

January 2025

*West Virginia Offices of the
Insurance Commissioner*



Post-Traumatic Stress Disorder Annual Report

Allan L. McVey
Insurance Commissioner



STATE OF WEST VIRGINIA
Offices of the Insurance Commissioner

Allan L. McVey
Insurance Commissioner

January 27, 2025

VIA EMAIL

The Honorable Vince Deeds
Chair, Joint Committee on Volunteer Fire Departments and Emergency Medical Services
Room 200W, Building 1
State Capitol Complex
Charleston, WV 25305
(vince.deeds@wvsenate.gov)

The Honorable Phil Mallow
Chair, Joint Committee on Volunteer Fire Departments and Emergency Medical Services
Room 202E, Building 1
State Capitol Complex
Charleston, WV 25305
(phil.mallow@wvhouse.gov)

Dear Senator Deeds and Delegate Mallow:

Enclosed please find the 2025 Post-Traumatic Stress Disorder (PTSD) Annual Report as mandated by W. Va. Code §23-4-1 F. The information used in the preparation of this report was compiled from the National Council on Compensation Insurance (NCCI) filings, insurer filings, self-insured employers, and the West Virginia Offices of the Insurance Commissioner (WVOIC).

The overall goal of this report is to provide the reader with an overview of the current policies and procedures related to post-traumatic stress disorder claims for first responders. Please contact Juanita Wimmer at (304) 414-8491 or Juanita.D.Wimmer@wv.gov with any questions or concerns.

Sincerely,

Allan L. McVey
CPCU, ARM, AAI, AAM, AIS
Insurance Commissioner

Enclosure

cc: Phillip Childs, Senate Counsel, Joint Committee on Volunteer Fire Departments and Emergency Medical Services
Joe Altizer, House Counsel, Joint Committee on Volunteer Fire Departments and Emergency Medical Services

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House Bill 3107

Introduced in the 2021 West Virginia Legislative regular session, [House Bill 3107](#) recognized that post-traumatic stress disorder (PTSD) may be considered as a compensable occupational disease workers' compensation claim if suffered by a first responder and meeting the criteria outlined in W. Va. Code §23-4-1 (f). The house bill was enacted effective April 10, 2021 and later signed into law by Governor Justice. There is a provision within the enacted bill that states the amendments made to recognize PTSD as a compensable injury for first responders shall expire on July 1, 2026 unless extended by the Legislature.

Prior to the enactment of HB3107, a first responder claiming mental injuries with no physical cause of injury was precluded from receiving workers' compensation benefits in West Virginia. However, the Legislature found that PTSD is a unique medical condition that may manifest itself as a psychiatric condition and poses a serious occupational hazard for first responders. First responders are required to expose themselves to traumatic events during the course of their employment and thus are at a recognized higher risk of developing PTSD. The Legislature determined that due to the severe nature and debilitating effects of PTSD on first responders, it is the moral obligation of the State to permit workers' compensation coverage to this class of individuals for a work-related disease when the following criteria are met:

- The Employer has elected to provide optional coverage for PTSD as an occupational disease on their workers' compensation policy. If purchased, employers will pay additional premium for this coverage. If an employer elects to not purchase this coverage, then no benefits (medical or indemnity) will be payable to a firefighter for PTSD diagnosis and expenses.
- PTSD diagnosis must be made by a licensed psychiatrist due to exposure to an event that occurred in the course of and resulting from a first responders paid or volunteer covered duties. Applies only to claims occurring after the first day of the policy term for which PTSD coverage has been secured. Benefits are contingent upon the claim being filed within three (3) years from and after a licensed psychiatrist has made the claimant aware of the PTSD diagnosis.

- While the diagnosis must be made by a licensed psychiatrist, mental health treatment consistent for a post-traumatic stress disorder diagnosis may be offered by a licensed mental health provider other than the diagnosing psychiatrist.
- PTSD diagnosis shall not include consideration of layoff, termination, disciplinary actions, or similar personnel actions.

