

Customer Email, Dividend Announcement

Distribution: April 22, 2020

Subject: ERIE broadens relief package to Customers

Header: Erie Insurance Announces \$200 Million in Dividends for Customers

Dear ERIE Customer:

This pandemic has significantly impacted all of our lives. At Erie Insurance, we continue to consider what we can do to make a difference for our Customers and communities. Most of you aren't driving; you're staying at home doing the right thing to protect yourselves and your neighbors.

That's why today we're announcing that we will provide \$200 million in dividends directly to personal and commercial auto insurance Customers in our 12 states and the District of Columbia. This immediate relief represents about 30 percent of your monthly auto insurance premium for a two-month period or 5 percent of your annual premium.

You can calculate your dividend using this simple equation: Annual premium as of April 1, 2020, multiplied by .30 / divided by 6. You can find your annual premium on your most recent auto insurance declarations page. For personal auto insurance Customers, you can access your declarations page through your [Online Account](#) at View Policy Details.

Pending regulatory approval, you should receive a check from us in mid-May 2020. **There is no need for you to call ERIE or your Agent to request the payment.** Checks will be mailed directly to Customers with auto insurance policies in force as of April 1, 2020.

Today's announcement is in addition to the \$200 million in rate reductions we announced earlier this month, pending regulatory approval. Together these efforts provide a combined \$400 million in immediate relief and longer-term rate reductions for ERIE auto insurance Customers.

We recognize that many of our Agents and Employees have been doing great charitable works in their local communities. They're feeding first responders and healthcare workers, purchasing gift cards from restaurants and retailers to thank those on the front lines and so much more. In support of their efforts, ERIE is also giving nearly \$2.5 million to our Agents and branch offices to help further their generosity. Among many other initiatives, we're also funding the COVID-19 Rapid Response Fund that supports critical non-profits right here in our hometown of Erie, Pennsylvania.

For 95 years, we've been doing the right thing by our Customers. During these unprecedented and uncertain times, please know you can call us and your Agent to help with issues related to payment, billing and changes in coverage. We stand by our Customers in times of hardship and catastrophe. It's who we've been since 1925 – a company that's always there for you — always aiming to be Above All in Service.

If you have questions about ERIE's Customer Relief Package, visit erieinsurance.com/support-center/COVID-19.

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