



Dear Valued Customer,

After careful consideration, ERIE has decided to lower personal and commercial auto rates in order to provide additional relief to our Customers. We estimate the total rate reduction impact to be approximately \$200 million throughout the 12 states and District of Columbia where ERIE operates.

While ERIE's pricing philosophy has always centered on providing exceptional protection and service at the lowest possible cost, lowering rates during this challenging time is simply the right thing to do. Pending regulatory approval, rate changes will vary by state and will be based on individually purchased policies and coverage options. Once approved, premium adjustments will take effect at the time of renewal.

The rate reductions announced today are in addition to the relief ERIE is already providing to thousands of Customers, including individualized payment flexibility, paramedical exam waivers for life insurance applicants and philanthropic support to COVID-19 rapid response funds across our communities.

Flexible Payment and Billing Options

ERIE understands that each Customer's situation is unique, and we continue to offer flexibility to Customers facing hardship.

[ERIE Agents](#) can help Customers with updating coverages. Agents and ERIE's [Customer Care](#) teams can also assist with delaying payment dates, adjusting installments, changing pay plans and waiving penalties and fees. Customer Care can be reached at (800) 458-0811 with questions or to discuss these options.

Customers can also access their personal lines and life policies, view current and previous invoices, pay their bill and monitor a claim through [Online Account](#).

Making Life Insurance Attainable

For a limited time, Erie Family Life is offering applicants a path to life insurance coverage without the requirement of a paramedical exam. The option to waive the exam is aligned with the Centers for Disease Control and Prevention guidance to maintain social distancing and prevent the spread of COVID-19. The waiver provides

Erie Insurance Customers the ability to obtain life insurance without in-person interaction. The offer is available for Customers up to age 55 and policy face amounts up to \$500,000.

Gift Card and Gift Certificate Reimbursement Coverage

Pending regulatory approval in several states, Erie Insurance is adding gift card and gift certificate reimbursement coverage to the company's ErieSecure Home® policies. The additional feature, included at no additional cost, would reimburse Customers for remaining balances on gift cards that can no longer be used at independently owned and operated local businesses due to business closures. There is no requirement that the business be insured by ERIE. While the additional protection was introduced to help promote buying new gift cards to help small businesses with their cash flows while they are closed, it is not a temporary addition and will become part of ERIE's base ErieSecure Home policies.

Support for Community COVID-19 Relief Efforts

Erie Insurance provided a lead gift to support a new COVID-19 Rapid Response Fund recently established in Erie, Pennsylvania. The COVID-19 Rapid Response Fund will directly support 501(c)(3) organizations in Erie County, Pennsylvania—the location of our headquarters—that are providing support to those in need, administering care for children, serving elderly populations who are most vulnerable and helping those suffering hardships and job loss due to the COVID-19 pandemic. ERIE is also supporting our Agents in their philanthropic efforts across our footprint.

During these unprecedented times, we stand by our promise to provide the best service possible. Thank you for being a Customer.