65 per diluted share, in the first quarter of 2025.

	1Q 2026		1Q 2025	
<i>(in thousands)</i>				
Operating income	\$	166,787	\$	151,376
Investment income		22,119		19,536
Other income		1,420		3,834
Income before income taxes		190,326		174,746
Income tax expense		39,852		36,329
Net income	\$	150,474	\$	138,417

### 1Q 2026 Highlights

Operating income before taxes increased \$15.4 million, or 10.2 percent, in the first quarter of 2026 compared to the first quarter of 2025.

- Management fee revenue - policy issuance and renewal services increased \$31.4 million, or 4.2 percent, in the first quarter of 2026 compared to the first quarter of 2025.
- Management fee revenue - administrative services increased \$1.8 million, or 10.4 percent, in the first quarter of 2026 compared to the first quarter of 2025.
- *Cost of operations - policy issuance and renewal services*
  - Commissions increased \$28.0 million in the first 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 \$10.7 million in the first quarter of 2026 compared to the first quarter of 2025. Personnel costs increased \$2.1 million, primarily driven by higher pension costs and increased compensation. Sales and advertising decreased \$2.0 million primarily due to a decrease in advertising costs and community development initiative costs. Acquisition and underwriting support costs decreased \$1.9 million primarily due to lower underwriting report costs. Professional fees decreased \$7.0 million primarily due to reduced use of third-party services related to technology initiatives. Administrative and other costs decreased \$1.6 million primarily due to lower charitable contributions related to the transition of charitable giving through the Erie Insurance Foundation, partially offset by an increase in credit card processing fees.

Income from investments before taxes totaled \$22.1 million in the first quarter of 2026 compared to \$19.5 million in the first quarter of 2025. Net investment income was \$23.6 million in the first quarter of 2026 compared to \$19.9 million in the first quarter of 2025. Net realized and unrealized losses were \$0.8 million in the first quarter of 2026 compared to gains of \$0.5 million in the first quarter of 2025.

#### Webcast Information

Indemnity has scheduled a pre-recorded audio broadcast on the Web for 10:00 AM ET on April 24, 2026. Investors may access the pre-recorded audio broadcast by logging on to [www.erieinsurance.com](http://www.erieinsurance.com).

#### Erie Insurance Group

Erie Insurance Group, based in Erie, Pennsylvania, is the 11<sup>th</sup> largest homeowners insurer, 12<sup>th</sup> largest automobile insurer and 10<sup>th</sup> 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 16<sup>th</sup> 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.

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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 March 31,	
	2026	2025
	(Unaudited)	
<b>Operating revenue</b>		
Management fee revenue - policy issuance and renewal services	\$ 786,399	\$ 755,049
Management fee revenue - administrative services	19,475	17,645
Administrative services reimbursement revenue	200,096	210,273
Service agreement revenue	5,941	6,432
Total operating revenue	<u>1,011,911</u>	<u>989,399</u>
<b>Operating expenses</b>		
Cost of operations - policy issuance and renewal services	645,028	627,750
Cost of operations - administrative services	200,096	210,273
Total operating expenses	<u>845,124</u>	<u>838,023</u>
<b>Operating income</b>	166,787	151,376
<b>Investment income</b>		
Net investment income	23,560	19,948
Net realized and unrealized investment (losses) gains	(765)	502
Net impairment losses recognized in earnings	(676)	(914)
<b>Total investment income</b>	<u>22,119</u>	<u>19,536</u>
Other income	1,420	3,834
Income before income taxes	190,326	174,746
Income tax expense	39,852	36,329
<b>Net income</b>	<u>\$ 150,474</u>	<u>\$ 138,417</u>
<b>Net income per share</b>		
Class A common stock – basic	\$ 3.23	\$ 2.97
<b>Class A common stock – diluted</b>	<u>\$ 2.88</u>	<u>\$ 2.65</u>
Class B common stock – basic and diluted	\$ 485	\$ 446
<b>Weighted average shares outstanding – Basic</b>		
Class A common stock	46,188,850	46,188,903
Class B common stock	2,542	2,542
<b>Weighted average shares outstanding – Diluted</b>		
Class A common stock	52,300,180	52,304,384
Class B common stock	2,542	2,542
<b>Dividends declared per share</b>		
Class A common stock	\$ 1.4625	\$ 1.365
Class B common stock	\$ 219.375	\$ 204.75

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

	March 31, 2026	December 31, 2025
	(Unaudited)	
<b>Assets</b>		
<b>Current assets:</b>		
Cash and cash equivalents (includes restricted cash of \$39,549 and \$30,189, respectively)	\$ 268,616	\$ 345,874
Available-for-sale securities	53,995	33,902
Available-for-sale securities lent	870	3,436
Receivables from Erie Insurance Exchange and affiliates, net	743,236	735,589
Prepaid expenses and other current assets, net	79,713	66,061
Accrued investment income	14,469	14,311
<b>Total current assets</b>	<u>1,160,899</u>	<u>1,199,173</u>
Available-for-sale securities, net	1,296,154	1,286,566
Equity securities	67,889	70,624
Available-for-sale and equity securities lent	54,417	61,063
Fixed assets, net	579,649	571,476
Agent loans, net	102,436	93,953
Defined benefit pension plan	66,617	24,137
Other assets, net	48,617	48,489
<b>Total assets</b>	<u><u>\$ 3,376,678</u></u>	<u><u>\$ 3,355,481</u></u>
<b>Liabilities and shareholders' equity</b>		
<b>Current liabilities:</b>		
Commissions payable	\$ 440,465	\$ 425,320
Agent incentive compensation	58,393	132,560
Accounts payable and accrued liabilities	229,421	200,701
Dividends payable	68,109	68,109
Contract liability	47,432	47,561
Deferred executive compensation	6,466	9,400
Securities lending payable	49,621	61,936
<b>Total current liabilities</b>	<u>899,907</u>	<u>945,587</u>
Defined benefit pension plan	34,023	33,410
Contract liability	22,936	23,274
Deferred executive compensation	24,023	22,050
Deferred income taxes, net	19,982	24,788
Other long-term liabilities	22,286	22,998
<b>Total liabilities</b>	<u>1,023,157</u>	<u>1,072,107</u>
<b>Shareholders' equity</b>	<u>2,353,521</u>	<u>2,283,374</u>
<b>Total liabilities and shareholders' equity</b>	<u><u>\$ 3,376,678</u></u>	<u><u>\$ 3,355,481</u></u>