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MEMORANDUM

TO: Members of the ACCG Workers' Compensation Program

FROM: Ashley Abercrombie, CPCU, Director of Property & Casualty Programs

DATE: December 1, 2025

SUBJECT: 2026 Workers' Compensation Renewal and Dividend Distribution

Thank you for your continued support of the ACCG member-owned insurance programs. Enclosed is the 2026 invoice, an Evidence of Coverage, and supporting documentation for renewal in the Association County Commissioners of Georgia - Group Self-Insurance Workers' Compensation Fund (ACCG-GSIWCF).

The ACCG-GSIWCF continues to be financially strong, supplying stable workers' compensation coverage in a cost-effective manner to 166 Georgia counties and authorities. This non-profit program has provided quality service at affordable prices since 1982, when Georgia county representatives asked the legislature for a group self-insurance alternative due to the rising cost of commercial insurance.

Rates have decreased by 49.1% over the last ten years due to improvements in the members' overall loss experience. Due to a significant increase in payrolls and stable claims and operating costs, the ACCG-GSIWCF Board of Trustees recently approved an overall 11.4% rate decrease for 2026. Each member is individually rated and may receive an increase or a decrease, based on their specific payroll, claims history, and other factors.

The ACCG-GSIWCF Board also voted to return a dividend in the amount of \$4.5 million to those members who were in the Fund in fiscal years 1998 to 2016, the years from which the surplus is returned. **The dividend will be credited to the 2026 billed premiums, reducing the members' premiums by an average of 14%.** Unlike commercial insurers, which would retain any underwriting or investment income, the Fund regularly returns such income to the membership in the form of dividends, which reduces the overall cost for workers' compensation coverage. **Inclusive of this dividend, the Fund has returned over \$132 million in dividends since its inception.**

When risk pools such as ACCG-GSIWCF experience lower-than-expected losses and/or favorable financial performance, excess funds can be distributed back to members. This encourages risk management and provides financial benefits to the membership. **Please see the enclosed report showing your organization's Cash Returns, Employee Safety Grants, the Law Enforcement Driving Grant, and Dividend Credits, where applicable.**

Protecting Georgia's Counties.