



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

CIRCULAR

June 16, 2025

PCRB Circular No. 1831

To All Members of the PCRB:

RE: Countdown to Phase 1 PDQAP Enforcement – Late Policy Fines Begin July 1

The implementation of fines under Phase 1 of the Pennsylvania Compensation Rating Bureau's (PCRB) Policy Data Quality Assurance Program (PDQAP) is rapidly approaching. Beginning **July 1, 2025**, carrier members will be subject to financial penalties for late submission of policy data.

Previously outlined in Circular Nos. [1817](#), [1820](#), and [1823](#), Phase 1 – *Late Reported Policies Timeliness Initiative* – introduced a structured penalty framework designed to promote timely, accurate policy reporting. In tandem, PCRB released enhanced tools, available [here](#), to help carriers proactively identify and address late submissions.

Under Insurance Department regulations, insurers must report new policies, renewals, and annual rates within 30 days of a policy's effective date. Starting July 1, any policy submitted 36 days or more after the effective date will be subject to the following fine structure:

DAYS LATE	FINE AMOUNT
36 to 60 days	\$50
61 to 89 days	\$100
90 to 364 days	\$1,000
365 to 547 days	\$1,500
548 days or more	\$2,000

With the implementation date fast approaching, now is the time to ensure your organization is ready. We strongly encourage carriers to review their internal procedures, leverage the tools available, and take proactive steps to remain in compliance and avoid unnecessary penalties.

For questions or additional guidance, please contact pdminquiry@pcrb.com.

William Taylor

President

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