

MEMORANDUM

December 6, 2021

TO: GMA Workers' Compensation Self-Insurance Fund Members

FROM: Stan Deese Director, Risk Management Services

RE: GMA WCSIF 2022 Workers' Compensation Renewal

Dear GMA WCSIF Member,

Enclosed is the 2022 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 2022 will remain the same as 2021. Deductible discounts for 2022 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 2022, we have made an estimate based on your actual audited payroll for the 2020 coverage period. For members that joined in 2021, your 2022 payroll estimate is based on 2021 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 2022.

The 2022 experience modification factor is based upon your entity's loss experience in the years of 2018, 2019 and 2020. 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, 2022

Your coverage is being renewed for the period of January 1, 2022 to January 1, 2023. Please be aware that if you cancel your coverage after January 1, 2022, and before January 1, 2023, you may do so only after providing 90 days notice to the 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, 2023, 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, 2023. 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 rates consider credits based on the assumption that you are maintaining a drug-free work environment.

Enclosed invoice

The enclosed invoice represents the total 2022 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, 2022 to avoid possible disruption of coverage.**

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

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

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 Ahide Rostro-Cisneros at (678) 686-6251 or arostrocisneros@gacities.com or me at (678) 686-6221 or sdeese@gacities.com. Outside the local Atlanta calling area, we can both be reached toll-free at 888-488-4462.

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

**2021 - Estimated Annual Premium
City of Smyrna**

Code	No	Payroll Classification	Rate	Payroll	Manual
7520	18	Water Utility	6.22	\$802,185	\$49,896
7710	69	Firefighters	2.76	\$4,670,681	\$128,911
7720	104	Police Officers	4.98	\$6,436,196	\$320,523
8018	3	Warehouse	2.47	\$109,813	\$2,712
8380	6	Auto Repair Shop	2.12	\$235,929	\$5,002
8742	5	City Administrator	0.57	\$367,481	\$2,095
8810	102	Clerical	0.34	\$4,701,346	\$15,985
9015	4	Bldg Maintenance	10.77	\$199,058	\$21,439
9102	67	Parks	2.18	\$1,411,846	\$30,778
9402	10	Public Works/Streets	9.74	\$633,866	\$61,739
9403	33	Garbage Collection	6.53	\$1,139,116	\$74,384
9410	21	Municipal Employee NOC	2.36	\$1,205,388	\$28,447
442		Total Estimated Payroll		\$21,912,905	
		Total Manual Premium			\$741,911
		Experience Modification	0.93		
		Standard Premium			\$689,977
		Misc Modification	0.76		
		\$100,000 Deductible Modification	0.52		
		Premium Adjustment			\$0
		Earned Premium			\$272,679
		Premium Due			\$272,679

Georgia Municipal Association
Workers' Compensation Self-Insurance Fund

2022 -Estimated Annual Premium

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Code	No	Payroll Classification	Rate	Payroll	Manual
7520	20	Water Utility	6.22	\$876,074	\$54,492
7710	79	Firefighters	2.76	\$5,103,417	\$140,854
7720	122	Police Officers	4.98	\$6,874,378	\$342,344
8018	2	Warehouse	2.47	\$97,649	\$2,412
8380	6	Auto Repair Shop	2.12	\$289,233	\$6,132
8742	3	City Administrator	0.57	\$403,993	\$2,303
8810	153	Clerical	0.34	\$4,798,046	\$16,313
9015	4	Bldg Maintenance	10.77	\$175,863	\$18,940
9102	31	Parks	2.18	\$1,226,158	\$26,730
9402	20	Public Works/Streets	9.74	\$927,430	\$90,332
9403	35	Garbage Collection	6.53	\$1,247,978	\$81,493
9410	16	Municipal Employee NOC	2.36	\$1,111,906	\$26,241
491		Total Estimated Payroll		\$23,132,125	
		Total Manual Premium			\$808,586
		Experience Modification	0.96		
		Standard Premium			\$776,243
		Misc. Modification	0.73		
		\$100,000 Deductible Modification	0.52		
		Premium Adjustment			\$0
		Earned Premium			\$294,662
		Premium Due			\$294,662