
State: Wisconsin **Filing Company:** Erie Insurance Exchange
TOI/Sub-TOI: 05.0 CMP Liability and Non-Liability/05.0002 Businessowners
Product Name: WI UPP 11-1-26 Rate/Rule Withdrawal
Project Name/Number: WI UPP 11-1-26 Rate/Rule Withdrawal/WIU6-5243-WITHDRAWAL

Erie Insurance ("Erie") requests approval to withdraw our Wisconsin Ultrapack Plus program, written in Erie Insurance Exchange, effective on or after November 1, 2026. Unless notified of concerns, Erie will implement the withdrawal plan beginning November 1, 2026.

Reason for Withdrawal

Erie has been working to enhance its internal and agent facing platform through the introduction of a web-based system. This new system provides a better and more efficient agent and customer experience. In Wisconsin, Erie presently offers most coverage for risks written under Ultrapack Plus program on an ErieSecure Business policy on this new system. The Ultrapack Plus program written in Erie Insurance Exchange is a manual line of business residing on a legacy system. The Wisconsin Ultrapack Plus program written in Erie Insurance Exchange is duplicative, inefficient, and labor intensive to maintain.

This Line of Business Will be Withdrawn in All States

In light of the transition away from the use of the legacy system for Ultrapack Plus coverages written in Erie Insurance Exchange, we will eventually be filing to withdraw this line of business from the marketplace in all of the states in which Erie does business.

Number of Policies Impacted in Wisconsin

As of March 18, 2026, there were a total of 593 Ultrapack Plus policies that would be affected by the planned withdrawal. The withdrawal will impact Ultrapack Plus policies effective November 1, 2026 and after, and will continue until all policies written on the legacy system under those lines of business are non-renewed.

Minimizing Potential Market Disruption

In an effort to minimize potential market disruption, coverage may be available as an ErieSecure Business policy to qualifying policyholders written with rates and forms filed in the Erie Insurance Company. An insured who wishes to continue with Erie will have the opportunity to apply through his or her agent for an appropriate policy.

In advance of the withdrawal, Erie will work diligently with its Agents to communicate to policyholders about potential options to address their coverage needs whether through Erie or other carriers. However, there may be policies that Erie will not be able to write if those policies do not qualify for coverage under an ErieSecure Business policy based on our coverage offerings, underwriting rules, guidelines, and the rating platform.

Withdrawal Procedures

Unless notified of concerns, Erie will start the withdrawal/nonrenewal process on or before November 1, 2026. We will send a communication to the affected policyholders approximately 20 to 30 days in advance of sending a non-renewal notice. Non-renewal notices will then be sent to affected policyholders not less than 60 days prior to the expiration date of each policy.

Internal Process for Customer or Agent Concerns

Erie's Customer Service department will be aware of the intended withdrawal plan and will be prepared to provide guidance in response to policyholder inquiries regarding non-renewals. Additionally, any agent concerns will be addressed by the agent's assigned District Sales Manager, who will also have information regarding the withdrawal program.

 