HB3107 further defined the following terms to clarify the provisions in the bill:

- “First responder” means a law enforcement officer, firefighter, emergency medical technician, paramedic, and emergency dispatcher.
- “Post-traumatic stress disorder” means a disorder that meets the diagnostic criteria for post-traumatic stress disorder specified by the American Psychiatric Association in the Diagnostic and Statistical Manual of Mental Disorders, fifth edition, or a later edition as adopted by rule of the insurance commissioner.
- “Licensed mental health provider” means a psychiatrist, psychologist, licensed professional counselor, licensed marriage and family therapist, or licensed social worker who is qualified to treat post-traumatic stress disorder.
- “Employer” means any entity that controls, consistent with the provisions of West Virginia law relating to an employment relationship, the paid or volunteer employment of a first responder eligible for benefits under this section.

Rate Summary

The National Council on Compensation Insurance, Inc. (NCCI) files PTSD rates for the assigned risk market servicing carriers. Voluntary market carriers must have WVOIC approved rates and rules to offer optional PTSD coverage.

The coverage may only be offered to policies with specific classifications as noted in the NCCI rules governing PTSD coverage. The assigned risk rates effective on January 1, 2025 for the allowable classifications and codes applicable to the PTSD coverage are displayed in the table below.

Class/ Code	Class/Code Description	Traumatic/ PTSD Rate
7420	Aviation—Aerial Firefighting—Flying Crew	\$2.96
0193N	Non-Ratable Portion of Rate for Classification Code 7420	\$0.21
7425	Aviation—Helicopters—Flying Crew	\$0.67
0194N	Non-Ratable Portion of Rate for Classification Code 7425	\$0.04
7705	Ambulance Service Companies and EMS Providers & Drivers	\$2.43
0195N	Non-Ratable Portion of Rate for Classification Code 7705	\$0.17
7710	Firefighters & Drivers	\$1.47
0196N	Non-Ratable Portion of Rate for Classification Code 7710	\$0.10
7711	Firefighters & Drivers—Volunteer	\$5.80
0197N	Non-Ratable Portion of Rate for Classification Code 7711	\$0.40
7720	Police Officers & Drivers	\$0.99
0198N	Non-Ratable Portion of Rate for Classification Code 7720	\$0.07
7748	First Responder Emergency Dispatcher	\$0.08
0199N	Non-Ratable Portion of Rate for Classification Code 7748	\$0.01

Additional coverage notes:

- Non-ratable codes and rates applies only if the employer has elected to provide coverage for post-traumatic stress disorder (PTSD) as an occupational disease in accordance with West Virginia Code §23-4-1f.
- If PTSD coverage is added to the policy, the minimum premium for the ratable portion of the policy premium will be increased by \$500, subject to a maximum minimum premium of \$1,250.

- The charge for PTSD coverage must be applied to the entirety of the eligible first responder payroll. There are no allowable exclusions or exemptions.
- Claim benefits paid under the PTSD coverage are excluded from experience rating calculations and retrospective rating.

Coverage Information

The WVOIC requested and received the 2024 PTSD data extract from NCCI to determine the utilization of this coverage and to ensure rate adequacy, claims administration, appropriate treatment, and that the coverage was appropriate for the exposure. Data analyses and summaries of the data extract are provided below.

Assigned Risk Data:

- Due to NCCI reporting requirements, there is not yet any claim or loss data reported by carriers and therefore, no loss ratios or rate adequacy observations can be made at this time.
- There are 260 policies that purchased the optional PTSD coverage in 2024. All policies are towns, municipalities and/or volunteer fire departments. See Exhibit 1 for a complete list of policyholders.
- There were 13 policies that had purchased PTSD coverage in 2023 but did not have the endorsement on their 2024 policy. However, this may have been an oversight by the agent and servicing carriers due to a transition of policies among servicing carriers. The 13 policyholders have been contacted and will be provided with PTSD coverage retroactively if requested and billed the additional premium charge. These 13 policies are not included in the NCCI data because they did not have the coverage at the time of extraction. It is anticipated that all 13 policies will purchase the optional coverage for their 2024 policies.
- As previously noted, there are non-ratable codes used to determine the PTSD rates and premiums. Considering the 260 policies in the assigned risk with the PTSD endorsement, the non-ratable codes have \$47,755 premium reported and all other classifications on the policies had \$693,668 premium. See Exhibit 2 for the premium by eligible classification and non-ratable code.

