

**If you see a change from the 2025 estimated premium, it could be due to one or more of the following factors:**

- **Change in Employees/Payroll** – Workers' compensation premium is based on your organization's payroll, so a change in payroll affects premium. (Your initial invoice is based upon the estimated annual payroll submitted. ACCG will conduct an audit after the term expires and send you an invoice/refund based on the actual, audited payroll.)
- **Adjustments in Rates/Payroll** – While the overall rates decreased 11.4%, some individual class code rates were adjusted more or less than others based on the claims experience in the related occupations. If your organization has changes in payroll within class codes that had substantive rate adjustments, that will impact your premium.
- **Change in Experience Modification** – As is standard in the insurance industry, an experience modifier is calculated annually for each member and is used in the premium calculation. This modifier provides equity in pricing because it predicts the member's future losses based on their 3-year claims history, not including the current year. Some members have an increase in premium because their actual losses for that 3-year period are more than expected based on their payroll by class code. Other members have a reduced premium because their actual losses are less than expected. **Your workers' compensation claims or lack thereof has a direct impact on your future premiums, so it is extremely important to implement and maintain an effective safety program.**
- **Change in Safety Discount** – You have the ability to reduce your workers' compensation premium by earning the 7.5% Safety Discount. Most members earned the discount for 2026 by meeting the requirements in 2025. ***Not only does the discount lower your organization's future premium and make it eligible for the 2026 Employee Safety Grant Program, but most importantly, it may also prevent serious injury or save the life of an employee or volunteer!*** Again, premiums are affected by your claims experience, so preventing claims should result in lower premiums in future years.

Safety should be supported by management and encouraged among all employees. In the short term, please contact Local Government Risk Management Services (LGRMS) at 800-650-3120 if you need help establishing or improving your safety program. LGRMS has extensive resources available at no additional charge - online, onsite, regionally, and through periodicals. More information will come on ACCG Risk Control soon!

If you have any questions about your 2026 premium, please call me or Matt Autry at 404-522-5022. On behalf of the ACCG-GSIWCF Board of Trustees and the ACCG team, we express our appreciation for your continued support of the ACCG Insurance Programs. The success of the ACCG-GSIWCF is directly attributable to your organization's long-term commitment to the program.