



December 5, 2022

RISK MANAGEMENT AND  
EMPLOYEE BENEFIT SERVICES  
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Ms. Carol Sicard  
HR Director  
City of Smyrna  
2800 King Street  
Smyrna, GA 30080

**RE: GMA WCSIF 2023 Workers' Compensation Renewal**

Dear Ms. Sicard,

Enclosed is the 2023 estimated annual contribution for your workers' compensation coverage through the GMA Workers' Compensation Self-Insurance Fund (GMA WCSIF). Following a comprehensive review by the program's actuary, manual rates for 2023 will remain the same as 2022. Deductible discounts for 2023 will also remain the same as the expiring year. Changes to contributions for individual members is dependent upon each entity's exposure changes and loss experience.

If you have not provided specific payroll estimates for 2023, we have made an estimate based on your actual audited payroll for the 2021 coverage period. For members that joined in 2022, your 2023 payroll estimate is based on 2022 estimates. **Please review the payroll and class code estimates carefully. If you are not in agreement with the estimates indicated, please contact us and we will make adjustments based on the information you provide.**

The manual rate for volunteer firefighters will remain the same as for paid firefighters. The minimum payroll allocated for each volunteer will remain at \$2,000 for 2023.

The 2023 experience modification factor is based upon your entity's loss experience in the years of 2019, 2020 and 2021. The experience modification factor was produced using the experience rating plan filed by the GMA WCSIF with the Office of the Insurance Commissioner and is not promulgated by NCCI. This experience rating plan is an integral component of the GMA WCSIF rating model and discount process and is unique to coverage with the GMA WCSIF.

**Coverage Cancellation after January 1, 2023**

Your coverage is being renewed for the period of January 1, 2023 to January 1, 2024. Please be aware that if you cancel your coverage after January 1, 2023, and before January 1, 2024, you may do so only after providing 90-days' notice to GMA WCSIF. This is a requirement defined by statute, GMA WCSIF bylaws and the Intrastate Agreement signed by your organization when you joined the GMA WCSIF.

In addition, if you cancel coverage after inception, but before January 1, 2024, you will be required to pay a cancellation penalty of 10% of the unearned premium. Unearned premium is considered as the premium that would have applied for coverage between the date coverage is terminated and January 1, 2024. The short term cancellation penalty would be in addition to the premium owed for the period coverage was actually in effect.

### Credit for a drug-free workplace

Please be advised that the GMA WCSIF has always supported the maintenance of a drug-free environment by its members. Your estimated contribution assumes members are maintaining a drug-free work environment.

### Enclosed invoice

The enclosed invoice represents the total 2023 estimated workers' compensation contribution. You may pay the entire contribution, or you may make installments. **According to statute, you must pay a minimum of 25% of the contribution within 30 days of the invoice date.** Coverage is subject to cancellation if the minimum is not paid. If you choose to pay on an installment plan, you will receive a monthly statement reflecting the outstanding balance. **The entire contribution must be paid prior to July 1, 2023 to avoid possible disruption of coverage.**

Please make your check payable to the GMA Workers' Compensation Self-Insurance Fund and forward to:

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**GMA Workers' Compensation Self-Insurance Fund  
P.O. Box 105377  
Atlanta, GA 30348**

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We appreciate your continued support of the GMA Workers' Compensation Self-Insurance Fund and look forward to serving your workers' compensation needs during the upcoming year.

If you have any questions concerning the renewal, please do not hesitate to contact Aviva Kerven at (678) 688-7821 or [akerven@gacities.com](mailto:akerven@gacities.com). You may also reach me at (678) 686-6221 or [sdeese@gacities.com](mailto:sdeese@gacities.com).

If you need assistance regarding a workers' compensation claim, please contact the workers' compensation Claims Manager, Jan Hoard, at 404-313-7285 or [jhoard@gacities.com](mailto:jhoard@gacities.com).

Outside the local Atlanta calling area, we can both be reached toll-free at 888-488-4462.

Sincerely,



Stan Deese  
Director, Risk Management Services

SGD/ak

Enclosure

C: Larry Hanson, Executive Director  
Randy Logan, Deputy Executive Director

**Georgia Municipal Association**  
**Workers' Compensation Self-Insurance Fund**

**2023 -Estimated Annual Premium**

**SMYRNA**

Code	No	Payroll Classification	Rate	Payroll	Manual
7520	15	Water Utility	6.22	\$673,683	\$41,903
7710	81	Firefighters	2.76	\$5,374,364	\$148,332
7720	119	Police Officers	4.98	\$6,711,504	\$334,233
8018	4	Warehouse	2.47	\$172,198	\$4,253
8380	7	Auto Repair Shop	2.12	\$348,790	\$7,394
8742	3	City Administrator	.57	\$365,806	\$2,085
8810	97	Clerical	.34	\$5,305,338	\$18,038
9015	4	Bldg Maintenance	10.77	\$168,799	\$18,180
9102	29	Parks	2.18	\$1,356,226	\$29,566
9402	16	Public Works/Streets	9.74	\$779,861	\$75,958
9403	30	Garbage Collection	6.53	\$1,114,880	\$72,802
9410	20	Municipal Employee NOC	2.36	\$1,172,871	\$27,680

425	Total Estimated Payroll		\$23,544,320	
	Total Manual Premium			\$780,424
	Experience Modification	1.03		
	Standard Premium			\$803,837
	Misc. Modification	.73		
	\$100,000 Deductible Modification	.52		
	Premium Adjustment			\$0
	<b>Earned Premium</b>			<b>\$305,137</b>
	Premium Due			<b>\$305,137</b>