Voluntary Market Data:

- Due to NCCI reporting requirements, there is not yet any claim or loss data reported by carriers and therefore, no loss ratios or rate adequacy observations can be made at this time.
- Voluntary market carriers must have rate and rule filings approved by the WVOIC to offer the optional PTSD coverage. The NCCI filed rates apply only to assigned risk policies so voluntary carriers must file their own rates per eligible class and non-ratable code. To date, 32 voluntary carriers have made the appropriate rate and rule filings to offer the coverage but there are no voluntary market policies with the PTSD endorsement for coverage.

There are self-insured employers that have stated that PTSD claims are currently, and have historically been, compensable in the past but most do not differentiate between PTSD claims and/or traumatic or other disease claims so a data extract would prove to be a hardship if requested.

Summary

The WVOIC has prepared both the voluntary and assigned risk markets and carriers to offer and provide PTSD coverage if elected by a policyholder with qualifying classifications meeting the definition of first responders.

As expected, volunteer first responders such as firefighters and emergency medical services are electing to purchase the coverage. As most of these policies are written in the assigned risk market, the assigned risk losses and rate adequacy will be monitored closely by both the WVOIC and NCCI. The voluntary market currently has 32 carriers with approved filings in place to write the coverage, but many have expressed concern about the coverage pricing and unknown total costs of psychiatric treatment of PTSD claims. This concern is supported by the fact that there are no voluntary market policies with the coverage endorsement even though 32 carriers have filed to offer the coverage.

Future reports will include loss experience and loss ratios as more data becomes available. At this time, the WVOIC continues to monitor the processes and utilization for this optional coverage.

Exhibit 1 – Assigned Risk Policies with PTSD Coverage

Policyholder	Type
ADRIAN COMMUNITY VOLUNTEER FIRE DEPARTMENT INC	VFD
ALBRIGHT VOLUNTEER FIRE DEPARTMENT INC	VFD
ALUM CREEK VOLUNTEER FIRE DEPARTMENT INC	VFD
ANAWALT VOLUNTEER FIRE DEPARTMENT INC	VFD
ANSTED CERTIFIED FIRE DEPARTMENT INC	VFD
ARMSTRONG CREEK VOLUNTEER FIRE DEPARTMENT INC	VFD
ATHENS VOLUNTEER FIRE DEPARTMENT INC	VFD
AUGUSTA VOLUNTEER RESCUE SQUAD INC	EMS
BACK CREEK VALLEY VOLUNTEER FIRE CO	VFD
BAKER HEIGHTS VOLUNTEER FIRE DEPARTMENT INC	VFD
BAKERTON FIRE DEPARTMENT INC	VFD
BANCS VOL FIRE DEPT INC	VFD
BANKS DISTRICT VOLUNTEER FIRE DEPARTMENT INC	VFD
BAYARD VOLUNTEER FIRE DEPARTMENT INC	VFD
BEAVER VOLUNTEER FIRE DEPARTMENT INC	VFD
BEDINGTON VOLUNTEER FIRE DEPARTMENT INC	VFD
BELLE FIRE DEPARTMENT INC	VFD
BELMONT VOLUNTEER FIRE DEPARTMENT INC	VFD
BENWOOD VOLUNTEER FIRE DEPARTMENT INC	VFD
BIRCH RIVER FIRE DEPT INC	VFD
BLACKSVILLE COMMUNITY VOLUNTEER FIRE CO	VFD
BLUE RIDGE MOUNTAIN VOLUNTEER FIRE CO INC	VFD
BLUEWELL VOLUNTEER FIRE DEPARTMENT INC	VFD
BOOMER VOLUNTEER FIRE DEPARTMENT INC	VFD
BOOTHSVILLE VOLUNTEER FIRE DEPARTMENT	VFD
BRADLEY-PROSPERITY VOLUNTEER FIRE DEPARTMENT INC	VFD
BRENTON VOLUNTEER FIRE DEPARTMENT INC	VFD
BRUCETON COMMUNITY AMBULANCE SERVICE INC	EMS
BUNNERS RIDGE VOLUNTEER FIRE DEPARTMENT INC	VFD
BURLINGTON VOLUNTEER FIRE DEPT INC	VFD
BURNSVILLE VOLUNTEER FIRE DEPARTMENT INC	VFD
CABIN CREEK VOLUNTEER FIRE DEPARTMENT ASSN	VFD
CAMERON VOLUNTEER FIRE DEPARTMENT	VFD
CAPON BRIDGE VOLUNTEER FIRE DEPARTMENT INC	VFD
CAPON SPRINGS VOLUNTEER FIRE DEPARTMENT & RESCUE CO INC	VFD
CEDAR GROVE VOLUNTEER FIRE DEPARTMENT INC	VFD
CHAPEL VOL FIRE DEPT INC	VFD
CHAPMANVILLE VOLUNTEER FIRE DEPARTMENT INC	VFD
CITIZENS FIRE CO INC	VFD
CLEAR CREEK VOLUNTEER FIRE DEPARTMENT INC	VFD

