



30 S 17th Street, Suite 1500  
Philadelphia, PA 19103

# CIRCULAR

September 24, 2025

## **PCRB CIRCULAR NO. 1833**

To All Members of the PCRB:

### **Re: SUBMISSION OF FILING FOR FIRST RESPONDER LOSS COST CHANGES FOR EXPANDED PTSI COVERAGE IN RESPONSE TO ACT 121 OF 2024 EFFECTIVE APRIL 1, 2026**

The PCRB submitted Filing No. 346 to the Pennsylvania Insurance Department on September 18, 2025, in response to Act 121 of 2024, which expands eligibility for Post-Traumatic Stress Injury (PTSI) coverage for certain first responders under the Pennsylvania Workers' Compensation Act, effective April 1, 2026. While this filing is limited to four existing first responder classification codes, the overall statewide impact of the proposed adjustments is estimated to be an increase of 0.13%. A detailed explanation of the methodology and assumptions used to develop these proposed adjustments is provided in the Actuarial Memorandum accompanying the filing.

As this filing proposes adjustments for a limited set of classifications, the changes apply only to the four classes and do not impact other classification loss costs. The affected classifications are:

- 0807 – Ambulance Service: Salaried Employees
- 0985 – Police or Firefighters: Salaried Employees
- 0993 – Volunteer Ambulance Corps – First Responders
- 0994 – Volunteer Fire Company – First Responders

Act 121 of 2024 takes effect on October 29, 2025, and is independent of this filing and the PCRB's annual loss cost filing, which will be submitted separately at a later date.

Attached for reference are updated loss cost tables that include the proposed changes, which are scheduled to become effective April 1, 2026. These tables include post-surcharge loss costs reflecting the proposed PTSI adjustments, and incorporate current loss-based assessments, Merit Rating Plan credit offsets, and Certified Safety Committee credit offsets.

Policies issued with effective dates on or after April 1, 2026, must be qualified as carrying tentative rates, and the Pending Rate Change Endorsement should be used for this purpose. Note that such policies issued at current rates or on a "to-be-determined" basis must be endorsed subsequently with the new carrier rates.

The complete Filing is available on the PCRB website at [www.pcrb.com](http://www.pcrb.com) in the "Filings" section. Members and other interested parties are encouraged to use the website to access the Filing.

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The Insurance Department has assigned review of the Filing to Mr. Eric Zhou. Comments regarding the Filing should be submitted in writing to:

Mr. Eric Zhou  
Actuarial Review Division  
Commonwealth of Pennsylvania  
Insurance Department  
e-mail: [gzhou@pa.gov](mailto:gzhou@pa.gov)

Questions concerning this filing should be directed to Brent Otto, Vice President of Actuarial Services and Chief Actuary at [botto@pcrb.com](mailto:botto@pcrb.com) or Peter Yoon, Director of Actuarial Research at [pyoon@pcrb.com](mailto:pyoon@pcrb.com).

Amy Quinn  
President

Dn/aq  
Attachment

**DIRECT EMPLOYMENT LOSS COSTS AND EXPECTED LOSS FACTORS  
FOR PENNSYLVANIA WORKERS COMPENSATION INSURANCE  
Proposed Effective Date: April 1, 2026 on New and Renewal Business**

CODE NO	LOSS COST	EXPERIENCE RATING PLAN			HAZARD GROUP A - G
		EXPECTED LOSS FACTORS TABLE *			
		A-1	A-2	A-3	
0807	2.355	1.779	2.201	2.357	C
0985	1.875	1.416	1.752	1.876	E
0993	289.240 e	218.434	270.295	289.529	D
0994	0.868 g	h	h	h	F

\* Table A-1 applies to the most current policy year, Table A-2 to the first prior policy year, and Table A-3 to the second prior policy year.

e Per ambulance corps.

g See appropriate page of Section 2.

h Apply the following percentages (A-1 = 74.60%, A-2 = 92.31%, A-3 = 98.88%) to annual loss cost from the appropriate page of Section 2.

**PENNSYLVANIA  
VOLUNTEER FIRE COMPANY - FIRST RESPONDERS**

**CODE 994**

**SCHEDULE OF ANNUAL LOSS COSTS**

Proposed Effective Date: April 1, 2026

Population	Annual Loss Cost	Population	Annual Loss Cost
Up to 300	<b>1,177</b>	6,501 to 7,000	<b>4,921</b>
301 to 500	<b>1,446</b>	7,001 to 7,500	<b>5,101</b>
501 to 700	<b>1,682</b>	7,501 to 8,000	<b>5,279</b>
701 to 1,000	<b>1,944</b>	8,001 to 8,500	<b>5,452</b>
1,001 to 1,500	<b>2,287</b>	8,501 to 9,000	<b>5,622</b>
1,501 to 2,000	<b>2,657</b>	9,001 to 9,500	<b>5,784</b>
2,001 to 2,500	<b>2,970</b>	9,501 to 10,000	<b>5,945</b>
2,501 to 3,000	<b>3,251</b>	10,001 to 15,000	<b>6,822</b>
3,001 to 3,500	<b>3,497</b>	15,001 to 20,000	<b>8,340</b>
3,501 to 4,000	<b>3,730</b>	20,001 to 25,000	<b>9,832</b>
4,001 to 4,500	<b>3,946</b>	25,001 to 30,000	<b>11,308</b>
4,501 to 5,000	<b>4,153</b>	30,001 to 35,000	<b>12,759</b>
5,001 to 5,500	<b>4,355</b>	35,001 to 40,000	<b>14,193</b>
5,501 to 6,000	<b>4,546</b>	40,001 to 45,000	<b>15,601</b>
6,001 to 6,500	<b>4,738</b>	45,001 to 50,000	<b>16,986</b>
		For each additional 5,000 population.....	<b>1,390</b>