



**Office of Commissioner of
Insurance and Safety Fire**
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JOHN F. KING
*Commissioner of Insurance
and Safety Fire*

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West Tower, Suite 702
Atlanta, Georgia 30334

DIRECTIVE 25-EX-5

TO: ALL CARRIERS PROVIDING COVERAGE UNDER THE ASHLEY WILSON ACT
FROM: JOHN F. KING, INSURANCE AND SAFETY FIRE COMMISSIONER
DATE: DECEMBER 31, 2025
RE: IMPLEMENTATION OF ASHLEY WILSON ACT – FIRST RESPONDER
COVERAGE

The Ashley Wilson Act (AWA) requires public entities to provide and maintain sufficient insurance coverage for first responders to ensure access to treatment and disability income benefits for covered post-traumatic stress disorder (PTSD) conditions resulting from a traumatic event. The AWA became effective on January 1, 2025. Under the Official Code of Georgia Annotated (O.C.G.A.) §§ 45-25-1 through 45-25-7, the AWA mandates that public entities provide insurance coverage for both employee and volunteer first responders.

The AWA also requires the Commissioner of Insurance to submit an annual report summarizing the utilization of benefits provided under the Act to the chairpersons of the House Committee on Insurance and the Senate Insurance and Labor Committee no later than July 1, 2026, and annually thereafter. To evaluate the use of benefits by first responders under the AWA, the Office of the Commissioner of Insurance (OCI) is requesting information from carriers, as defined under O.C.G.A. §33-24-59.23(a)(2), who have issued coverage to provide AWA benefits. AWA coverage includes lump-sum critical illness insurance and disability income insurance covering employee or volunteer first responders who are working for or affiliated with a public entity. Pursuant to OCI's authority under O.C.G.A. § 33-2-11(a), carriers subject to the data request must submit the requested information to OCI no later than May 15, 2026.

SUBMISSION INSTRUCTIONS:

All carriers providing this coverage must comply with AWA's reporting obligations.

1. To facilitate this process, please refer to the cover letter (AWA Data Call Cover Letter) and the reporting form template with instructions (AWA Data Call Worksheet & Instructions), attached for convenience.
2. All required data and documentation must be submitted to OCI no later than May 15, 2026, via email to marketconduct@oci.ga.gov.

3. Submissions must include the following in the email subject line: “2025 AWA PTSD First Responders Coverage Submission – [Entity Name].” An example of the subject line would be: 2025 AWA PTSD First Responders Coverage Submission – XYZ Insurance Company.

For any questions, contact the OCI by email at marketconduct@oci.ga.gov.

A handwritten signature in black ink, appearing to read "John F. King", is positioned above a horizontal line.

JOHN F. KING
COMMISSIONER OF INSURANCE
SAFETY FIRE COMMISSIONER