Policyholder	Type
CLEARVIEW VOLUNTEER FIRE DEPARTMENT INC	VFD
CLENDENIN VOLUNTEER FIRE DEPARTMENT INC	VFD
CLINTONVILLE AUXILLARY VOLUNTEER FIRE DEPARTMENT INC	VFD
COAL CITY VOLUNTEER FIRE DEPARTMENT INC	VFD
COAL MOUNTAIN VOLUNTEER FIRE DEPARTMENT INC	VFD
COALTON VOLUNTEER FIRE DEPARTMENT INC	VFD
COOL SPRINGS COMMUNITY FIRE DEPARTMENT INC	VFD
CORA VOLUNTEER FIRE DEPARTMENT INC	VFD
COTTAGEVILLE VOLUNTEER FIRE DEPARTMENT INC	VFD
CULLODEN VOLUNTEER FIRE DEPARTMENT INC	VFD
CYCLONE FIRE DEPARTMENT INC	VFD
DALLAS VOLUNTEER FIRE DEPARTMENT INC	VFD
DANESE VOLUNTEER FIRE DEPARTMENT & RESCUE SQUAD INC	VFD
DAVIS CREEK & RUTH DALE VOLUNTEER FIRE DEPARTMENT	VFD
DAVIS VOLUNTEER FIRE DEPARTMENT INC	VFD
DAVY VOLUNTEER FIRE DEPARTMENT INC	VFD
DELBARTON VOLUNTEER FIRE DEPARTMENT INC	VFD
DIANA VOLUNTEER FIRE DEPARTMENT	VFD
DODDRIDGE COUNTY EMERGENCY SQUAD INC	EMS
EAST RIVER VOLUNTEER FIRE DEPARTMENT INC	VFD
EAST WOOD VOLUNTEER FIRE DEPARTMENT INC	VFD
ELIZABETH VOLUNTEER FIRE DEPARTMENT INC	VFD
ELLAMORE VOLUNTEER FIRE DEPARTMENT INC	VFD
ELLENBORO VOLUNTEER FIRE DEPARTMENT INC	VFD
ERBACON VOLUNTEER FIRE DEPARTMENT INC THE	VFD
FAIRLEA VOLUNTEER FIRE DEPARTMENT INC	VFD
FARMINGTON VOLUNTEER FIRE DEPARTMENT	VFD
FLAT ROCK VOLUNTEER FIRE DEPARTMENT INC	VFD
FLATWOODS COMMUNITY VOLUNTEER FIRE DEPARTMENT INC	VFD
FLEMINGTON VOL FIRE DEPT	VFD
FOREST HILL VOLUNTEER FIRE DEPARTMENT INC	VFD
FORT ASHBY VOLUNTEER FIRE CO	VFD
FOUNTAIN VOLUNTEER FIRE CO INC	VFD
FRAME VOLUNTEER FIRE DEPARTMENT INC	VFD
FRAMETOWN VOLUNTEER FIRE DEPARTMENT INC	VFD
FRANKFORD VOLUNTEER FIRE DEPARTMENT INC	VFD
FRANKLIN COMMUNITY VOLUNTEER FIRE DEPARTMENT INC	VFD
FRIENDSHIP FIRE CO	VFD
FROST VOLUNTEER FIRE DEPARTMENT INC	VFD
GASSAWAY VOLUNTEER FIRE DEPARTMENT INC	VFD
GAULEY BRIDGE VOLUNTEER FIRE CO INC	VFD
GILMER COUNTY VOLUNTEER FIRE DEPARTMENT INC	VFD
GRAFTON VOLUNTEER FIRE DEPARTMENT INC	VFD
GRANDVIEW VOLUNTEER FIRE DEPARTMENT INC	VFD

