GOVERNMENT MATTERS

E-NEWS OF NOTE FROM GOVERNMENT AFFAIRS

August 30, 2026 Visit us on-line at ERIE Action Network

What We're Hearing: ERIE's Legislative & Regulatory Priorities

Government Relations recently brought teams together from across ERIE to identify the legislative and regulatory issues having the greatest impact on our business—and where our advocacy can make a difference.

Government decisions can have a very real impact on how we serve customers, develop products, manage claims and operate our business. That's why Government Relations recently met with leaders and subject-matter experts from Claims, Actuarial, Underwriting, Commercial Lines, Compliance, Law, Personal Lines, and Cybersecurity/Data Privacy/AI as part of our Legislative & Regulatory Planning process.

The conversations gave us a valuable view across the organization. While each area brought different challenges to the table, several themes emerged repeatedly.

Here's what we learned—and what we'll be watching in the year ahead.

New York is a Cross-Functional Priority

One message came through particularly clearly: **the regulatory environment in New York is creating challenges across multiple areas of ERIE.**

Teams identified filing delays, speed to market, rating constraints, implementation requirements, and the predictability of the Department of Financial Services (DFS) review process as recurring concerns.

Why does that matter? Regulatory delays and restrictions can affect our ability to introduce products, obtain adequate rates, respond to changing market conditions and make changes that ultimately benefit customers.

What we're doing: Government Relations will work with our business partners, state trade associations and other resources to determine where additional engagement with DFS may be productive.

The Clock is Getting Tighter

Passing a new law or regulation may be only the beginning of the work required to comply with it.

Across several discussions, teams described a growing challenge: **shorter implementation timelines for legislative and regulatory changes.**
A requirement that looks relatively simple on paper may require significant changes to technology, filings, forms, customer communications and operational processes. When effective dates don't provide sufficient lead time, implementing those changes becomes considerably more difficult.

What we’re doing: Advocating for reasonable implementation periods will remain a consistent part of our conversations with legislators, regulators and industry partners.

The Litigation Environment Continues to Evolve

The cost and complexity of litigation remains another important area of focus.

Our teams discussed trends including third-party litigation funding, nuclear verdicts, time-limit demands, bad faith, independent counsel requirements and litigation advertising.

Many of these challenges aren't unique to ERIE, and meaningful changes may require sustained, industry-wide efforts.

What we’re doing: We'll continue bringing ERIE's perspective to these conversations through APCIA, state trade associations and other industry partners.

Sometimes the Best Solution is State-Specific

Insurance is regulated primarily at the state level, which means a challenge in one state may look very different—or do not exist at all—in another.

Our planning discussions identified several examples, including **roof coverage and matching requirements, storm chasers, predatory towing and storage practices, auto minimum limits, UM/UIM, driver exclusions and other coverage requirements.**

Rather than looking for a single solution across ERIE's footprint, there may be opportunities to pursue targeted legislative or regulatory changes where a specific problem exists and a practical solution is achievable.

What we’re doing: Government Relations will continue identifying state-specific opportunities where focused advocacy could make a meaningful difference for ERIE and our customers.

AI, Privacy & Cybersecurity are Increasingly Policy Issues

Artificial intelligence is rapidly becoming more than a technology conversation.

AI now intersects with underwriting, pricing, claims, liability, compliance and regulatory oversight. At the same time, policymakers and regulators continue to consider new approaches to privacy, cybersecurity, predictive models and oversight of third-party technology vendors.

Our teams are also exploring how AI could improve internal regulatory and compliance workflows.

What we’re doing: We'll continue tracking developments at the state and national levels and connecting our internal experts with emerging policy discussions that could affect ERIE.

One of Our Biggest Takeaways: Engage Early
The planning process reinforced something that applies well beyond the teams that participated:

Government Relations can be most effective when we learn about an issue early.
The people closest to our products, customers, claims, systems and processes often see the impact of public policy first.

A regulatory requirement that creates an unexpected operational challenge. A law that works differently in practice than policymakers intended. An emerging trend that could affect our customers. An issue that seems unique to one state but may soon appear elsewhere.
Those real-world examples help Government Relations explain not just **what** ERIE's position is, but **why it matters.**

Early awareness also gives us more options. Depending on the issue, we may be able to engage a regulator, work through a trade association, provide policymakers with technical expertise, identify how another state addressed the problem or make sure an emerging concern is on the industry's radar.

Turning What We Heard into Action

Government Relations will use these conversations to help shape our 2027 legislative and regulatory priorities.

In the months ahead, we'll be working to **prioritize** issues where ERIE's voice can make a difference, **engage** state and national trade partners, **connect** ERIE experts with policymakers and regulators, **follow up** on opportunities identified during the planning process, and **monitor** emerging issues across our footprint.

But legislative and regulatory planning isn't something that happens once a year.
See something? Let us know.

Some of our most effective advocacy begins with a conversation inside ERIE.
If you're seeing an emerging legislative or regulatory issue, an operational challenge tied to government requirements, or a policy creating unintended consequences, **bring it to Government Relations.**

You don't need to wait for the next planning cycle. The earlier we understand the issue, the better positioned we are to determine whether—and how—ERIE can help shape the conversation.