Policyholder	Type
GREAT CACAPON VOLUNTEER FIRE DEPARTMENT INC	VFD
GREEN SULPHUR DISTRICT VOLUNTEER FIRE DEPARTMENT	VFD
GREEN VALLEY-GLENWOOD COMMUNITY INC	VFD
GREENBRIER VALLEY RURAL FIRE DEPARTMENT INCDBA TALCOTT	VFD
GUYAN RIVER VOLUNTEER FIRE DEPARTMENT & RESCUE INC	VFD
HACKER VALLEY VOLUNTEER FIRE DEPARTMENT	VFD
HAMLIN VOLUNTEER FIRE DEPARTMENT INC	VFD
HANOVER VOLUNTEER FIRE DEPARTMENT INC	VFD
HARMAN VOLUNTEER FIRE DEPARTMENT INC	VFD
HARRISVILLE VOLUNTEER FIRE DEPARTMENT INC	VFD
HEDGESVILLE VOLUNTEER FIRE CO INC	VFD
HILLSBORO VOLUNTEER FIRE DEPARTMENT INC	VFD
HUNDRED VOLUNTEER FIRE CO	VFD
HUTTONSVILLE-MILL CREEK VOLUNTEER FIRE CO INC	VFD
IAEGER VOLUNTEER FIRE DEPARTMENT INC	VFD
INDEPENDENT FIRE CO NO 1 INC	VFD
INSTITUTE VOLUNTEER FIRE DEPARTMENT INC	VFD
J B - NIMITZ VOLUNTEER FIRE DEPARTMENT INC	VFD
JACKSON'S MILL VOLUNTEER FIRE DEPARTMENT INC	VFD
JANE LEW VOLUNTEER FIRE DEPARTMENT INC	VFD
JOHNSTOWN VOLUNTEER FIRE DEPARTMENT INC	VFD
JUNIOR COMMUNITY VOLUNTEER FIRE DEPARTMENT INC	VFD
KENOVA VOLUNTEER FIRE DEPT INC	VFD
KESSLERS CROSS LANES FIRE DEPARTMENT INC	VFD
LAKE VOLUNTEER FIRE DEPARTMENT	VFD
LAWRENCEVILLE VOLUNTEER FIRE DEPARTMENT INC	VFD
LEON VOLUNTEER FIRE DEPARTMENT INC	VFD
LESTER VOLUNTEER FIRE DEPARTMENT INC	VFD
LEVELS VOLUNTEER FIRE CO INC	VFD
LIMESTONE REGIONAL EMERGENCY SERVICE INC	EMS
LITTLE LEVELS EMERGENCY AMBULANCE PATROL INC	EMS
LOST CREEK FIRE CO	VFD
LOUP CREEK VOLUNTEER FIRE DEPARTMENT INC	VFD
LUMBERPORT VOLUNTEER FIRE DEPARTMENT	VFD
MAIN ISLAND CREEK VOLUNTEER FIRE DEPARTMENT INC	VFD
MALDEN VOLUNTEER FIRE DEPARTMENT INC	VFD
MARLINTON VOLUNTEER FIRE DEPARTMENT INC	VFD
MASON VOLUNTEER FIRE DEPARTMENT INC	VFD
MATHIAS-BAKER VOLUNTEER FIRE CO	VFD
MATOAKA AREA VOLUNTEER FIRE DEPARTMENT INC	VFD
MAYSVILLE VOLUNTEER FIRE CO	VFD
MCCLELLAN DISTRICT VOLUNTEER FIRE DEPARTMENT INC	VFD
MCKINLEYVILLE VOLUNTEER FIRE DEPARTMENT INC	VFD
MCMECHEN VOLUNTEER FIRE DEPARTMENT INC	VFD

Policyholder	Type
MEADOW BRIDGE VOLUNTEER FIRE DEPARTMENT INC	VFD
MIDDLEWAY VOLUNTEER FIRE CO INC	VFD
MIDWAY VOLUNTEER FIRE DEPARTMENT INC	VFD
MILTON VOLUNTEER FIRE DEPARTMENT INC	VFD
MINERAL WELLS VFD INC	VFD
MONONGAH VOLUNTEER FIRE DEPARTMENT INC	VFD
MONTCALM VOLUNTEER FIRE DEPARTMENT INC	VFD
MONTGOMERY VOLUNTEER FIRE DEPARTMENT INC THE	VFD
MOOREFIELD VOLUNTEER FIRE CO	VFD
MOUNDSVILLE VOLUNTEER FIRE DEPARTMENT INC	VFD
MOUNT HOPE FIRE & EMERGENCY MEDICAL SERVICES INC	VFD
MOUNT OLIVET COMMUNITY ASSN & VOLUNTEER FIRE	VFD
MOZART VOLUNTEER & IMPROVEMENT ASSN	VFD
MUD RIVER VOLUNTEER FIRE DEPARTMENT INC	VFD
MULLENS VOLUNTEER FIRE DEPARTMENT INC	VFD
NETTIE FIRE DEPARTMENT INC	VFD
NEW CREEK VOLUNTEER FIRE DEPARTMENT INC	VFD
NEW CUMBERLAND FIRE CO	VFD
NEW MANCHESTER VOLUNTEER FIRE DEPARTMENT INC	VFD
NEWELL VOLUNTEER FIRE DEPARTMENT INC	VFD
NORTH RIVER VALLEY VOLUNTEER FIRE CO	VFD
NORTHFORK COMMUNITY FIRE DEPARTMENT INC	VFD
NUTTALL FIRE DEPARTMENT	VFD
OAKVALE VOLUNTEER FIRE DEPARTMENT INC	VFD
OCEANA FIRE ASSN	VFD
ONA VOLUNTEER FIRE DEPARTMENT INC	VFD
PADEN CITY VOLUNTEER FIRE CO	VFD
PARSONS VOLUNTEER FIRE DEPARTMENT INC	VFD
PATTERSONS CREEK VOLUNTEER FIRE CO	VFD
PAW PAW VOLUNTEER FIRE CO	VFD
PAX VOLUNTEER FIRE DEPARTMENT INC	VFD
PENDLETON COUNTY EMERGENCY RESCUE INC	EMS
PETERSBURG VOLUNTEER FIRE CO	VFD
PETERSTOWN VOLUNTEER FIRE DEPARTMENT & RESCUE SQUAD	VFD
PINCH VOLUNTEER FIRE DEPARTMENT INC	VFD
PINE GROVE VOLUNTEER FIRE DEPTINC	VFD
POND CREEK VOLUNTEER FIRE DEPARTMENT INC	VFD
PRATT COMMUNITY VOLUNTEER FIRE DEPARTMENT INC	VFD
PRICETOWN VOLUNTEER FIRE DEPARTMENT INC THE	VFD
QUINWOOD COMMUNITY VOLUNTEER FIRE DEPT INC	VFD
RAINELLE VOLUNTEER FIRE DEPARTMENT INC	VFD
RAND VOLUNTEER FIRE DEPARTMENT INC	VFD
RAVENSWOOD VOLUNTEER FIRE DEPARTMENT INC	VFD
RAYSAL VOLUNTEER FIRE DEPARTMENT INC	VFD

Policyholder	Type
READER VOLUNTEER FIRE DEPARTMENT INC	VFD
REEDSVILLE VOLUNTEER FIRE DEPARTMENT INC	VFD
REEDY VOLUNTEER FIRE DEPARTMENT INC	VFD
RENICK VOLUNTEER FIRE DEPARTMENT INC	VFD
REYNOLDSVILLE VOLUNTEER FIRE CO INC	VFD
RICHWOOD VOLUNTEER FIRE DEPARTMENT INC	VFD
RIDGELEY VOLUNTEER FIRE CO	VFD
RIPLEY VOLUNTEER FIRE DEPARTMENT INC	VFD
RIVESVILLE VOLUNTEER FIRE DEPARTMENT INC	VFD
ROMNEY FIRE CO	VFD
ROMNEY RESCUE SQUAD INC	EMS
RUPERT VOLUNTEER FIRE DEPARTMENT INC	VFD
SALEM VOLUNTEER FIRE DEPARTMENT INC	VFD
SALT ROCK VOLUNTEER FIRE DEPT INC	VFD
SELBYVILLE VOLUNTEER FIRE DEPARTMENT INC	VFD
SENECA ROCKS VOLUNTEER FIRE DEPARTMENT INC	VFD
SERVIA VOLUNTEER FIRE DEPARTMENT INC	VFD
SHERRARD VOLUNTEER FIRE DEPARTMENT INC	VFD
SHORT GAP VOLUNTEER FIRE CO	VFD
SILVER HILL VOLUNTEER FIRE DEPARTMENT INC	VFD
SILVERTON VOLUNTEER FIRE & RESCUE INC THE	VFD
SLANESVILLE VOLUNTEER FIRE ANDRESCUE CO INC	VFD
SMITHBURG VOLUNTEER FIRE DEPARTMENT INC	VFD
SMITHERS VOLUNTEER FIRE DEPT INC	VFD
SMITHVILLE VOLUNTEER FIRE DEPARTMENT INC	VFD
SMOOT AREA VOLUNTEER FIRE DEPARTMENT INC	VFD
SOPHIA AREA VOLUNTEER FIRE DEPT INC	VFD
SOUTH BERKELEY VOLUNTEER FIRE CO	VFD
SOUTH FORK VOLUNTEER FIRE DEPARTMENT INC	VFD
SOUTH MORGAN COUNTY VOLUNTEER FIRE DEPARTMENT INC	VFD
SPRINGFIELD AREA RESCUE SQUAD INC	EMS
SPRINGFIELD VALLEY VOLUNTEER FIRE CO INC	VFD
SPRUCE RIVER VOLUNTEER FIRE DEPARTMENT INC	VFD
ST JOSEPH VOLUNTEER FIRE DEPARTMENT INC	VFD
STONE CHURCH VOLUNTEER FIRE DEPARTMENT INC	VFD
SUMMERS COUNTY VOLUNTEER FIRE DEPT & RESCUE SQUAD INC	VFD
SUMMIT PARK VOLUNTEER FIRE ASSN	VFD
SUTTON VOLUNTEER FIRE DEPARTMENT INC	VFD
TEAYS VALLEY VOLUNTEER FIRE DEPARTMENT	VFD
THE ARNOLDSBURG VOLUNTEER FIRE DEPARTMENT INC	VFD
THE BLENNERHASSETT VOLUNTEER FIRE DEPARTMENT INC	VFD
THE FORK RIDGE COMMUNITY VOLUNTEER FIRE DEPARTMENT INC	VFD
THE GRANTSVILLE VOLUNTEER FIRE DEPARTMENT INC	VFD
THE HANDLEY COMMUNITY VOLUNTEER FIRE DEPARTMENT INC	VFD

Policyholder	Type
THE HENLAWSON VOLUNTEER FIRE DEPARTMENT INC	VFD
THE LEADING CREEK VOLUNTEER FIRE DEPARTMENT INC	VFD
THE PICKENS VOLUNTEER FIRE CO	VFD
THE ROBERTS RIDGE VOLUNTEER FIRE DEPARTMENT INC	VFD
THOMAS VOLUNTEER FIRE DEPARTMENT INC	VFD
TOWN OF MAN VOLUNTEER FIRE DEPARTMENT	VFD
TOWN OF SOPHIA VOLUNTEER FIRE DEPARTMENT INC	VFD
TRAP HILL VOLUNTEER FIRE DEPARTMENT & RESCUE INC	VFD
TRIADDELPHIA VOLUNTEER FIRE DEPARTMENT INC	VFD
TRI-COUNTY VOLUNTEER FIRE DEPARTMENT	VFD
TRIUNE HALLECK VOLUNTEER FIRE DEPARTMENT INC	VFD
TYGART VALLEY FIRE CO INC	VFD
TYLER MOUNTAIN VOLUNTEER FIRE DEPARTMENT INC	VFD
UNION COMMUNITY VOLUNTEER FIRE DEPARTMENT INC	VFD
UPPER LAUREL FIRE & AMBULANCE INC	VFD
UPPER TRACT VOLUNTEER FIRE DEPARTMENT INC	VFD
UPPER WEST FORK VOLUNTEER FIRE DEPARTMENT	VFD
VALLEY GROVE VOLUNTEER FIRE DEPARTMENT INC	VFD
VAN VOLUNTEER FIRE DEPARTMENT INC	VFD
VERDUNVILLE VOLUNTEER FIRE DEPARTMENT INC	VFD
VIENNA VOLUNTEER FIRE CO	VFD
WALKERSVILLE VOLUNTEER FIRE DEPARTMENT INC	VFD
WALLACE VOLUNTEER FIRE DEPARTMENT INC	VFD
WAR VOLUNTEER FIRE DEPARTMENT INC	VFD
WARDENSVILLE VOLUNTEER RESCUE SQUAD INC	EMS
WARREN DISTRICT VOLUNTEER FIRE DEPARTMENT INC	VFD
WASHINGTON BOTTOM VOLUNTEER FIRE DEPT INC	VFD
WASHINGTON LANDS VOLUNTEER FIRE DEPARTMENT INC	VFD
WAVERLY VOLUNTEER FIRE RESCUE & EMS CO INC	VFD
WEBSTER SPRINGS VOLUNTEER FIRE DEPARTMENT INC	VFD
WEST HAMLIN VOLUNTEER FIRE DEPARTMENT INC	VFD
WEST LIBERTY VOLUNTEER FIRE DEPARTMENT INC	VFD
WEST MILFORD COMMUNITY VOLUNTEER FIRE DEPARTMENT INC	VFD
WHARTON-BARRETT VOLUNTEER FIRE DEPARTMENT INC	VFD
WHITE SULPHUR SPRINGS VOLUNTEER FIRE DEPARTMENT	VFD
WHITESVILLE FIRE DEPARTMENT INC	VFD
WHITMER VOLUNTEER FIRE DEPARTMENT INC	VFD
WILDERNESS VOLUNTEER FIRE DEPARTMENT INC	VFD
WILEY FORD VOLUNTEER FIRE CO	VFD
WILEYVILLE VOLUNTEER FIRE DEPARTMENT INC	VFD
WILLIAMSBURG VOLUNTEER FIRE DEPARTMENT	VFD
WINFIELD DISTRICT VOLUNTEER FIRE DEPARTMENT INC	VFD
WIRT COUNTY EMERGENCY SQUAD INC	EMS
WORTHINGTON VOLUNTEER FIRE DEPARTMENT INC	VFD

Exhibit 2 – Assigned Risk Premium by Eligible Class for PTSD Policies

Class / Code	Premium
0195N	\$6,283
0196N	\$1,108
0197N	\$40,364
7705	\$96,283
7710	\$15,904
7711	\$579,611
Total	\$739,553

There was \$1,870 premium in non-eligible classes.